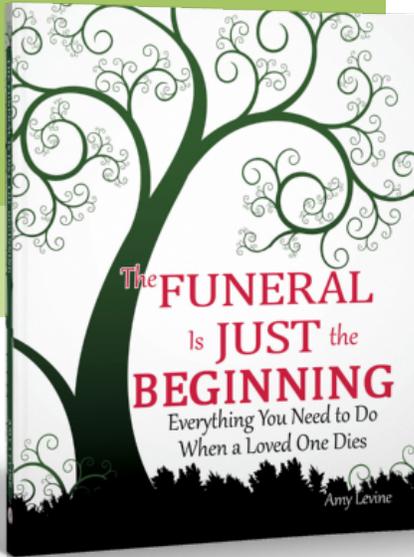


Author Q & A

Amy Levine discusses her book *The Funeral Is Just the Beginning: Everything You Need to Do When Someone Dies*



What prompted you to write these books?

The book and subsequent workbook were inspired by the loss of my sister. She died suddenly, unexpectedly, without a will, all the way across the country in a city we had never been to. My parents were abroad and had to fly for two days to get back; I had to figure out how to get my sister's body to a funeral home—it was just a cascade of surreal and awful events. It was an extremely difficult and damaging experience for us. If we had known then what we know now, it could have been a lot easier on all of us.

There are plenty of books on grief and plenty of legal books on settling an estate, but there wasn't anything that dealt with the nitty-gritty details of what you actually have to DO. We had to book last-minute flights, get my sister's body, deal with the medical examiner, funeral home, and sheriff's office, clean out her apartment, ship items, donate others, sell her car, figure out what to do with her pets—all in a span of five days.

We had a horrible time because we were utterly unprepared. And because my sister didn't have a will, we did not have any legal paperwork in place, and the ramifications of that were

detrimental. As we were not legally authorized to act on my sister's behalf, we could not close many of her accounts. The majority of service providers and banks made it almost impossible to do even the simplest transactions. As a result, my dad had countless fights with these companies. When do you get to grieve if you're fighting?

I wrote this book in the hopes it might spare others the hardship we endured.

What do you hope your books will do for people?

My goal is to provide a clear and concise road map for others in order to make an incredibly difficult time a little easier. The book, the workbook, and the Web site LastChapterConcierge.com, were all passion projects.

If you can at least prepare yourself for what to expect with a loved one's loss, and also prepare your family for your loss, you will make it easier for everyone involved.

No one likes to talk about death. Do you find that difficult when you've written a book about a topic no one wants to talk about?

American society as a whole tends to pretend that death doesn't happen—at least to them—and certainly very few people are voluntarily having these conversations. But I think it's so important to talk about it because it *is* going to happen, whether you like it or not. Sooner or later you're going to have to deal with the loss



of a loved one, and you also need to take responsibility for putting your own affairs in order for your passing.

And therein lies the crux of the problem—most people are completely unprepared when a death happens in their family—whether it's expected or not. As 65 percent of Americans do not have a will, it is safe to assume that many families will struggle with affairs that are in disarray.

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Why is this book relevant to people who lose a loved one?

Most people will be thrown into the deep end with very little knowledge, if any, of everything that follows: the funeral, caskets, crematoriums, taxes, probate, legalities, and how to claim benefits, settle debts, and clean out a residence. To the uninitiated, it's an overwhelming nightmare. Having a guidebook or road map that walks you through what to do and what to expect makes things easier.

I liken it to receiving a cancer diagnosis. You may be informed that you have a malignant tumor and need surgery and chemotherapy. That's scary to hear. But when you're presented with information on what the cancer is, what the surgery will do, what chemo will do, what the strategy is for your treatment, what to expect, how you can participate in your recovery, and so on—it doesn't change the diagnosis and you still have to go through the process, but being informed makes the experience a little easier and less frightening to deal with.

You cover a lot of legal components in *The Funeral Is Just the Beginning: Everything You Need to Do When a Loved One Dies*. How did you know about them?

I did an enormous amount of research. I checked out stacks of legal books from the library and spent hours poring over them. Legalese might as well be a foreign language, and my goal was to condense everything into easily understandable and digestible chunks. For example, in the midst of grief, no one wants to read a chapter, let alone a book, on probate! All that's important to you is *What do I need to know and what do I need to do?*

Then I had an estate lawyer go

through the manuscript with a fine-toothed comb to make sure that my interpretation of the law was indeed correct. And this is probably the perfect time to mention that I am not a lawyer and you should always consult one for your circumstance.

Isn't it true that a person or family could do probate themselves?

Yes, absolutely. In the same way that you could file your own taxes or replace the transmission on your car. You *could* do it, but hiring a professional—who is trained to know and navigate the law—can save you time, money, and a great deal of stress, as well as protect you from legal complications you may not be aware of. Never underestimate the power of a good attorney. That said, you could save yourself a lot of money if you educate yourself about what needs to happen and prepare everything for the lawyer ahead of time, which is what my book aims to help people to do. It's like preparing your taxes for your accountant. If you organize your expenses and deductions on a spreadsheet, he or she will be able to file your return much faster (and for less money) than if you dump a shoebox of receipts on the desk.

The book is packed with information, but is remarkably condensed. For the amount of topics you cover, I thought it would be longer.

There is an art to brevity. I remember a screenwriting instructor once likened good writing to a haiku. Every word should serve a purpose, and anything extraneous should be cut.

More importantly, I wrote for the grieving mind. Grief and intense stress make it almost impossible to concentrate (among other things), let alone retain large chunks of information. Your brain is like a sieve and everything that goes in

falls back out again. A grieving person needs simple straightforward instructions and information. So I condensed everything into short paragraphs, bullet points, and checklists. And I took it one step further and instead of writing *You will need to contact Social Security*, I include the links and contact information to all relevant entities.

You dedicate several chapters to funerals in your book. Why is that and what should people know about the funeral business?

Funerals and memorials are important because they allow us to honor our loved ones and collectively say goodbye. But death care is also a \$15 billion a year industry. Compare that with the wedding industry, which is estimated at \$17 billion a year. They're both big productions.

The difference is that most people plan and budget for a wedding, but most do not plan or budget for a funeral and end up spending far more than they should for their circumstance.



According to the Federal Trade Commission, a funeral is the third largest expense a family will have in a lifetime, behind a house and a car. People should not only budget for funeral costs, they should be prepared for some of the sales tactics that may be used. Note: Not all funeral directors will mislead you. There are good people everywhere, but there are unscrupulous ones too.

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But who knows which one you'll encounter? The point is to be prepared.

For example, if you had to buy a car, you wouldn't dream of walking onto a car lot uninformed and unprepared. But that's exactly what happens when most people go into a funeral home. And they're spending approximately the same amount of money.

What's the biggest mistake people make when it comes to making funeral arrangements?

Most people don't know that they have rights at a funeral home. The Federal Trade Commission created the Funeral Rule, a comprehensive list of rules and regulations that funeral and memorial service providers must adhere to, under penalty of law. The purpose of the Funeral Rule is to provide pricing transparency for consumers. It's interesting to note that crematoriums don't have to adhere to the Funeral Rule.

The Funeral Rule is quite extensive, but two of the main components are:

1. Funeral homes must provide price lists over the phone or in person.
2. Funeral homes must provide a price list of caskets before showing them.

Look carefully at the price list. Many of the lower-priced caskets will not be displayed; you will have to ask for them. Don't be surprised if they are kept in a small dark room or are not on display at all. And keep in mind that entire funeral home seminars are devoted to leveraging psychological principles to arrange displays and conduct tours in a manner that will maximize sales.

You devote an entire chapter to sales tactics at funeral homes. Does that really happen and what can consumers do about it?

Of course it really happens! Death care is a business, not a charity. Let me be clear that some funeral directors are honest, ethical providers. But some are not, and (a) you never know who or what you are going to encounter, and (b) you will likely be too compromised by grief to know the difference and make sound decisions.

I'll use the car example again. The funeral business can be like the used-car business. Both are notorious for employing manipulative sales techniques that exploit psychological and emotional triggers in consumers. Sales tactics at a funeral home can be subtle, but they are carefully orchestrated. Your vulnerability can cost you thousands of dollars.

If at all possible, make arrangements before anything happens. If that isn't possible, make a budget before going to the funeral home and appoint an advocate who can act on behalf of the family and be more objective.



What do you want people to get or learn from your books?

I hope—at the very least—three things. First and foremost, I hope that *The Funeral Is Just the Beginning: Everything You Need to Do When a Loved One Dies* helps people navigate a profoundly difficult time.

Secondly, I hope that as people deal with finalizing their loved one's affairs, they will realize how important it is to put their own affairs in order. I cannot stress enough the importance of preparation. I'll expand on that issue.

If you are 18 years or older, you should have a will and medical directives in place. Period. In many instances, young people are not thinking about their death, which is why most won't make a will. But accidents happen, and no one is immune. Do not assume it will all be worked out after you're gone, because it won't. You need the legal paperwork in place; without it your family is in for a bureaucratic nightmare. Trust me. We lived it.

I'll give you an example: When my sister died, she did not have a will. Although my dad was her next of kin and had her death certificate in hand, the credit card companies would not allow him to close her accounts because he was not legally authorized to do so. (A will would have allowed him, or whomever she named her personal representative or executor, to do this.) As a result, her accounts went to collection agencies, and my parents received phone calls night and day for months after my sister's passing. My dad had to keep slamming down the phone or saying over and over that his daughter was dead. Devastating and astonishing—but true.

And third, keep a detailed list of all your accounts, logins, and passwords! That information alone can make things 10 times easier for someone else to step in and handle your life—whether it's because you're ill, recovering from an accident, or in the event of your death. I wrote the workbook *Just in Case: A Record of Vital Information in the Event of Emergency, Natural Disaster, Prolonged Illness, or Death* because knowing where to find

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crucial documents, such as your medical directive, power of attorney, or last will and testament can spare your family time and stress.

What are some of the most common misperceptions people have about legal issues related to death and handling affairs?

Two things: It astonishes me how many people I talk to in their 30s and 40s don't have a will. And many of them have kids. Many people just don't want to think about their death. If nothing else, I want people to understand that having a will is not about you; it's about those you leave behind. It's the kindest thing you can do for your family. If you die without a will, I can assure you that life for your family is going to be incredibly difficult.

The other is that some people think that having power of attorney can take the place of a will. It doesn't. Death renders all power of attorney and guardianship documents invalid. Power of attorney is only valid when someone is alive.

You talk a lot about the importance of a will. Do you have one?

Yes! And I have my medical directives as well. And I have a record of all my accounts, logins and passwords. But to be honest—I didn't do any of it until after my sister died. Like many people, I thought I was too young for a will. But now, if something happens to me, I know that my parents will never have to go through what we went through. I also carry a card in my wallet at all times that has all of my important medical and emergency contact information, and I encourage all my friends and family to do the same.

You included a chapter on grief in the book. Why did you think that was important in a book that addresses logistics more than anything else?

Grief is a huge and elusive experience. In so many ways, it's completely different and yet very much the same for everyone. Grief can be one of the most isolating experiences a person will go through, and I wanted to provide some touchstones for readers. I think when someone is really struggling, it's reassuring to be able to open up a book and recognize yourself and where you're at on the pages.

There are plenty of books devoted entirely to navigating grief, and mine certainly only scratches the surface, but I wanted to provide some practical tools to coping with the myriad of feelings that surface.

Who edited the books?

A fantastic editor named Alice Levine at www.alicelevine-editorial.com. She's been in the book editing business for 50 years, which is pretty amazing. And yes—we are related! She's my mom.

Who designed the books?

Deb Temper, a very talented book designer, at www.SixPennyGraphics.com.

What's the difference between the electronic/PDF version of the book and the print version?

The electronic version has live links in almost every chapter, as well as a side-bar navigation pane and linkable chapter references that let you click on anything in the book and be taken right there. Plus it's in color, which I love. The print book has all the same links, but obviously, they're just on the page. And it's in black and white.

You've started doing talks and workshops based on your books. What brought this about?

Honestly, because I was asked. I'm really passionate about helping people during one of the hardest periods of their life. Most people do not have the information that they need, and I hope that I can provide something of value to them.

What happened to your sister?

While I can appreciate people's natural curiosity, I will always keep Laura's private life private. She would want it that way, and I want it that way. She's my sister, and I love her and I miss her, and to be honest—I'd rather talk about her life than her death. And the book isn't about her; it's about what needs to happen in the event of a death in the family.

Why do you donate a portion of the proceeds of your books to animal welfare?

I am a devoted animal lover, and I have been passionate about animal rights and animal welfare since I was a kid. I think Mahatma Gandhi said it best:

I hold that the more helpless a creature, the more entitled it is to protection by man from the cruelty of man.

What are you working on now?

I have another writing project that's been brewing for awhile. It's something of a love letter to my dad, and it's based on the many life lessons that he's taught me. Now that my sister is gone, the project is even more significant to me because she's the only person in the world who shared my dad as a father. So I feel like I'm writing it for her, too. She would have gotten a kick out of it. And I have my business as well, so there's no end to the projects I'm juggling. I am lobbying the universe for more hours in the day!

Article Topics

- ✓ *Your rights at a funeral home: what every person should know before walking through the door*
- ✓ *Funeral home sales tactics*
- ✓ *How to plan a funeral*
- ✓ *What credit card companies don't want you to know*
- ✓ *Probate explained in layman's terms*
- ✓ *What happens when a person dies without a will: options and resources*
- ✓ *Putting your life in order: why it's not about you*
- ✓ *How to help someone who is grieving*
- ✓ *Coping with grief*

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Fact Sheet

- Approximately 2.6 million Americans die each year (1.8 million are over the age of 65, and 800,000 are under the age of 65).
- 65 percent of Americans do not have a will; it is safe to assume that many families will struggle with affairs that are in disarray.
- 77 million aging Baby Boomers make up nearly 1/3 of the US population.
- Most people have very little knowledge—if any—of how to finalize their loved one's affairs.
- According the Federal Trade Commission (FTC), a funeral is third largest expense most families will have in a lifetime, after a home and a car.
- Most people have no idea that they have rights at a funeral home. The FTC's Funeral Rule delineates rules and regulations designed to protect consumers from unscrupulous practices in the \$15-billion-a-year death care industry.
- Most people don't know that if someone dies without a will and the estate is worth less than \$50,000, those who have legal standing are eligible to file an affidavit that allows the estate to bypass probate entirely. (*This number can vary by state.)
- Most people don't know that death renders all guardianship and power of attorney documentation invalid. If a person held guardianship or power of attorney for the deceased, that person will *not* have the authority to act on the decedent's behalf in death.

Sudden/unexpected deaths facts:

- According to the American Heart Association, sudden cardiac death accounts for 300,000 to 400,000 deaths annually in the United States, depending on the definition used. Eighty-eight percent are due to cardiac disease and 12 percent are classified as a "natural death" when it occurs within two hours of the onset of symptoms.
- More Americans die from prescription drug abuse than from heroin and cocaine combined.
- Middle-aged adults have the highest prescription painkiller overdose rates.
- According the U.S. Centers for Disease Control, prescription drug deaths now outnumber traffic fatalities.
- The CDC says the problem of prescription overdoses has reached epidemic proportions.
- New Mexico has the highest overall drug overdose death rate, followed by Oregon, Washington, Rhode Island, and Kentucky.