Failing to Prepare is Preparing Your Family to Fail

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* You are helping your loved ones, so they do not need to stress over your choices, they will not fight, and also so it is not set up during a time of sorrow
* Joke “Better than by you”
* Joke everyone is going to die
* Eugene – invited everyone to funeral – don’t need to go that far
* Important to start young, as one never knows when the ship is going to dock, easier to deal with emotionally, and in some areas cheaper and easier to handle, segula for long life

9 points:

1. ICE – Upon arriving at the scene of an accident or emergency, paramedics are trained to look on the patient’s cell phone for an ICE – an In Case of Emergency entry that lists emergency contacts. Access to the right person and the right information can be the difference between life and death. Add an ICE entry to your cell phone phonebook immediately and consider downloading an ICE app that will allow access to your emergency contact(s) even when your phone is locked.
2. Life Insurance – Both Rav Moshe Feinstein (Igros Moshe Orach Chaim 2:111) and Rav Ovadiah Yosef (Yechaveh Daat 3:85) were asked if purchasing life insurance reflects a lack of faith and trust in Hashem. They responded that as long as one remembers that it is Hashem who empowered us with the wisdom to create life insurance and enabled us with this tool to protect our families, it is absolutely permitted and appropriate. They extend this endorsement to fire, theft, and car insurance as well. Nobody ever plans to be diagnosed with a terminal illness or to be the victim of a fatal accident. We cannot predict when our end will come, but we can plan so that the pain of our loss will not be compounded by financial instability, hardship and disaster.
   * Big lou
   * R Matisyahu Solomon
   * My sister
   * Term Life insurance
   * Permanent – Whole, Universal and Variable
   * People feel some are pushy or intrusive, you can get it all done online
   * Most important – someone trustworthy (story of man who looked at furniture)
   * Best to get someone who is independent (or someone who will refer you to else)
   * They need to look at what your needs are, and what you can afford, and middle path
   * Baltimore, frum honest
   * Sheva Brachos
   * Schools – both for teachers and for students parents
3. Disability Insurance – Life insurance can help provide for one’s family members if one dies, but what would happen if he or she suffered a debilitating injury or an incapacitating illness precluding the ability to work and provide an income? Disability insurance is only a luxury if it is never needed. We pray it will never be a necessity, but we would be foolish not to have it in case.
   * My cousin
   * Disability as continuum of regular and in itself
   * Not all the same (if doctor and now librarian)
4. Halachik Living Will & Health Care Proxy – A myriad of complicated questions can arise in medical treatment, particularly at the end of life. This legal document empowers the patient to determine in advance what choices he or she would prefer within halachikly permitted parameters and who is authorized to communicate those choices to medical professionals if the need arises. Moreover, rather than leaving wishes and desires ambiguous so that others are guessing and speculating, this document spells them out. Additionally, instead of conflict arising over how decisions are reached or which halachik authority should be consulted, the halachik living will documents the decision-making process and sequence. The document can name a specific rabbi (or rabbis) or refer the decision to an organization, such as the Bioethics Committee of the Rabbinical Council of America. This is not a document reserved for the old or infirm. Every adult should have one on record and it should be reviewed and updated every few years and as circumstances demand – and discussed with your spouse, children or relatives, so your wishes are clear.
   * Spoke about last year
   * Lady in Oregon who was crying
   * So important – anguish for the soul in cremation
   * Cards, and legal documents
5. Will – Don’t leave loved ones guessing or fighting over how you want your assets divided. You work hard for your money and it should be properly distributed among family, friends, and charities in a thoughtful, intentional and halachik manner. You can use your estate to leave not only a legacy for your family, but a legacy gift to the community, Shul or schools that impacted your family. If you still have minor children, identify who will be responsible for them and ask their permission to stipulate such in your will. If you want to designate a specific piece of jewelry, art or memento to a particular person, specify that in your will or other document.
   * We all know stories
   * Jewelry lady in Oregon
   * Boss
   * Families fighting
6. Ethical Will – In this week’s parsha, Yaakov anticipates his demise and calls his family around his death bed in order to give them each blessings and charge them as a family. Throughout the millennia, prominent rabbis and leaders have recorded ethical wills communicating their values, vision, and passions to the next generation. Don’t just leave children and grandchildren financial assets. Leave them your vision for who they could become and the most important values you hope they will pursue.
   * Yaakov and moshe
   * Two books
   * Family in Jersey not getting together
   * Henoch Teller story of Yerushah
   * Mishnayos – and pay for children’s jewish education
7. Burial Arrangements – Where do you want to be buried, including Israel? Do you want a chapel service or a graveside service? Whom would you like to officiate? Does your family know that you want a shomer, tahara, and halachik burial and for them to sit a full shiva and say kaddish? Have you bought a plot and purchased a “pre-need” package with a funeral home which is significantly less expensive that needing to buy it “at need?” Record your burial wishes in detail, including important biographical information that you would hope to be included in your eulogy, such as the major influences in your life and people and milestones that you were most grateful for or proud of. Are there particular relatives or friends or other people whom you would like to be invited to speak at your funeral?
8. Organized File – Perhaps most importantly, gather all of the above documentation and place it in a clearly designated place (paper and/or electronic) that your loved ones are aware of and have access to. Include your doctors, rabbi, and attorney and their contact information, your bank accounts, cemetery deed, safety deposit box (and location of keys), insurance information, financial advisors and brokers, inventory of assets and real estate, etc., so that nobody will be left guessing and searching for important information when it is needed. If you are one of those pack rats who hides money and jewelry in books or crevices around the house, tell someone where to look, so they do not get discarded with your other belongings or wind up with the next occupant of your house or apartment.
   * Story of Homeless in Poughkeepsie
9. Prayer – Tehillim al zos yispallel – Bechol Eis

Ending for everyone

Face your own death -

Importance about caring for others, and you will end up learning about yourself