

At the September Quarterly meeting of the Lake Barcroft Village, Linda Woodrow and Louise Ziebell shared their experiences with the sudden loss of a spouse. Linda noted: "the support of the neighborhood in Lake Barcroft has been a great boon to me." Louise mentioned receiving over 200 sympathy cards and how she appreciated the thoughts.

If a spouse is ill or has had a sudden heart attack or stroke, "You have to say what you want" when you deal with doctors, suggested Louise. Linda cautioned that after someone dies "You have to have a death certificate to do anything." Louise suggested ordering 15 copies of the death certificate, because every entity that has an account for you will want one.

Both speakers discussed the loneliness that they felt. Louise said "You will never be the same person you were before." Linda stated "You have an empty house when you come back home. . .Your family and your friends are going to work with you."

Some of the suggestions provided were: 1) both partners should discuss future funeral arrangements and the type of service desired; 2) make sure you have a will. Linda said "If you don't have a will, Virginia has one for you," implying that the state-mandated will for those who die intestate might not suit you. She pointed out that you also need an Advanced Medical Directive and a Durable Financial Power of Attorney. Both partners should know how to contact your lawyer, CPA and financial planner. The information should be shared with the family before someone passes away.

Linda mentioned that both partners should know which monthly payments are automatically taken out of the bank account or posted to a credit card; both partners should know how to access the computer, the cell phones and any other electronic devices. That means sharing the passwords. Louise emphasized that knowing the location of the vehicle titles is important.

Both speakers warned that one needs "immediate liquid assets" of \$3000 to \$5000 and cash for three months' worth of expenses.

Louise noted that obituaries and death notices can be attractive to scammers, so one should be prepared not to fall for the scam. She herself received a phone call from a clairvoyant.

Linda and Louise offered to give a follow-up session for the Village. If you are interested, please contact Cindy Waters.