

# Spelling Out Funeral Wishes Keeps Clients Comfortable

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My husband and I were recently in the car when Garth Brooks' "The Dance" came on the radio.

As he hummed along, I reminded him, "You know this is one of the songs I want at my funeral, right?"

He rolled his eyes and nodded.

Thankfully, I don't have to worry about him remembering this conversation when he is drowning in grief because I have it all written down. And so should all advisory clients.

In our practice, we use a document called "Funeral Wishes" to help clients state what they want upon their death. This was created by my mother, Linda Gadkowski, a CFP in the 1970s.

I remember her telling clients, "Many times people will document their wishes in their will, which is great, except for the fact that the will is usually read after the burial."

That is when you discover that Aunt Edna wanted to be buried in her red dress and you had her in the blue one. The worst is when a person realizes that something the deceased was buried with was intended to be given to a family member.

The "Funeral Wishes" document spells out the details to help clients' next of kin honor their wishes. Like most good financial planning documents, it is also more for the living than the dead.

## **A PLAN FOR HOMEMADE LASAGNA**

We realized over time that no one really likes to think about their own demise but everyone loves to plan a party, especially one that celebrates their life.

My practice is just outside New Orleans, where funerals are a big deal, and I have seen very elaborate details spelled out, right down to the kind of bourbon to be served from an open bar.

One funeral celebration that I attended was for a woman who was one of three daughters from a large Italian family, famous for their cooking. The country club let her sisters bring in homemade lasagna and manicotti for one last culinary tribute in her honor.

Another client recently told me how she would like her ashes to be mixed with the soil and planted with a particular kind of sapling, in a favored part of a park she played in as a little girl.

I love ethical wills, but getting clients to write them isn't always easy. Reviewing the list of wishes occurs more frequently, and then I get to learn why they want a certain song, or flowers in a specific location.

## **UNBURDENING LOVED ONES**

It is interesting to see what people feel strongly about and why. It is sometimes easier for a client to explain it to the advisor rather than their loved ones.

I saw the power of this early in my career, when I spent several hours going over estate planning documents with a terminally ill client who was a retired nurse.

The client hadn't named her husband as her medical power of attorney, as she knew that he "would not have the guts to pull the plug."

She named a nursing friend to do just that. As she predicted, when she died, her husband was inconsolable.

Her only child was left to handle the arrangements but had no idea where to start. I gave him a copy of her "Funeral Wishes."

"This is such a gift," he said.

And it is.

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