

**Dotsie Bregel,  
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(NABBW)**



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**Leave a Legacy, not a mess:  
*What every baby boomer woman and her parents need  
to know about pre-planning for the end of life***

***With***

**Jo Myers**

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**Leave a Legacy, not a mess:  
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need to know about pre-planning for the end of life  
With  
Jo Myers**

**Dotsie:** Hello and welcome to the call. The format for the call is simply that I will interview our guest, **Jo Myers**, who will be the second guest in our series, **Caring for Elderly Loved Ones**. When we finish the interview, we'll open up the lines for questions.

For those of you who don't know me, I am **Dotsie Bregel**, and I am the founder of the **National Association of Baby Boomer Women** which can be found at [www.NABBW.com](http://www.NABBW.com) and also [www.boomerwomenspeak.com](http://www.boomerwomenspeak.com) and they are the number one sites on major search engines for baby boomer women. I'm passionate about educating and empowering my generation of women. Since launching [www.boomerwomenspeak.com](http://www.boomerwomenspeak.com) over five years ago, I've been connecting, encouraging and supporting boomer women on a daily basis. I really feel like I have my finger on the pulse of this spirited generation and I dedicate a great portion of my time to creating opportunities that inspire women to explore their passions and live them to the fullest. My prayer is to embrace all women and provide them with the means to soar.

Our sites are proudly sponsored by [www.dolans.com](http://www.dolans.com). If you are interested in excellent financial information that will encourage you to live a more financially responsible midlife, we recommend that you visit their site at [www.dolans.com](http://www.dolans.com). We are also sponsored by **Elations** which is a daily drink supplement that offers relief from joint aches and pains. It is an alternative to taking large pills, and you can find them at [www.elations.com](http://www.elations.com). And actually, one of the women that post in our forums bought a case of it when we announced the sponsorship, and she said it has helped her tremendously.

If you are not a member of the NABBW, the fee to join is typically \$75.00 but if you are on the call today as a guest of Jo's, we would be happy to send you a link to join for \$50.00 and you can get that link by emailing me at [dots@nabbw.com](mailto:dots@nabbw.com) and I'll send you the reduced link to join. This teleseminar is one of many that are archived in our **Members Only** section area at [www.nabbw.com](http://www.nabbw.com). I think we have over 30 or 40 teleseminars now and it's really a wonderful benefit of the association and very worth your while for the \$75.00 fee to join for the year and then in addition to that, there are many other benefits. This is just one of our free educational opportunities. Okay, let's get started. I'm hoping Jo is on the line. Are you there Jo?

**Jo:** Oh I'm right here, Dotsie. How are you?

**Dotsie:** Great thanks, good to hear you. Let me introduce Jo, and then we're going to talk a little bit about her book, and then I'm going to ask her a bunch of questions so that she can help us prepare for some of the end of life things that we are probably either facing, or have faced with our parents, and really need to consider for ourselves, too. So Jo is a 30-year veteran of major market radio in Denver, Atlanta, South Florida, Cincinnati, and Nashville. And she left radio to write and research her book, ***Good To Go, the ABC's of Death and Dying; the ultimate planning guide for baby boomers and their parents***. Her Web site is [www.goodtogothebook.com](http://www.goodtogothebook.com). As a broadcaster Jo Myers has interviewed numerous celebrities and authors, and as an author she's interviewed more than 30 professionals for her book about "how to" and "how not to" preplan for death. She gives talks, facilitates panel discussions, and holds forums to encourage people to prepare for the inevitable so that their families may more gracefully survive after they are gone. She actually lives by a cemetery in Centennial, Colorado, and has preplanned for her own death, so she is **good to go**. So Jo, hello, and welcome to the call!

**Jo:** Oh it's great to be here and I'm very excited to be here and talk about death, Dotsie.

**Dotsie:** <laughter> I know, as you say, it's not really a very hot topic, but I know enough of us have experienced it and if we haven't, nobody gets out alive; so we will. And I think what's happening to our generation, and I know with my friends, and myself is we are experiencing this through our parents, and it is really causing us to consider why they haven't done some of the things that they have and haven't done, and what we need to do to prepare. A perfect example is one of the loved ones we're caring for right now does not have long-term health care insurance. It really was not a thing of the 60s, or 70s, or 80s when our parents were doing some planning and as a result they don't have this. They do have the means to have it, but it is just not something they seriously considered, which is unfortunate. And so as a result, having seen other family members go through this, my husband and I already have that insurance because we just don't want to take any chances.

**Jo:** Well, I think that is very thoughtful.

**Dotsie:** Yeah, so some of the reasons why our generation is interested. Not just for our parents, but also for ourselves. I just want to ask you a little bit, because I know this is in the book, why you wrote the book. Can you tell us about that?

**Jo:** Oh yes. I wrote the book because my elders died, the four elders closest to me—my parents, a beloved childless aunt, and a very good friend who was elderly. And one had no plan, one had a bad plan, one had an old plan, and one had a good plan...I sound like Dr. Seuss, don't I? And I found out the hard way that when you die without a plan, people fight over your stuff, and hasty,

expensive decisions are made in grief, and then there's the "E" word; estrangement. If you die without a plan, these things can easily happen. So I journal, and I took my stories and asked experts the answers to questions that I had in my stories and I put it all together in a book; **Good to Go**.

**Dotsie:** And it's a great book. It was reviewed by us, so there is a review of it on our Web site, [www.nabbw.com](http://www.nabbw.com).

**Jo:** Thank you.

**Dotsie:** I also read it and I have to tell you what I liked about it. I lived through this with my mom, she was given six to seven months to live; diagnosed with cancer, lung cancer, and so I lived through the death and dying. And so much of what you talk about in regards to family members, siblings, etc., I just had to laugh at some of it because, oh my gosh, I just remembered it. And then I also appreciated the tips you had. So tell us how the book is laid out because I think it is interesting, and I think it makes it easy to read cover to cover, or just pick up and read certain topics, and learn a lot about one topic at a time.

**Jo:** Right. Because baby boomers are multi-taskers, especially women, and we are always bombarded with many things at the same time. When we're watching television like CNN, or any news programs, there is all this information coming at you, so because we are use to that, I knew I wanted to put text boxes with the expert tips and suggestions next to the pertinent narrative of the stories that I have. And I was very careful to get experts and professionals, and other baby boomers who have been through it, who actually had personalities—funeral directors, criminal investigations commander is part of the book, my therapist—and so I had to put it in some sort of a "eye-candy" way so that people would be attracted to a book on this kind of topic. And then I decided after talking to the designer of my book, Nick Zelinger; that I would go with the animated birds that are throughout the book in funny little positions and he did a great job. And then in the middle of the night one night, I had an epiphany to put it in an ABC format because sometimes when our parents die, we're baby boomers acting like babies again. And so I came up with the different chapter titles like, "F," *Let's Put the Fun Back in Funeral*, and "C," *Cremation: Making an Ash of Yourself*. I just decided to put it into some kind of appropriately, hopefully, humorous way so that it would be inviting to people who might see it on the bookstands.

**Dotsie:** And it is. There is a lot of humor in here, too, which I think is good. And I have to say, it's easy to read because the tips are in little boxes with actually kind of a gray background and like she said, there are her tips and there are therapists tips, and actually, the things I found interesting were the tips from the policemen because I never really thought about policemen being involved in death and dying, but there were some great tips mentioned in there. And of course, there were tips in there from funeral directors and the medical profession. So anyway, it is a great book and it is easy to read, and it's fun to read, and I

would also recommend people reading it before they're in the situation where they have to read it. But if you don't, it's easy enough to read that you can read it while you are right smack in the middle of something and still pick up enough tips to help yourself.

**Jo:** I hope it does help people, Dotsie, and I did want to interject that I do have an offer for anyone listening. If you would like to order multiple copies of the book, you can contact me personally through the Web site at [www.goodtogothebook.com](http://www.goodtogothebook.com), and I'll give you a special "friends and family" discount so everybody can be "good to go," because often times people can't discuss this, but they can read a humorous book about it.

**Dotsie:** Okay, and you know, there are several members of the association who have this elder care topic, and I hope you will network behind the scenes because I think your books and your sites could be of service to one another. And if you don't know who they are, email me, and I can send you a few names because I can think of a few right off the top of my head of you that should know one another and be supporting one another's projects, because they are enough different that I think it would work. Okay, so let's talk a little bit about the relationships and how to survive the death of your parents without killing siblings because I know in my family, I'm one of five. Four of us were in town, and one was out of town and actually, it worked fairly well because we did the day-to-day stuff and every month at least, I want to say, my sister from Florida came to town, and she pretty much camped out for five to seven days. So we would work hard when she was out of town, and then when she came to town, we would get a break. It was like, "Oh Colieen's coming to town," and we were like—that was kind of a breather for us.

**Jo:** Well that's the key, Dotsie, the dialoguing face-to-face. That is a way to survive the deaths of your parents without killing your sibling relationships, as you said. Dialogue face-to-face whenever you can because you can't read the tone of email. And so many people have moved away from their hometowns leaving a sibling or two behind, and a family, and then they communicate through a phone or email, and if you can't see someone's face when you are talking about something important, or serious, you don't know how they are taking it. And sometimes, nothing is said, and feelings are hurt, and there you go; moving on thru life not knowing you've slammed somebody, unintentionally. That's one thing you can do to survive the deaths of your parents gracefully.

Another thing is "family only" meetings, and I am so bent on this. *Family Only* meetings, hopefully before death, where the parents could call a meeting and let's say the next holiday comes up and the family is together, maybe mom or dad could say, "You, you, you and you," and point to the children, the siblings, and tell them, "Come with me into this room," and just say, "You know, I'm preplanning for the big bye-bye. I want everybody to know that I just want immediate family involved, and we can do this together." Or maybe a child, an

adult child; a baby boomer, could call everybody and including the parents and say, “Hey look, can we all just talk about this for just a second and make a pact to all get along?” I think that’s another very important thing to remember. And then understand that there may be unidentified, underlying tensions from your childhood between you and your siblings that could easily surface after parents are gone, if there aren’t any plans.

**Dotsie:** And I have to say that you do revert back to, I guess you would say, back to the way relationships were when you were younger. For instance, my older sister has always been the really responsible one in these situations and we rely on her. And she was like that in mom’s death and dying, and that was very comforting. People do kind of fall into the old ways, I think. In some cases, I’m sure it’s good, and in some other cases, I’m sure it’s horrendous.

**Jo:** Yes, I’m sure that’s true.

**Dotsie:** Okay, what about some gentle tactics that might motivate preplanning in others? We are actually faced with this situation now, and I want to do lots of preplanning because I like to be organized. I’m comfortable with talking about death and dying. I once worked at a church, and our minister actually did a class about death and dying, and planning hymns, and readings, and everything for the service, and then as a result, I have also attended tons of funerals. So I am very comfortable with it. But there are some people who just don’t go there; it totally freaks them out. So how do you motivate the other people without them thinking you’re weird and you want mom dead, or that kind of thing?

**Jo:** Oh yeah, exactly. Well Dotsie, I would put the word in italics, if everybody can see it in their mind, “manipulate.” It’s not just motivate in subtle ways; you can manipulate to get people to talk about preplanning for death. A suggestion I have—and this has worked very well, I’ve heard—you talk about how other families have done it well—and maybe, not so well. And then that elicits often times the response, “Well that will never happen to my family” if someone had a bad experience, and they hear about it. But it will still get the wheels turning to where, “You know, maybe we ought to jot some things down; maybe we ought to have some family meetings and talk about this.” So again, talk about how other families have done it, and they’ve done it well, especially that.

And the cautionary tales are good to hear too because it might scare some people into preplanning. Another thing you can do is share your own wishes. Start the conversation about what you want. If you want to be cremated, you could say, “You know, I’m going to be cremated and I’ve already set this up, but I’m not going to pay for it until I get older.” That is advised not to prepay until you are much older. But that’s another way you can do it. Start talking about your own wishes and showing your family members your own plans, and then they might jump on the bandwagon. And then another thing to do with your parents especially, is just conversationally approach, and re-approach the topic before

there is a crisis, before the death is impending. They have a new term now called “actively dying,” before your parents are actively dying. I don’t really like that term, but you know what I am trying to say.

**Dotsie:** Sure.

**Jo:** And those are three things you can do to motivate somebody else to start coming up with some plans.

**Dotsie:** Okay I know Barbara Friesner, who is our “Eldercare Specialist” with the association, talks about doing this thing by choice, instead of by crisis, or in crisis, because it is so much easier to manage, I would think, everybody’s emotions when you’re doing it and you’re not smack in the middle of it.

**Jo:** Oh that makes me smile because that would be great—in a perfect world, it would be great if people would do it by choice instead of by crisis, and I think that is a lovely saying that Barbara has, but I’m telling you, this is a topic that people just, most of the time, they are just running around like their heads are cut off, trying to plan a funeral and grab the non-titled type of property they want, and that is happening more and more. Okay, sorry to interrupt.

**Dotsie:** No, no, that’s fine. I would have to tell you from experience when my mom died we knew that she was dying, and we went to the funeral home with my dad and one of my sisters and I, and we didn’t tell Mom. We felt horrible that we did it kind of behind her back. But we went to the funeral home, and we planned everything at the funeral home so that when she died, all we had to do was go get flowers and it just made things; I can’t imagine doing it the other way because I’ve had friends who had to do it that way and it just seems very, it’s just so much more emotional. When you’re talking about pre-planning, what are some of the things that we should be planning? You talk about obituary, and eulogies, and things like that. Tell us a little bit about what we should be planning.

**Jo:** I think first of all you need to decide what you want done with yourself, with your body when you’re gone, and then you take that from there deciding how you want to service to go. And then within the service a eulogy, you might want to ask somebody if they will deliver a eulogy for you, and sit down and talk with them. I know of situations, and I have one in my book, where this woman was in her eighties, and she wrote her own eulogy. She wrote her own obituary because she wanted people to remember her as she wanted them to remember her, not how somebody else remembered her. So putting together your own eulogy may be selecting someone to do; it is a great idea. Writing your own obituary is good because, well when my mom died, we just handed the preacher, who didn’t even know my mother very well, her obituary, and my dad talked to him a little bit. We don’t know exactly what happened but he just—he couldn’t pronounce a lot of the words in her obituary, and he didn’t know her; therefore, it was like he used the obituary for the eulogy and it was like, who is he talking about here? And another



thing we're talking about obituaries and eulogies, especially the eulogy, I think it's a mistake, and I've heard many times that this can go bad, when at the end of the eulogy, whoever the eulogist is, says would anyone like to stand up and share. Some times that can just turn into sheer chaos. I have heard horror stories of drunk people getting up, of blowhards getting up and talking forever about themselves, so that's something to be careful about too when you're planning things.

**Dotsie:** Now what about some of the planning things for prior to death, that I know you mentioned in your book. Like the power of attorney, and the do not resuscitate form, and all of those types of things. Can you tell us a little bit about some of them and what we should make sure is done prior, you know, while they are living, what kinds of things should be set up, of course, the Will, etc.

**Jo:** Right, now you're talking about the *Advanced Directive* and *Medical and Financial Powers of Attorney* and also the *Living Will*, which means what you want to happen to you, you write it down, what you want to happen to you in the event that you are hospitalized, or comatose, or you can't make decisions for yourself. These are things that I think people need to go through an estate planner, or an attorney, and talk to them about; and all of that varies from state to state. So I would suggest doing your own investigation on that. Like I go to the dry cleaners to have my clothes dry cleaned, I used a realtor to sell my house, I use an attorney when you're talking about anything like a legal form, like a *Power of Attorney* form. Those are the things that people should have in place in case they can't make their own decisions. But Dotsie, try getting to talk to people about it - my husband, just the other day—I said okay John, now lets talk about this. He said no heroics. I don't want to be kept alive. I said yeah, but we need to get specific; like how long do I wait? Do I give you 24 hours, 48 hours before I decide to tell them to pull the plug? And he goes I just don't – just kill me. If I'm paralyzed from the neck down, you kill me. I'm like I can't kill you, you know this is ridiculous, and he said, I don't want to talk about it. I'm like honey, I wrote a book about death, you're helping me get the word out about my book, and you won't even talk to me about it?

**Dotsie:** Well, you know one of the things I remember when my mom had cancer was, she got to the point where her bones were so brittle in her chest, her ribs, and so basically the doctor said whatever you do, have a DNR right by the door because if anything happens to her and you call 911, then they're going to try to resuscitate her, and if they push on her chest, they are just going to crush her. So we highly recommend ...

**Jo:** Legally, they have to try to resuscitate her if there is not a DNR or a CPR directive posted. There is also something else wonderful too Dotsie, it's called *Five Wishes* and a lot of people are catching on to the *Five Wishes* program. And it's mapped out for you what you want to happen in the event you can't make your decisions, and just a web search of the words, "Five Wishes" will take you

there and they're all wonderful people, and it's a great program too. And another *Advanced Directive*, I don't know if you're aware of these, and I call these "Out of the Box Advanced Directive", everybody, at least every woman, should name a *Beauty Power of Attorney* and a *Shovel Buddy*. Now a *Beauty Power of Attorney*, is a dear friend who will make sure that you are presentable. She will groom you, she will attend to your personal maintenance in the event that you're not able to do it, plus the 'goat hair' so to speak; make sure that your fingernails you have are manicured, and your hair is clean, and all that, and I just personally find that very reassuring. I've already named one a *Beauty Power of Attorney*. And then a *Shovel Buddy* is someone who gets rid of incriminating things that you might have, most often in the nightstand right next to your bed.

**Dotsie:** Oh how about that.

**Jo:** Maybe a journal, or racy underwear, or something – anything you don't want someone to see even after you're gone, or if you're not able to take care of yourself, you need to have a *Shovel Buddy* and a *Beauty Power of Attorney* and some times, it's one in the same.

**Dotsie:** I never heard those terms, that's great I love that. Okay, I thought the *Shovel Buddy* was somebody that would like dig your grave for you or something; I wasn't sure what you meant by that.

**Jo:** *Shovel Buddy* shovels out your incriminating items.

**Dotsie:** Right, how about that, that's hysterical. But it makes sense; it makes sense. You have some tips for sorting through and getting rid of things. Can you tell us about that?

**Jo:** Yes, and I know about this because my parents were in the same house for 48 years and never threw anything away. My aunt was also in the same house for forty something, fifty something years, and she did not throw much away. And my friend, my elderly friend who died, was like the queen of hoarding. She had beautiful things; she was a decorator. I'm talking basement to rooftop, she had so much stuff, and she couldn't figure out what to do with it, even though she spent every day, once she was diagnosed with cancer, for six months just about pre-planning for the end, she never did anything about her possessions. She interviewed estate sale people to come into her house and have a living estate sale, she just couldn't let herself let go of anything and that's all fine, but you know, eventually someone is going to have to deal with it, whether it's your family or some professionals. So if you start sorting through and getting rid of stuff before the person passes away, I strongly suggest from my experience that you make notes, or you videotape what you find, and what you're talking about, as you do it, because that would be a lovely thing to do if you have your whole family going through these items. I mean find, like Dotsie's fifth grade report card and you found out you had a "C" or something on there. You could also discuss

yard sales versus estate sales for after you're gone, or an auction even. You know, there are some people who feel very strongly about not having their parent's personal belongings spread out on the lawn for the neighbors to come poke through. And there are a lot of people who don't want an estate sale in the family home because they don't want people traipsing through their family home, and they can't bear to see these items go out the door. Then an auction, well some times people are insulted if items don't fetch the kind of money that they think they should. So these are things to talk about.

Also, find out the hiding places if you can, and this again is if your parent decides to talk with you about this before they pass away, but keep it light no matter what. Try to keep it as light as possible. If it's after the parent dies, '*may the force be with you.*' I mean just good luck if there is no plan because it can be a nightmare. Again, you and your siblings should do this *only*, only you and your siblings, only family. Best case scenario; all siblings present and pleasant. My brother had a saying, "If you ain't from the womb, get out of the room." That says it all.

I mean people think they are helping and are well intentioned, but some times people who are not immediate family members, who haven't known these people, their parents, for their whole lives, can offend without even trying to. Also, the hiding places, you know I've heard some amazing things about hiding places. A funeral director friend of mine told me that his grandmother sewed money in the hem of her curtain and they found this after she passed away, and it was just by chance. A lot of people still put stuff under the mattress, money, and jewelry, and things. My aunt hid her jewelry, fine jewelry, in her girdle drawer. I've heard of it being in sock drawers, and my aunt and uncle put paper money, like \$100 bills, tucked in random books in their bookshelves.

**Dotsie:** Yeah, I've heard of some funny things too, like some people keep certain jewelry in the bottom of a trashcan, do you know what I'm saying. You just have to wonder.

**Jo:** The police officer from my book, Captain Bradley, said the most often used hiding place, and the first place a burglar would look is in a woman's underwear drawer, because some of those guys are kind of like that. And he also said some good hiding places include diaper pails, like you said, a good plastic bag and a couple of layers of junior's business, I'm quoting now, will generally deter the cleverest thief. And then he also suggests a snarly dog's doghouse; you could hide your valuables or cash in there.

**Dotsie:** Well, you know one thing that my mother-in-law did when she was living, and we thought she was really weird, but actually it turned out to be great. I mean we didn't think she was weird, we would tease her about it, is some of the things in her home that she knew who she wanted them to go to, she wrote their name and taped it to the bottom.

**Jo:** Oh, I hope that's sticky tape.

**Dotsie:** Yes, so when she died, we already knew who some of the things were definitely going to because that's who she wanted to have them. And so that, as crazy as it sounds, is really helpful, it's really helpful.

**Jo:** That really helps, and another thing you can do is put together what's known as a *Personal Affects Memorandum*, and anybody can do this. You write down all your personal items and who you want them to go to, and you put them in your lock box next to your important papers, or in an envelope that says to be opened upon my death. And that will stand up, if you put it next to your Will, that's a great place to put it. If you don't have a Will you can write out a Will. I've learned you can just write it out in long hand, date it, have somebody witness it, and it might hold up if you don't have a Will.

**Dotsie:** That's good to know.

**Jo:** That's called a *Holographic Will*.

**Dotsie:** Well, what about dying on a dime. I guess that would be included in that?

**Jo:** That would be, and I'm all about that, you know, saving money and making the most with whatever money you've got, and being environmentally friendly at the same time, and there are so many options. This is why there is the plea to pre-plan, because if you just do a little bit of searching, maybe sit down with a glass of wine and type in, Pre-planning for Death, you will be amazed at what you see. I know that in some cases, body donation, everything is absolutely free. Now I've donated my body to science, but in the State of Colorado where I live, my survivors will be responsible for getting my body to the Science Center and that is going to incur a bit of an expense. I've called around and checked it out, it might cost about \$400 to get that done because there is paper work to be done. I know some of these people listening, your heads are about to explode. Don't worry about it, it all has a way of taking care of itself when there is a death. This is why you want to do it earlier. And then there are some body donation places, and you can Google for these, and they don't charge anything, and they all return your ashes to your survivors. The cremation is free and in some cases, you can have your cremated remains buried in a special place on the site. The doctors, people who are studying to be doctors and nurses, the people in the medical field, so appreciate body donation, you just have no idea; they so appreciate it.

**Dotsie:** How else to die on a dime?

**Jo:** Well, you could also look into direct cremation. If you know you want to be cremated, you can shop around, go to the Yellow Pages, and you will see that most of the direct cremation places are all stacked together in the 'A's like *All Basic*, or *ABC Cremation*, because they all want to be first. And so you call them,

and you find the best price, and then you just set it up to where you make one phone call, and they come pick up the body, and then they cremate the body and they will call you when the ashes are ready to be picked up. That usually costs about half to a third less than going through cremation at a funeral home. But again, I love going with the professionals. All my new friends are funeral directors, and I have not met one that I didn't like. I just think they are all so wonderful; and to me going through a funeral home if you want to have a memorial, you want to have professionals help you with this, and deal with it. The sooner you meet your neighborhood funeral director, and the sooner you start talking about this, the happier everyone will be, and the expensive decisions will not be made hastily.

And then another way is if a funeral home is utilized, I highly recommend after what I have observed, to designate one family member only to do all of the talking. I mean everybody can pile in the car and go down there, but it's best if you have one family member because if you don't have a preplan, and you have everybody trying to decide what to do, which kind of casket to buy, you're probably going to do a little grief guilt buying, grief buying. You're going to buy an expensive casket and it might not be what your parent wanted. It might not be at all. So you'll save money and time if you have one person making those arrangements, and boy that's a tough pill for some people to swallow in certain families.

**Dotsie:** Alright, what about some of the new and natural options for after death?

**Jo:** Oh, you know first thing that comes to my mind is '*Green Burial*.' When I was writing my book, *Good to Go*, I contacted the *Green Burial Council* and I talked to Joe Seehee, who is trying to get the word out that people can be buried in a natural place, like a preserve, up to 14 family members. There is no casket necessary, or even allowed, unless it's biodegradable, and then they have a shroud or a favorite blanket as long as it's cotton, and then there is one small marker per family, the family pet can even be there and this is the way, it's not necessarily new, but it's natural. It's the way that it was done before the Civil War when embalming was invented in the Civil War, I learned from Joe. So to find out about that, you would just go to [www.greenburialcouncil.org](http://www.greenburialcouncil.org), and he can put you in touch with local contacts, Joe Seehee. Home funerals; people are going back to having funerals in the home. Why they call it a funeral parlor, Dotsie, is because the bodies used to be laid out in the parlor, and they would do that for a couple of days, and then the funeral organization, the undertaker, as they called them, would come over and get the body, and bury the body, but the body would stay with the family for a couple of days at home. So now you can do that again. I met this woman from Boulder, Karen, who has a company called *Natural Transitions*, so [www.naturaltransitions.org](http://www.naturaltransitions.org). She could put you in touch with someone in your area who can do a home funeral, a natural home funeral. And there are many new, eco-funeral products that you can order online, like biodegradable basket caskets, [www.ecoffinsusa.com](http://www.ecoffinsusa.com).

**Dotsie:** Oh my gosh, say that again, it's [www.ecoffinsusa.com](http://www.ecoffinsusa.com), but why is it called a casket baskets?

**Jo:** They are caskets made out of baskets.

**Dotsie:** And they are biodegradable?

**Jo:** They call them, e-coffins. But you know what, you've got to check with your funeral home first and make sure that they will—certain cemeteries— you've got to make sure that you can have these items interred, because some of these organizations, I mean there are laws and rules, and they have heavy equipment that drive over the cemeteries, and that's why they have the big granite vault, so they're not caving in. I found out there is a reason for everything.

**Dotsie:** I never thought about that.

**Jo:** So if you just do a web search of "eco funeral products," then you would find all sorts of items and new ways. I don't know if you've got the money, but there's cryonics where you are frozen in case they can bring you back. I don't know how I feel about that. There are all sorts of different things and I could get into it, but I won't. However, I do know you can buy caskets online. My girlfriend when her mother died bought a casket online for half the price of the funeral home and it was delivered the next day.

**Dotsie:** Isn't that wild?

**Jo:** There is a whole world out there that people are not paying attention to because they don't want to talk about it, but if they were to kind of think about it, you wouldn't hear people saying, *you know I spent \$5,000 on my parents funeral*, and you know you don't have to go nuts.

**Dotsie:** Oh, yeah, it can get very costly; especially when you do it at the last minute and you know you want to do the best, and you feel guilty, like you said, I should get the best, and that type of thing. That's when I think they really can make some money off of us.

**Jo:** That's a great point.

**Dotsie:** Now you know what, I can't, maybe you know this, but I know recently there have been quite a few articles written online; there is a website for baby boomers to plan their funerals. Are you familiar with that?

**Jo:** There are many of those websites.

**Dotsie:** Maybe it's just a new one.

**Jo:** What's the name of it? Do you have that off the top of your head?

**Dotsie:** I don't know, I did just Google "baby boomers planned funerals" and actually, you're right, there are quite a few.

**Jo:** Oh yeah, another thing you know, I talked to some people at the *National Funeral Directors* convention. I drove out to Vegas and crashed it back in October because I just wanted to see what was going on in this industry that is so new to me. I met a family who started a website where you can put the obituary, you can contact all the family members, you can let them know the details, and it's called, I think [www.atpeace.info](http://www.atpeace.info). They put this website together when they were going out of their minds after their mother died, letting everybody know when the funeral was going to be, because sometimes you don't want to put this stuff in the newspaper because thieves have been known to peruse the newspaper for obituaries that have addresses of homes so they can figure out the addresses and the name of the deceased, and then they will go burglarize the house while everybody is gone.

**Dotsie:** I've heard that. You know there is one called, [www.mywonderfullife.com](http://www.mywonderfullife.com) and that's *plan your funeral your way*. So that's another one, and that's one I think that was launched pretty recently because I just remember reading about it, like in the last month. So anyway, just like anything else, you can always find it online. Okay, so let's see, we've talked about natural options, what can you do right now so you're **Good to Go**; anything?

**Jo:** I would say get a fireproof lock box and put these things there. Write down your wishes, what you want to happen to your body, and talk to your loved ones about it; because after your gone, if they don't like it, you're next of kin can put a cabash on it. Get a *Holographic Will* if you don't have a Will; just jot down I am of sound mind, list your name, then date it like I mentioned before. Just write it on a piece of paper until you can get the official Will, and make a *Personal Effects Memorandum*. That's a list of all your items and who you want them to go to. Something else I did recently, I thought oh, if I drop dead tomorrow, my husband doesn't know any of the passwords for my websites, and my emails, and what I'm doing. So I just sat down and wrote it all down for him and put it in an envelope and sealed it, and I just wrote "email passwords," and again, it's in a fireproof lockbox.

**Dotsie:** You must be extremely prepared.

**Jo:** Listen, if you came over and saw my office, it looks like a paper explosion, but I am prepared for the end. However, I still haven't done my *Personal Effects Memorandum* and I think I'm just going to take a picture of all the jewelry and circle it, I'm going to print it out on a piece of paper, and circle the items, and put

a name next to who I want to have it. I think that would be the easiest way, and I don't have a lot of jewelry. Don't get me wrong; I don't have much at all. But I just don't want there to be any problems when I'm gone.

**Dotsie:** I don't think anybody does, and it sure enough happens, that's for sure.

**Jo:** Well, I have a question for you Dotsie. You said your mother has died?

**Dotsie:** Yes, she has.

**Jo:** But do you still have your dad?

**Dotsie:** Yes, I do.

**Jo:** Well, here is another message. Things tend to shift when the second parent dies and just let everybody know that, that things kind of shift in the family when there is no more parent around to kind of watch what's going on. Because we're all still wanting to please our parents and get their approval, and not cross them, and not take the car keys away, but once they're gone, it's just like when we were in high school and they weren't in sight, we kind of you know, were bad.

**Dotsie:** Oh boy, so what is there; misbehaving that goes on with the siblings, or something?

**Jo:** Well, you just kind of – you don't have to care any more. You don't have to worry about mom or dad's approval, so if you just watch out for it. Now my husband has five siblings and when his last parent died, they became closer than ever. So it can be fine.

**Dotsie:** I'm thinking, I mean I don't know what will happen in my family, but I sure hope that it would be something that gets better and not worse, because the way I think about it, we're now the generation, or will be, the generation that the younger folks are looking up to, and we have to behave for their sake. And I don't know if it will really happen, but you know we are now, you know once my dad is gone, we are the generation that is supposed to have all the answers, you know what I mean, we're supposed to be the grownups. So it will be interesting. Okay, we have about fifteen minutes left, so I do want to leave time for a couple questions, but tell us how Murphy's Law can apply to the memorial service?

**Jo:** Well, I have a story for you. When my mother died, my little boy was, he is now 18, he was 3, and Jack, at age 3, just wanted to be outside and playing, and it had been raining. And the morning of her funeral, he was begging me to go outside, and I said, "Jack, as soon as we put Me-Maw in the ground, we'll go outside and play." So we go to the funeral, the service is dragging on, he had had all he could take, he threw himself on the chapel carpet in front of her casket and started rolling around on the floor, screaming "I want to put Me-Maw in the



ground, I want to put Me-Maw in the ground,” and everyone just stopped, and just stared, and you could have heard a pin drop, and then somebody started laughing, and we were all howling by the end of it. But I should have done a better job of preparing my son for his grandmother’s funeral.

And I remember when I was a kid; children weren’t even allowed to go the funerals because we didn’t get it. So that’s how Murphy’s Law can apply to the memorial service. Another way is, I recently went to a friend’s celebration of her life; we called it. And there was a bit of a Power Point presentation and that didn’t come off so well because there was a film they were trying to show, and her brother kept saying well, wait a minute I’ll try again. My heart went out to him and it wasn’t his fault, it wasn’t anyone’s fault, there were some snags in the technology. And then also, I mentioned this I think before; if you are giving the eulogy and at the end you offer for people to get up and say a few words, be careful, because you might get what you asked for, and more. I heard the story of two drunks getting up and just sloshing on and on about their friend who had died, and it was very awkward. So if you can imagine the worst, and do your best to prevent it, I guess that might be a good idea.

**Dotsie:** Okay, what about *Sympathy Etiquette*, including what not to say when someone is grieving.

**Jo:** Dotsie, I had a Forum and I called it that, “What Not to Say” and I invited people who had lost a loved one, and almost fifty people showed up and they wanted to be heard. And some of the things that they shared, “not to say,” I would have to say the top three things not to say to someone who has lost a loved one, our loved one has died – number one would have to be “I know how you feel,” because you know what, you don’t. And I have said this too. I know we’re all here on the phone going I’ve said that, or all listening going – no, it’s okay because most people realize, but you know, actually that does make people wince when they hear that. I found it out that night during the “What Not to Say” Forum. Another thing not to say would be, “He or she is in a better place.” They can feel it and they can believe it, but they don’t want anybody else to say it. And number three, ‘You Have to Move On.’ You know there is no time limit on how long someone is going to grieve. There is never any closure, so those are some examples of what not to say.

And I would suggest don’t say too much after talking to these people who have been in grief for a while. But don’t be afraid to say the deceased person’s name because they want it, they listen for it, and they crave it. One woman told me her husband died, and her own family will not say his name; and they won’t talk about him, and they won’t let her talk about him, and so she’s got a chosen family now, because she has to talk about him. I’m just going to say one more thing about that from that night of sharing. A widower stood up and he said this is what I would like to have happened when my wife died, “Show up, shut up, and follow up.” Because you think that people are over this in about a month, or 6

months, but they are never over it.

**Dotsie:** I love that follow up, that's great, and it ties into what I was going to say that our minister at church usually says at every funeral he does, is that don't be afraid to talk about the person who died. You know in the upcoming weeks and months visit, call, send notes, tell them what you remember, tell the stories because they need to hear that, and so often when people die, it's like they're gone forever, and nobody ever talks about them again, and that's the total opposite of what people need to hear.

**Jo:** Oh, and you know that night we had the sharing; a woman said they're not gone; they're just a thought away, just a breath away. I just thought that was so beautiful and she was 88 years old, she was a sweetheart.

**Dotsie:** Yeah, that's neat. Let's see do you have anything else you want to share before we open the lines for questions.

**Jo:** Oh, you know, I hate to be this way; I could talk about it all day, but let's take questions.

**Dotsie:** Okay, if anyone who has a question they want to ask, or a comment please push star 6 and we'll see if we can hear you. And sometimes it takes people a couple minutes to get up the nerve to ask or make a comment, so we'll wait like a second or so, and then we'll get back if no one has a question. If anyone has a question, feel free to push the star 6 button and we will be able to hear you.

**Jo:** It's like this, if people don't want to talk about death, and most of them won't, at least not with their families, they do talk about it mostly with a stranger, and I don't know you, so here I am blabbing away, but perhaps they will read about it, if it's presented in a somewhat humorous realistic way with actual doable suggestions. I found from talking to the experts to write my book, ***Good to Go***, that there are many things people can do, they just don't know what it is they need to do because they're not discussing it.

**Caller No. 1:** I have a question. I didn't really understand what you meant by "green?" When you say eco friendly, are you talking about just the environment? I didn't really understand; there was no definition.

**Jo:** Yeah, a green burial is one where there are no chemicals involved, and you don't have the big heavy casket that will take a billion years to biodegrade, and that sort of thing. So it's the same thing as like a *Green Movement*.

**Caller No. 1:** There are only certain places that you can do that?

**Jo:** I think a couple of states, and I don't know which ones, do not have any

'green burial' at all. But if you go to this website – it is [www.greenburialcouncil.org](http://www.greenburialcouncil.org) you will be able to find out anything you need to know, and if you email these people, they can tell you who to contact in your area, and it's a movement. It's going back to the way things used to be, you know before the Civil War. So it is more eco friendly, that's the reason they call it 'green', and I'm sorry I didn't explain that very well. Good question.

**Caller No. 1:** The second part of that question is are you finding that more and more people are doing this, or finding they are for the traditional funerals?

**Jo:** You know I think most people are still doing the traditional funerals, but I did hear recently that cremation is up – 33 percent of people are being cremated and not that long ago, hardly anybody was cremated. So I mean, there are all these different ways that are coming into fashion, and they are being easier to access, and so I think that old hippies, if you will, are looking at the "green burial."

**Caller No.1:** Education is the key that's for sure.

**Jo:** That's right.

**Caller No. 1:** I thought if you were cremated you had to go through a funeral home, I didn't know it was any different until you told it a while ago.

**Jo:** Yeah, you can call the cremation company yourself and have them pick up the body. This is what my friend arranged before she died. She was an ultra planner, she had a list of people to call as soon as she took her last breath, and we did; and these two men came with a gurney, and I and a few other friends, were there and they said, would you like to leave the room while we take the body, and we said no, no, we want to be here. And so we sat there and they, in a very dignified manner, put her on the gurney in a bag and took her away and then I was instructed to give them a check that she had pre-written, and it was \$700. And this was a few years ago, so I'm sure it's gone up a bit. But if you go to a funeral home and you ask about the cremation and all, I think it's going to cost twice that at least.

**Caller No.1:** Very interesting, thank you very much.

**Jo:** Dotsie, I have a funny story.

**Dotsie:** Sure, go ahead.

**Jo:** You had mentioned earlier, you told everyone I lived by a cemetery. There is apparently a family that lives on the other side of this cemetery where I live, and they decided they wanted to put their grandmother's cremated remains with the family plot, but they thought it was too expensive so they came over one night and dug a little hole, and put the urn in there and then covered it back up. And

then they went home. And the next day, they came to check it out, and they put it in the wrong place. Then they had to go and find the plot, and do it again the next night, but she's out there without a marker on the grave and I'll bet you that's illegal.

**Dotsie:** Yeah, it sure sounds like it. Well, they say even throwing like ashes overboard, like some people want their ashes to be thrown into the ocean, and that's illegal, isn't it?

**Jo:** Yes, and I hear about people going out onto these professional ball fields, these major league baseball fields, and dropping ashes, and by the way it's not just ashes, it's large chunk of a large bone maybe, and also an identification coin that can come back to you in the wind and literally hit you in the head.

**Dotsie:** Well, you know what, I just want to recommend your book again, which is ***Good to Go, the ABC's of Death and Dying*** and there is one thing in there that we didn't talk about, and it's the Personal Preplanning Checklist and it's really great. Do you have anything like that on your site where you tell, like all of the paper work, and those kinds of things that you should have together, and insurance policies, and the value of each one? I mean do you have information like that on your site?

**Jo:** Well, because it's in the book, I don't have it on the site, but basically all this checklist is, is anything you can think of from newspaper to you know, anything that you can think of that people are going to have to deal with after you go, you put that down. I got the checklist from a woman in her eighties who is a retired Army Colonel; Colonel Margaret gave me that. She gave me all her papers and said, "Perhaps you can do something with this." She put all of these in one place and I thought it was brilliant.

**Dotsie:** There are lots of great tips in the book, so let me just see if anybody else has a question, and if not we're going to call it quits for the day. So does anybody else want to ask anything?

**Jo:** And again, feel free to email me directly through the website, and if you'd like to perhaps give some copies to family members, and get one for yourself, I'll give you a special family and friends discount because well, I just think some times, people can take this information better when they are reading about somebody else's woes and funny stories.

**Dotsie:** Yea, that's good, and it's written in a really good spirit too. So Jo, I just want to thank you for being on the call, thank you for all the good information. We'll send you the audio link, and we'll also send you the PDF file so you can have that, and use that on your site if you're interested.

**Jo:** Thank you.

**Dotsie:** You're welcome, thanks to everyone for being on the call, and feel free to email us if you have any questions.

**Jo:** All the best to you in the here, and the hereafter, everyone.

**Dotsie:** Thank you, have a great day.