



# **DECLINE, DYING & DEATH: BE PREPARED**

**Rated [R] Not Suitable for Children or Cowards**

by Richard F. Hicks MDiv (c) 2020

A three part presentation. Notes and handouts for you to use in leading your people in being prepared for . . .

Decline, Dying, and Death.

Session One – Your Life, Your Choices

Session Two – Your Legacy Isn't Just Money

Session Three – Planning Your Own Funeral

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Hicks contact information:

[boss@moneybosseasyreader.com](mailto:boss@moneybosseasyreader.com)

P.O. Box 1104

Bethany, Oklahoma 73008 USA

[richardfhicks.com](http://richardfhicks.com) Richard F. Hicks, Dave Ramsey Master Financial Coach

Books by Richard F. Hicks:

[moneybosseasyreader.com](http://moneybosseasyreader.com) MONEY BOSS EASY READER  
Money wisdom for adults with limited reading skills in free PDF eBooks. So free I don't want your email prior to downloading.

Decline, Dying and Death: Be Prepared (c) 2020

Your God Is **STILL** Too Small (c) 2020

## HOW TO USE

*Decline, Dying and Death: Be Prepared* can be used in any number of ways. Here's a few:

Personal, private use.

With close family members.

At your house of worship.

At work. If team members are prepared for decline, dying and death, they will be more productive.

In civic and community groups.

Funeral homes and foundations as long as you don't try to close the sale. The more people you serve and the better you serve them; you will be rewarded with money.

*You can have everything you want if you help others get what they want. - Zig Ziglar*

## 2020 Headlines

*Doctors Are Writing Their Wills*, DNYUZ March 26, 2020

*Hospitals across America could enact do-not-resuscitate orders for coronavirus patients against family wishes as the harsh reality of the pandemic hits*, DailyMail.com March 28, 2020

*'It was like having my death warrant sent by the grim reaper': Fury as GP clinic asks patients with serious health problems to sign 'do not resuscitate' form so medics will not be called if they fall ill with coronavirus*, DailyMail.com April 2, 2020

*Grandmother, 74, with underlying health conditions 'is persuaded by her GP practice to waive emergency treatment if she falls ill with coronavirus and dies at home instead,'*  
DailyMail.com April 9, 2020

*Distraught mother of boy, 11, battling a rare cancer is asked to sign a Do Not Resuscitate order if he gets coronavirus – and the same is happening to dozens of other patients with vulnerable children across the UK*, DailyMail.com April 13, 2020

*Intensive care nurse, 28 'is told by health bosses to prepare her WILL' before treating coronavirus victims at Glasgow hospital*, DailyMail.com March 28, 2020

## Preparing for Living, Declining, Dying, Death in Nine Lines

all die, I die  
less time, less time  
death says, let's go  
my time is not fixed  
many ways to die  
body fragile  
stuff can't help  
spouse can't help  
body can't help

(Adapted from "The Nine Contemplations of Atisha" found in *Being With Dying* Joan Halifax PhD.)

### ***Mounted Man***

Look at this figure of a man on horseback.  
His turban with gold thread striking a gallant pose.  
And asking, "Where is Death? Show me."  
He seems powerful but he is a fake.  
Death attacks from six sides.  
Hello, jackass . . .

(Page 165, Barks Rumi: *Big Red Book*.)

**Childhood**, youth, maturity and now old age.  
Every guest agrees to stay three days, no more.  
Master, you told me to remind you. Time to go . . .

(Page 459, Barks Rumi: *Big Red Book*)

# **YOUR LIFE, YOUR LEGACY. YOUR PLANS.**

## **Introduction:**

Each of us have parents who had baby-making sex to make each of us. Each of us was born with a fatal, sexually transmitted disease called life.

If you are born, you are going to die.

Decline, dying and death isn't for cowards or the lazy.

**Do not go to sleep tonight without a Directive to Physicians and simple Last Will and Testament!!!**

I'd recommend [MamaBearLegalForms.com](http://MamaBearLegalForms.com).

If you hate your spouse, get seriously injured or ill without a Directive to Physicians.

If you hate your minor children, die without sufficient life insurance. (10-12 x your income. Term life insurance only. I recommend [zander.com](http://zander.com))

If you hate your minor children, both of you die without having already found legal guardians for them upon the event of your deaths.

If you hate your spouse and adult children, don't have long term care insurance.

If you hate your spouse and adult children, don't have a Last Will and Testament.

If you hate your spouse and adult children, don't have a self-written obituary and funeral and burial plans that you write down and share with your family.

It's all about being kind and courteous to your family as you decline, die, and are dead. True evil ghosts are those people who dump all of their cowardly crap onto their families. If you're one of these people, don't be surprised to find that you've been put into government welfare nursing homes and a paupers' grave provided by the government.

Keep legal costs lower by being prepared. You should be prepared to tell your estate attorney what you want. Be prepared – don't waste your money. Lawyers work on the clock. Spend less time by being prepared for the legal visit.

Who should do all of these things and when should they do them?

All eighteen-year-olds (18) on their birthday should do all of these things. Congratulations, you're an adult. Today you're going to do these adult things. This is a gift from and done with their parents. Today YOU write your Last Will and

Testament, “Living Will,” and funeral plans. Welcome to adulthood!

## **Session One - Your Life, Your Choices:**

*Your Life, Your Choices. Planning for Future Medical Decisions: How to Prepare a Personalized Living Will* by Pearlman et al.

YLYC is an excellent tool for the general public to use in doing the deep thinking about decline, dying, and death. It is a plainly written document of about eighty pages. (See the resources page for ordering information.)

My wife and I have used YLYC three times over the last twenty years. Each time you change states of residence you will need a new will for the new state. And, everyone should review and update your Will, etc. every five years. Or when there are changes – births, deaths, divorces, marriages, relocations, etc.

Each time my wife and I have printed a fresh copy for each of us. We sit down across a breakfast table read and talk about each page.

We each mark our choices on each page and initial and date each page. **THIS DOES NOT MAKE YLYC A LEGAL DOCUMENT!!!** But it gives your decision maker(s) guidance.

How would you want your legally designated decision



makers to make decisions for you if you could not communicate?

My wife and I are each other's primary decision maker. And we have legal secondary decision makers. We have shared fully with the secondaries all of the documents they would need along with our YLYC.

All we've asked of the secondaries is to read and follow our guidance. This relieves them of not knowing what we each might want. This is a tremendous relief for those having to do this difficult work.

Below are the table of contents of *Your Life, Your Choices. Planning for Future Medical Decisions: How to Prepare a Personalized Living Will*:

### The Basics

Why do you need to think now about future health care decisions?

Do you have strongly-held beliefs that should guide your care?

If you couldn't speak for yourself, what would you want done for you?

Who will speak for me if I can't speak for myself?

Common questions about choosing a spokesperson.

What else can I do to make my wishes known?

Common questions about advance directives.

What situation and decisions do people commonly face?

Dementia

Coma

Stroke

Terminal illness

Telling others what you want.

Writing it down.

What's next?

Thought provoking exercises:

Introduction

Your beliefs and values.

Who should speak for me?

What makes your life worth living?

Personal and spiritual beliefs.

Hope for recovery.

Weighing pros and cons of treatment for different chances of recovery.

Choices about death and dying.

How would you like to spend your last days?

Organ donation and autopsy.

Burial arrangements.

Funeral or memorial service.

Health conditions and treatments:

Introduction

Health conditions

Coma

Dementia

Serious stroke

Terminal illness

## Treatments:

- Kidney dialysis

- CPR-Cardiopulmonary Resuscitation

- Feeding tubes

- Mechanical ventilators (breathing machines)

- Hospice and palliative care

Your health care preferences

## Introduction

Care preferences under different health conditions

- Current health

- Permanent coma

- Severe dementia

- Severe stroke

- Terminal illness

- A future situation of concern.

## How to talk about your wishes

### Introduction

Talking about your wishes.

Starting the discussion.

Asking someone to be your spokesperson.

Who else should you talk to?

What if you don't have close family or friends?

Nine important issues for discussion.

Talking to your health care providers.

Reviewing your wishes.

## Other issues:

- Legal and ethical issues of advance care planning.

- Other resources

## Long-term Care Insurance:

On your 60<sup>th</sup> birthday, you must buy long-term care insurance. Today (May, 2020) a nursing home bed costs at least \$10,000 per month TEN THOUSAND DOLLARS A MONTH!!! Ten years of nursing home can use up all of the money you thought was a big pile of cash for old age.

## Medevac and body transport insurance:

Medical evacuation and dead body transport: Ambulance and air ambulance are extremely expensive. One should have local and travel insurances which cover these. Imagine needing ambulance travel from the other side of the country or the world!

Dead body transport is also expensive. If you want your body transported back to your home or another place for burial you need to save the money and buy the insurance to cover the costs.

Direct cremation and the post office can solve all of this. You can arrange for direct cremation of your dead body. Your “ashes” would then be mailed/shipped to the location you direct. Your family will never get to view your body.

(In some rural locations this is very common. The dead person wants to be buried back in the family plot back “home” even though no one in the family has lived there for decades.

Often part-time pastors ask that the “ashes” be mailed/shipped to the local county clerk’s office which is open each business day. Then on a convenient day the extended family can travel in for the funeral. This maybe part of a vacation tour.)

### Decline and Incapacity plans in legal documents:

Today in American, Canada, and in other western industrialized countries, we may have a decade of decline before our deaths.

Your legal documents need to reflect this reality. Dementia can mean a decade of incapacity.

You must recruit and designate people younger than you to assume the role of guardian for you when the need arises. They will need legal documents giving them custodial control of you and your property. If you don’t, you lose all control. Your state will designate someone to be your guardian.

### The Art of Dying Well:

For further self-education and training visit The Art of Dying Well program website. This is a consumer friendly site of the group housed at St. Mary’s University, London, UK. The website is [artofdyingwell.org](http://artofdyingwell.org).

## **Session Two - Your Legacy Isn't Just Money:**

What does your holy book say about legacy?

### Wealth:

In the Hebrew Bible, the stories of Abraham, Issac, and Jacob, are stories of wealth and inheritance done well and done poorly. What we know as the Arab-Israeli conflict began with Abraham cheating his older son, Ishmael, out of a first born's rights leaving him nothing but thirst and death in the wilderness.

In the Christian New Testament, the famous story commonly known as the Prodigal Son is a story full of family drama, wealth, inheritance, and future troubles.

### Non-money legacy things:

Are there non-legal last words of wisdom you would like for your family and friends to hear from you? Then write them down! Now! If you will not live to see your children's or grandchildren's future birthdays, write them a birthday note for each birthday up to, say, age twenty-one.

Do an internet search for "last lectures." Some colleges invite professors to give "last lectures" even if they are not leaving the school or dying.

Also read *The Legacy Journey, A Radical View of Biblical Wealth and Generosity* by Dave Ramsey.

What to keep in your legacy box/drawer:

Dave Ramsey suggests that each adult have a “legacy drawer” or box. This is where all of your legal documents and financial information, Will, etc. are kept and kept up to date. Your spouse and decision makers should know where this is and should have easy access. Bank lock boxes do not have easy access. You’ll have to make special arrangements if you use one of these.

What Ramsey (pages 164 - 165) says should be in your legacy drawer/box:

- Executive Summary: a one-page document that gives an overview of the box’s contents.
- Legacy Letters: personal letters from you to each of your family members to be distributed upon your death.
- Birth certificates
- Social Security Cards
- Passports
- Marriage Certificate(s)/Divorce settlement(s)
- Auto Insurance
- Homeowner’s/Renter’s Insurance
- Health Insurance
- Long-Term Disability Insurance
- Long-Term Care Insurance

ID Theft Protection  
Life Insurance  
Umbrella Liability Insurance  
Estate Plan  
Powers-of-Attorney  
Wills  
Funeral Instructions  
Financial Account Log  
Safe Deposit Log  
Monthly Budget  
Tax Returns  
Money Market Statements  
Mutual Fund Statements  
College Funds  
Retirement Accounts  
Rental Property Summary  
Car Titles  
Home Ownership Records  
Passwords/Combinations

**It's your wealth – it's your money!** You decide who gets what. Ask individuals in private what they need/want. Get with a lawyer. Make your decisions known. Don't be a coward.

Make everything public **BEFORE** your death. Don't be a coward.



You may have to say to someone, or several people:

*“Son, daughter, spouse, sister, brother:  
you are getting nothing because you can’t be  
trusted with money. So far in your life we’ve  
seen you flush money down the toilet. You’re  
not flushing any more of the money that God  
gave me to manage.”*

Minor children:

If you have minor children, **YOU:**

And your spouse must decide what to do in case you both die at the same time.

And YOU: must recruit and train adults who will be your children’s guardians when you die.

**YOU MUST PUT THIS ALL IN YOUR LAST WILL  
AND TESTAMENT.**

If you don’t, your local state government will decide where your kids go. Your drunk, idiot sister/brother may be the legal next of kin for your kids! Or they will end up in the foster care system. You can control this.

## Special needs children/adults:

If you have special needs children **YOU** must have your lawyer draw up a special needs trust. Then you must fund that trust probably with most or all of your estate.

Eventually special needs children grow up to be special needs adults. It is your responsibility to see that they are taken care of after your death. The ARC a special needs kids' parents group can help. Visit [thearc.org](http://thearc.org).

You may have special needs siblings; or, handicapped siblings; or, elderly parents who will need help when you die. **YOU** must make legal arrangements for them also.

State specific: Decline, dying, death legal docs are state specific. You must keep these updated within thirty days of moving to a new state. This is more important than changing your driver's license in your new state.

## **TIME OUT!**

### **Funerals can be funny!!!**

Here are some resources to lighten your load and spirit:

Do a search for "Funny Obituaries," and, "Funny Grave Markers."

YouTube search:

Sitting up with the dead: Jerry Clower, Lewis Grizzard.

Mary Tyler Moore show Chuckles Bites the Dust.

The movie Death At A Funeral [R].

Look for Funny Funeral Speeches – eulogies.

British TV show Mrs. Brown's Boys Funeral [R]

Funeral Etiquette with Gayden and Charlotte from Southern Living magazine.

Jeanne Robertson: The “Interments” of Cousin Rudolph Elroy.

### **Session Three - : You Plan Your Own Funeral**

Write your own obituary.

Shop the funeral homes and cemeteries.

Deceased body transport costs need to be paid by you – save your money!

Write down your wishes for your funeral.

Do not say “Oh just whatever \_\_\_\_\_ wants.”

Be specific. Write it down. Don't leave your spouse/kids guessing.

Funeral homes have excellent funeral planning guides.

Most religious traditions have many books of worship you can use and modify. Speak to your pastor. Leave written instructions for your house of worship also. They don't want to guess either.

### **AND TWO BONUSES:**

My self-written obituary and funeral plans are enclosed.

Also, our How to Contact Us list is enclosed. You must write one and keep it up-to-date. It's of use both before and after you die.

### **Resources:**

*Being With Dying* by Joan Halifax PhD

*The Legacy Journey: A Radical View of Biblical Wealth and Generosity* by Dave Ramsey

*Your Life, Your Choices. Planning for Future Medical Decisions: How to Prepare a Personalized Living Will* by Pearlman *et al.* Do an internet search for this uncopyrighted PDF. Or, if you cannot find it, contact me through my email ([boss@moneybosseasyreader.com](mailto:boss@moneybosseasyreader.com)) and I'll try to send you a PDF in an email attachment.

The Art of Dying Well program of St Mary's University of London, UK at [artofdyingwell.org](http://artofdyingwell.org).

*How We Die: Reflections on Life's Final Chapter* by Sherwin Nuland MD.

YouTube: Science of Death: What Happens To Your Body After You Die?

[MamaBearLegalForms.com](http://MamaBearLegalForms.com)

**As promised here are our courtesy contact list and the author's obit and funeral plans.**

**We update these every six months.**

**We travel with the contact list in all of our bags and luggage. We also carry proof of medical evacuation insurance and dead body transport coverage.**

**Last updated on: month day, year**

**Richard Frank Hicks and xxxxxxxxxxxxxxxxxxxx  
xxxxx, Oklahoma City, OK xxxxx  
xxxxx@xxxxx  
(405) xxx xxxx, xxx xxxx, xxx xxxx**

**IF YOU CANNOT CONTACT US OR WE CAN'T COMMUNICATE:**

**xxxxx (Our primary medical decision maker after one another.)**

**405 xxx xxxxfarm 405 xxx xxxx 405 xxx xxxx**

**xxxxx (xxxxx is our secondary medical decision maker)**

**205 xxx xxxx, 205 xxx xxxx**

**xxxxx: Incapacity administrator & executor 405 xxx xxxx**

**Estate Attorney: xxxxx 405 xxx xxxx**

**CPA: xxxxx 405 xxx xxxx**

**Edward Jones:xxxxx xxx xxx xxxx, EdwardJones Trust Co xxx xxx  
xxxx**

**Chapel Hill Funeral xxx xxx xxxx, Dead body transport xxx xxx xxxx**

**xxxx Insurance xxxxx**

**House sitter xxxxx xxx xxx xxxx**

**xxxx Veterinarian xxx xxx xxxx**

Next door neighbors: xxxxx xxx xxx xxx  
                                  xxxxx xxx xxx xxx  
                                  xxxxx xxx xxx xxx

x's cousin xxxxx xxx xxx xxx

x's cousin xxxxx xxx xxx xxx

x's friend xxxxx xxx xxx xxx

Our friend xxxxx xxx xxx xxx

United Methodist Church of the Servant, OKC 405 xxx xxx

Updated on month day, year **OBIT & FUNERAL  
PREFERENCES**

Run in:

My email and social media contacts.

Oklahoma City daily newspaper

Tuscaloosa (AL) News

Birmingham (AL) daily newspaper

### **Obit for Richard Frank Hicks**

Richard Frank Hicks of Oklahoma City, Oklahoma died \_\_\_\_\_ of/from \_\_\_\_\_. He was born February 3, 1955 to Richard Thomas Hicks and Louise Brewer Hicks who preceded him in death. He is survived by his wife xxx xxx xxx and his sister xxxx xxxx xxxx xxxx of xxxxx, Alabama.

Hicks was an Eagle Scout. He graduated from The New College at the University of Alabama, Southern Methodist University Business School, Brite Divinity School at Texas Christian University, and West Texas A&M University.

He was the co-creator of BLOOPERS! Brand underwear. He served the Boy Scouts of America professionally in Texas, Europe, North Africa, and Turkey. He served United Methodist Churches in Kansas and Texas. He was an elementary classroom educator whose favorite classroom was in a prison. He deeply enjoyed live theatre and often enjoyed attending performances each year.



Just prior to his death he spent his retirement years as a prison ministry volunteer leading worship and classes in local prisons.

Memorial gifts can be made to one's favorite charity serving needs of the last, the least, and the lost.

### **Funeral Preferences for Richard Frank Hicks**

KISMIF – Keep it simple. Make it fun. No eulogies, remembrances, etc. Presider may read aloud my obit. Music: Up-beat, up-tempo , kickass Resurrection congregational singing only. Broadway tunes okay. No 'ludes or solos. If Psalm 23 is used, use Crimond tune. Scripture: Balaam's ass; Shifty steward parable; Paul & Silas prison hymn sing. Communion. Use The United Methodist Hymnal, The United Methodist Book of Worship, or The Book of Common Prayer in contemporary language.

## **How To Do Pre/Marital Coaching with Your Life Your Choices:**

*Those people who are engaged, married or those who are shacking-up in common law marriages should do this.*

*The first thing is to share all of their school report cards and transcripts with one another.*

*In sessions two – five, each share their LexisNexis Full File Disclosure Reports. And, each share their credit reports from each of the three credit bureaus.*

*Then the couple completes Your Life Your Choices.*

*They complete a Financial Peace class and bring in their budget(s) and explain each to their Coach.*

*Each shakes their family tree. Every family has crazy in it. And each has criminals. Does this matter to your beloved?*

*In the last session, they answer these questions: How close will we live to each of our families? Kids? How many? When? How? Make babies or adopt? Foster?*

*This is an easy, and lazy way for pastors to do effective marital coaching. The couple does all the work. The pastor sits back and asks, “How does that make you feel?”*

## **ABOUT THE WRITER:**

**Richard Frank Hicks** is a retiree of several professions – underwear salesman, peanut salesman, Wendy’s manager, prepaid funeral plans, school teacher in and out of prison, local pastor, community organizer, and, during the end of the Cold War, a Son of Liberty assisting in the bankruptcy of the Evil Empire.

When he was kicked off of Twitter and FaceBook in the same week, he found an additional fourteen hours per week of productive life.

He is a Dave Ramsey Master Financial Coach. Visit [richardfhicks.com](http://richardfhicks.com) to learn more.

He is the writer of Money Boss Easy Readers. Written for the 32 million American adults with limited reading skills. Money wisdom for adults with limited reading skills. In FREE eBook PDFs at [moneybosseasyreader.com](http://moneybosseasyreader.com). So free he doesn’t want your email prior to downloading. Great for use in prison, re-entry, shelters, rehabs, food pantries, etc.

As an elementary school teacher he held certifications in Early Childhood (PK-K), Elementary Classroom (1-6), Special Education, and English as a Second Language.

His best teaching job was in a men’s prison. Why? No parents.

**The End**