



MBC LEGACY HANDOUT

How do we Define a Legacy?

DICTIONARY DEFINITION:

1: a gift by will especially of money or other personal property : BEQUEST: She left us a *legacy* of a million dollars.

2: something transmitted by or received from an ancestor or predecessor or from the past; the *legacy* of the ancient philosophers; The war left a *legacy* of pain and suffering.

3: a candidate for membership in an organization (such as a school or fraternal order) who is given special status because of a familial relationship to a member: *Legacies*, or children of alumni, are three times more likely to be accepted to Harvard than other high school graduates with the same (sometimes better) scores ... — Michael Lind

In short, a legacy is what we leave behind when we are no longer living. This could include property, money, people, animals, writing, career achievements, etc. Who we are leaving this legacy to depends on whether these efforts are public, who is in the direct family line of the deceased and who the person decides to focus their efforts on.

PODCAST ON LEGACY

Listen to the Podcast on Breast Cancer Conversations titled "[Leaving Your Mark](#)" to hear ideas on how our members in our community define legacy.

Some specific suggestions from the MBC Leadership Team:

- **From Angela:** moms to include a recipe or two of favorite meals that their kids and family love as a special remembrance. Just a thought to add recipe cards on index card format. Also, I was thinking of adding a small box that could include something special- a small piece of jewelry, an item from a favorite trip, etc.
- **From Abigail:** Boxes; letters; cards; bears made from clothes; storyworth book; legacy video; blogs and other writing
- **From Kathleen:** writing for publication and also personal stories and cards; being in their lives today means we will live on in their memories; don't forget about extended family



- **From Dawn:** I collect Snoopy stuff. I have pictures to leave for each kid and hubby which I wrote a letter of the back of the Snoopy painting for them. I am also writing in 2 different books for journals. One is called Mom's Life Story journal.
- **From Kristen:** See blog post below and links.

MEDITATION FROM AMANDA RAFFENAUD

Opening: Hi, My name is Amanda and I am also living with MBC—for 3.5 years. I was diagnosed de novo, with just Mets to bone. For a while, I was able to live a pretty active life. I even obtained my yoga teacher certification and led yoga and meditation classes, including yoga for cancer patients. But I've had a difficult last year, with Mets progressing to lungs, liver and brain so treatment has changed and my quality of life is such that I cannot lead yoga anymore. I am, however, ecstatic to be here and lead you in a brief meditation. So, that is the plan as we open. Welcome to this session, we are glad you are here. And thank you to our special guest, Abigail who we will hear from in just a bit.

Meditation: (read slowly) To start our time together, get comfortable, we will just sit quiet and clear our minds. Let's begin by centering. Come to a comfortable seated position wherever you are-- in your chair or maybe the couch. You may sit with the legs crossed or both feet touching the floor—whatever is comfortable to you. Feel free to sit on a pillow or blanket if you want to elevate the hips. Sit tall through the spine and close the eyes. As you are sitting tall, elongate through the crown of the head. Bring awareness to your breath, without changing it or controlling it, just notice how you are breathing. (Pause). Allow the muscles of the chest and abdomen to relax. Check in with the posture. Stack the shoulders over the hips, ease the ears back over the shoulders, chin parallel to the floor, and extend through the crown of the head. (Pause). Bring awareness back to your breath (Pause). Allow the arms and hands to relax on your next exhalation. (Pause). Relax the hips and legs (Pause). Feel your presence right where you are sitting. Feeling grounded, becoming centered. (Pause). Bring awareness back to your break. (Pause for a few breaths).

We will now do a breathing technique together called deerga swasum—otherwise known as the complete yogic breath. So, inhale deeply, through the nose (demonstrate). Allow the breath to rise into the lungs, expanding the rib cage, moving all the way up to the tops of the lungs, lifting the collarbones. TO exhale, reverse the process, allowing the collar bones to drop, rib cage to contract and squeeze the abdomen into the spine, pressing out all the air. Repeat this process filling the core from the very bottom of your breath and exhaling from the top down. Imagine your breath taking on a smooth circular loop from inhalation, filling up, holding gently and the top and then gently exhaling all the way back down. I'll allow you a few of these breath cycles on your own—really concentrate on where you are sending your breath. (Pause.) As you breath in, infuse your body with things that you need: joy, healing, love, grace. And as you



exhale, release what no longer serves you. Only you can determine that but releasing it will make you feel lighter Release things that you don't need or want—maybe fear or worry--, and these things can float off, no longer affecting you. Let's allow one minute of this breathing, infusing good things and releasing things we do not need. One more breath like this and then return to your natural pattern of breathing. Flutter your eyes open. If you feel comfortable, join me with bringing your hands to your heart. Thank you for allowing me to lead you this afternoon. Thank you for meditating and breathing with me. The Light and Goodness in me sees the Light and Goodness in you. Thank you!

ESTATE PLANNING FOR THE TERMINALLY ILL (AND EVERYONE ELSE)

***** none of the information on this handout constitutes legal advice; please take this information and meet with a qualified lawyer in your state to have your specific questions addressed *****

General thoughts:

- People often wait too long to get their estate planning done.
- If you wait too long, physically getting to the office to do the paperwork can be really hard, as well as cognitive issues.
- Attorneys can be limited in addressing needs if there are cognitive issues.
- ***It's best to be in planning mode rather than in crisis mode.***
- It is likely that you will experience peace when you know it's settled and done.
- When people see someone else go through a serious health issue or death, that's when they see that they need to do some estate planning.
- ***If you have minor children, estate planning is much more important because provisions for the guardianship and support of minor children to avoid involvement of the Department of Children and Families and other government agencies.***

KEY TERMS 1) ACCESS; AND 2) AUTHORITY

BEFORE DEATH (a/k/a Living Wills)

1. Health Care Surrogate—this gives your proxy/surrogate not only HIPAA compliant access, but also allows your proxy/surrogate to make health care decisions on your behalf when you are still alive. This document is **durable**, meaning that it will still be effective after you have been incapacitated. **Caution:** every location/hospital/practice will have their own forms, but those forms will be limited and will only apply to individual surgeries or



procedures or time periods. Important to share information with your proxy/surrogate and if you make any changes in the person you select, you must share that information in writing with who you delete and who you add. The authority in this document ends when you die.

2. Advanced Directives—these documents are fairly broad because you can't always anticipate every issue and may cover when a DNR should be executed by your doctor, but isn't the DNR itself. The authority in this document ends when you die.
3. Powers of Attorney (can be specific or broad)—you are establishing an agent to do something on your behalf. These documents are dependent on state law and can vary substantially by state. You need to be able to trust your agent implicitly. The authority in this document ends when you die.

AFTER DEATH

4. Last Will & Testament—at a basic level, this is your letter to the probate judge, telling him/her what to do with what you leave behind. Approximately 72% of Americans die without a will. Don't assume that your familial relationships will automatically play out the way you want them too—blended families cause some issues. Some terms that an account may have: 1) POD=payable on death; and 2) TOD=transfer on death. The reason you have a will is that once you are dead, there are many things out of your control and a will can communicate your wishes and govern the rules as to how the issues will be addressed.
5. Trust—this create a bucket that you can then fill up how you want; another metaphor is that it creates a company. You are the CEO of the company until you die and then the trust tells your family who is the subsequent CEO. The company doesn't go away just because the founding CEO is gone. The trust manages your money after your death and can function in a variety of ways to protect your heirs, especially minors, after your death.

Probate Court—authentication of a will (meaning to make sure the will is valid, which is different in each state) is the first step and then the Court will appoint an executor/personal representative/administrator to do the work of addressing the assets/debts as necessary. This is the place where your heirs get access to the assets/debts/details of the estate after death. A nuance – the beneficiary designation on an account will trump estate planning. If a person doesn't have estate planning, each state has their own specific laws to figure out heirs and next of kin.

Some terms discussed:



1. Before death – proxy/surrogate, established by the Health Care Surrogate documents.
2. Before death – agent, established by a Power of Attorney.
3. After death – Probate Court appoints an Executor, Personal Representative, or Administrator to do the business of the estate.
4. After death – Trust – Settler/Grantor=the one setting up the trust; Trustee/CEO=the person implanting the trust; Corporate Trustees are an option, but can be overly rigid and overly expensive; Beneficiaries=your heirs
5. If you are a veteran or have a veteran in your family, be sure that you have their discharge paperwork in order to easily access benefits since after the veteran has died, it is very difficult to obtain.

Consider organizing your assets/debts/things in a book like “I’m Dead, Now What.”
Consider utilizing the “Five Wishes” to organize your requests for end of life details.

Helpful Legal Definitions

*****Disclaimer – these are my own definitions as an individual and a lawyer licensed in Florida and are merely a starting point for your understanding and further research/questions. Nothing in this document constitutes legal advice and you should always consult with an attorney licensed in your state for advice prior to taking any steps. AMJ *****

Advanced Directives – written documents that provide instructions and appoint/give power to proxies/surrogates/agents to act on your behalf when you can’t.

Beneficiary – someone who will receive something based on a legal document like a will or trust.

Executor/Executrix—the male and female version of the people you appoint to take responsibility for accomplishing your instructions after death in your will.

Intestate – when an individual dies without a will.

POD—payable on death—this is a term that is often used by banks.

Probate—the legal process where a judge takes control of an estate, authenticates a will, and gives instructions/orders to the participants as to how to accomplish the instructions of the deceased person.



Proxy – someone you have appointed by a written document to act on your behalf when you can't (a/k/a surrogate)

Surrogate – someone you have appointed by a written document to act on your behalf when you can't (a/k/a proxy).

Settlor – the creator of a trust.

TOD—Transfer on death—this is a term that is often used by banks.

Trust—a bucket for money to be held in for the benefit of another; accomplishes some tax planning and can protect assets from creditors.

Will—a legal document that functions as a letter to the probate judge as to what you want to happen when you are no longer living.

RESOURCES

Reading for Reassurance (LBBC):

https://www.lbbc.org/sites/default/files/LBBC0020_Reading_Reassurance_Flyer_digital_0.pdf

Bright Club: <https://www.brightspotnetwork.org/resources>

Keri Ann's Podcast:

<https://www.survivingbreastcancer.org/podcast/episode/4b2f0a41/123-creative-projects-for-leaving-a-legacy-with-keri-lynn-turney>

#PinkKids @ SBC

Gary's Legacy Thoughts (Widower of MBC-haver):

<https://garyleethompson.medium.com/legacy-how-does-it-all-fit-together-c9a79c602d88>

Storyworth: <https://www.storyworth.com/home?nav=true>

Family Tree: www.familysearch.org

Legacy Videos Resources:



- <https://nohalfmeasures.blog/2020/06/29/legacy-project/>
- <https://www.thrumyeyes.org>
- Nicole Dubois - Moments and Memories; <https://youtu.be/A6oPzrDaOZc>
- www.memorieslive.org

Books/Planners:

- [I'm Dead, Now What:](#)
- [Family Love Letter](#)
- [Love Legacy: A Guidebook for Families Anticipating the Death of a Parent](#)
- [Tell Me Your Story, Mom](#)
- [Five Wishes](#)
- [Mom's Life Story Journal](#)
- [Welcome to the Family; Memories of the Past for a Bright Future](#)
- [The Story of my Life; If a story is in you, it has to come out](#)
- [My Life Story So Far](#)

Kristen's Column on Legacy: <https://www.survivingbreastcancer.org/post/creating-your-legacy>

Dear Kristen,

I'm planning to beat this disease, but I am aware of my mortality like never before. Do you have any ideas for things I could leave for my children and grandchildren that tell them about me and how much I love them?

* * *

Dear Reader,

I relate to both your plans to live a long life and your desire to leave a legacy for the ones you love. Because I'm living with metastatic breast cancer, I've done a few things along these lines and I am happy to share them, plus give you (and others) some ideas I've read about. I'll start with the easiest and work my way up to more complex projects.



Letters

Keep it simple and write a letter with your best pieces of advice, favorite quotes, top values, wishes for their future, and a whole lotta love. It could be designed for them to read anytime, or on their 18th birthday, graduation day, wedding day – your choice.

Use your own handwriting! It's so personal. No one will care whether it's messy, they'll just love seeing your personality come through on the page.

Guided Memory Books

You may have seen these at bookstores everywhere; here's a link to one called ["Tell Me Your Story, Mom,"](#) on Amazon that has hundreds of great reviews. I've seen nice ones at Barnes & Noble and our local independent bookstore as well.

These are nice because they guide your thoughts and give you inspiration. My son gave me a book a few years ago called "300 writing prompts" and I'm about halfway through it. It's longer than most guided journals, but I'm giving it my best shot!

"Mom Cards"

Here's something I made for my kids, who are 26 and 23 this year. I bought a [blank card deck](#), also available from amazon, and wrote one piece of advice on each card. I made these over the course of a year or so, adding thoughts as they came to me or when I read something and thought it would make a great addition.



I kept my ideas in a document on my computer and then made the cards one afternoon. Here's a [link to my document](#) if you'd like to borrow any thoughts.

Photo Albums / Scrapbooks

At the more complex end of the spectrum are photo albums combined with handwritten memories. Last year, I finally made baby albums for my son and daughter; they had been on my to-do list for 20 years so it felt really good to get them done.

You could also make "you albums," which I did when they were children. I



gathered photos that spoke to who they were as individuals, like being silly, creative, loving, and curious. You might make a “day in the life of” family album, showing the normal, simple, – or crazy – life you lead together.

Stuffed Animals

If you want to have something special made that will be loved for years to come, I really love these [Memory Bears](#) that can be made from a piece of clothing or fabric. Not only are they highly customizable, but they're a sweet way to repurpose an article of clothing, resulting in a beautiful and meaningful legacy item.

* * *

Whatever you make, it will be cherished, even if your children receive it when you fall off your bike at age 95 and decide it's time to pass it along.



TWENTY THINGS A MOM SHOULD TELL HER SON

1. Play a sport.

It will teach you how to win honorably, lose gracefully, respect authority, work with others, manage your time and stay out of trouble. And maybe even throw or catch.

2. You will set the tone for the sexual relationship, so don't take something away from her that you can't give back.

3. Use careful aim when you pee. Somebody's got to clean that up, you know.

4. Save money when you're young because you're going to need it someday.

5. Allow me to introduce you to the dishwasher, oven, washing machine, iron, vacuum, mop and broom. Now please go use them.

6. Pray and be a spiritual leader.

7. Don't ever be a bully and don't ever start a fight, but if some idiot clocks you, please defend yourself.

8. Your knowledge and education is something that nobody can take away from you.

9. Treat women kindly. Forever is a long time to live alone and it's even longer to live with somebody who hates your guts.

10. Take pride in your appearance.

11. Be strong and tender at the same time.

12. A woman can do everything that you can do. This includes her having a successful career and you changing diapers at 3 A.M. Mutual respect is the key to a good relationship.

13. "Yes ma'am" and "yes sir" still go a long way.

14. The reason that they're called "private parts" is because they're "private". Please do not scratch them in public.

15. Peer pressure is a scary thing. Be a good leader and others will follow.



16. Bringing her flowers for no reason is always a good idea.
17. It is better to be kind than to be right.
18. A sense of humor goes a long way in the healing process.
19. Please choose your spouse wisely. My daughter-in-law will be the gatekeeper for me spending time with you and my grandchildren.
20. Remember to call your mother because I might be missing you.



Ideas/List of cards to leave behind (think, whenever you wanted to hear from your mom, then write):

1. it's your graduation;
2. it's your first day of college;
3. you have your first big exam;
4. before your first big presentation;
5. you are homesick;
6. you need a little extra cash
7. you're going to a great party
8. you need a little parental advice;
9. you meet someone you love;
10. it's the first day of Freshman Year;
11. it's the last day of Senior year;
12. it's your first big breakup;
13. it's your college graduation;
14. it's your first professional job;
15. you get your first promotion;
16. you get your first car;
17. you do something you regret;
18. you have a headache (hangover?);
19. you move for the first time;
20. you move for the second time;
21. you move in with someone;
22. you are thinking about proposing;
23. you get engaged;
24. you register for your wedding;
25. wedding planning is making you crazy;
26. you get married;
27. you find out you are going to have a baby;
28. you have your first child;
29. your kid is driving you crazy;
30. you have your second child;
31. the kid(s) just won't stop crying;
32. you get your first pet;
33. your bankroll is getting tight;
34. your child goes to kindergarten;
35. you have your 10-year High School Reunion;
36. you want to know more about where you came from;
37. a grandparent passes away;



- 38. you've reached a crossroads;
- 39. you wonder what you are doing with your life;
- 40. you need someone to believe in you



Funeral Pre-Planning (or Not) Checklist **by Abigail Johnston, Esquire**

Recently, with the death of a family member, my husband and I had to face the planning of a funeral and paying for it. We had done some pre-planning (and prepaid for a package), but encountered a lot more details than we'd anticipated needing to be addressed when we sat down with the various professionals. Based on that experience, here is a checklist you can use to pre-plan or leave some instructions behind or simply leave for your loved ones as they work through the incredible amount of details needed to be addressed.

Things to think about ...

1. Select a funeral home and ask about pre-payment options. We saved a tidy sum of money on the cost of the services and the items that the funeral home provided, especially the coffin, by paying in advance. Most locations offer payment plans or you can pay with a lump sum. The funds are then included in a specialized insurance plan so that even if the location itself goes out of business, the funds can be utilized later. If you want to wait until a death occurs, it's a very similar process outside the use of the insurance policy and under a lot more stress.
2. Part of the cost of the funeral home service is typically them filing the death certificate and ordering copies for your use. I recommend getting the long form (this includes the cause of death) and getting five (5) copies. All of the government agencies (Social Security, Medicare, etc.) and most insurance companies (life, disability, etc.) will require a long form and anyone else that needs to be informed formally will be able to use the long or short form. Better to be overprepared here.
3. Selecting a funeral home can be based on the company, the look of the space or proximity to the cemetery, among other factors. Having just experienced the drive from the service to the burial, I can say that the proximity consideration is vitally important. You don't want to have to drive a distance with a long line of cars.
4. Separate from the cost of the service is the cost of the burial plot and this is where things can get expensive. There are public cemeteries and private cemeteries, each of these have different requirements about residence. Where you live can mean you can't be buried in certain cemeteries or the cost can increase. Purchasing one plot or more than one can be both cost effective and ensure that family members can be buried close together. Always ask what is included in the cost of the purchase since ongoing maintenance and flowers being placed on the grave regularly can be ongoing expenses.
5. Part of the cost of the plot, although usually in a separate line item, is the cost to open and close the grave. This cost can typically be paid in advance, although some locations reserve the right to increase this cost over time.



6. Another separate line item is the cost of the marker, which can be super complicated. Most markers are done in bronze and granite and the costs and timing have been significantly affected by COVID. I've not seen any options where pre-ordering the marker can be done, but certainly pre-paying and leaving some instructions behind can be key since your family members will be seeing this for a long time to come. Here's an example, the cemetery where my father in law is buried only utilizes flat markers for those who are buried, not cremated. If you want a larger marker, this may be a reason to select a different location.

Tasks that can be done in advance ...

1. Obituary. Most funeral homes have a website where an obituary in whatever length can be uploaded. These websites can then be shared and loved ones can learn about the details of the services, comment, share stories, order flowers and gifts, etc., all in one location. This is usually a service included in the price of the funeral. Most newspapers also have both a print and online options if a more traditional obituary is desired. We didn't draft this in advance for our family member, but I've had mine drafted for a bit – I always want to have the ability to get in the last word!
2. Select the clothing you want to be buried in with some options if your body type changes. If you have specific makeup or hair choices,
3. Select the music you want played during the viewing and the service. A Spotify playlist is something you can create and add to in advance and then can easily be played.
4. Pictures. If there is a specific picture you want displayed (or not displayed) and pictures you want included in a photo collage, this is something you can create and add to in advance. I recommend Dropbox for this, which again can be easily shared.
5. Streaming. There are lots of options now that COVID has changed the world and something to consider carefully when making plans. There are companies that will do this for you or a zoom account and a carefully placed laptop or phone may do the job to save some money. We did the latter and recorded the service for those who weren't able to attend.

Some last thoughts ...

Anyone who has died while receiving social security funds may also have death benefits for the next of kin. The next of kin for anyone who is married is the spouse. Different benefits are available for different causes of death (see note about ordering the long form death certificate above) and making an appointment with social security to review options may be beneficial here.



During the planning process, my husband and I had to fork over our credit card over and over. Yes there were payment plans and yes there were some financing options, but my banker husband prefers not to do that generally. The point is, funerals are super expensive, especially in a private cemetery. Considering how those costs will be covered and who will participate in those costs is something that is usually best addressed in advance, rather than while people are grieving.

Last last thought ...

Pre-paying or at least laying out your wishes for your family can be a last legacy of love you can leave behind. In watching the services for both of my grandfathers, I saw this difference. For my maternal grandfather, who died unexpectedly, my grandmother had a lot of decisions to make. Her grieving process was interrupted and delayed because of all that work. In contrast, my paternal grandparents had paid for and planned for everything, including the insurance policy to fly their bodies back to the state where they wanted to be buried. My paternal grandmother just had to show up for the service and us for hers. This effort in advance meant that the grieving process could begin un-interrupted and was a true gift.

Consider how this topic can be a part of your legacy.

We Remember Them...

In the rising of the sun and in its going down,
We remember them;

In the blowing of the wind and in the chill of winter,
We remember them;

In the opening of buds and in the warmth of summer,
We remember them;

In the rustling of leaves and the beauty of autumn,
We remember them;

In the beginning of the year and when it ends,
We remember them;

When we are weary and in need of strength,
We remember them;



When we are lost and sick at heart,
We remember them;

When we have joys we yearn to share,
We remember them;

So long as we live, they too shall live
For they are now a part of us as
We remember them.

**~Gates of Prayer,
Judaism Prayerbook**