



*And when our work is done. Our course on earth is run.*

*May it be said: "Well done! Be thou at peace."*

Special thanks to the USMA Class of 1958 for permitting the use and adaptation of its booklet for widows.

Special thanks also go to Charlie Ennis for offering the redacted example of information for an executor. (See the appendix.)

This document is in the public domain. Edits and suggestions may be sent to Donna Jackson ([kotilla@hotmail.com](mailto:kotilla@hotmail.com)) or Rick Thibodeau ([remethib@yahoo.com](mailto:remethib@yahoo.com)).

Donna Jackson and Rick Thibodeau  
Co-chairs, Widows and Widowers Subcommittee

Dear Classmates and Spouses,

Our courses on earth have diminished time remaining. The information in this pamphlet should help with planning for a death and with helping a survivor take steps after a death.

The pamphlet is organized into sections on:

Financial Planning  
Records, Information & Access  
Wishes  
Communication  
Points of Contact  
Actions After a Loss  
Closing Thoughts

This second edition includes an appendix which is a redacted example of information for an executor.

## **Financial Planning**

Specific financial planning needs and considerations should conform to each family's specific circumstances. Due to the complexities of federal and state laws on estate, tax and health planning matters and the uniqueness of each family's situation and needs, you are encouraged to meet with experienced estate and financial advisors who have the expertise to guide you and implement your plans. You may wish to consider the following:

Identify assets (real estate, bank accounts, investment accounts, Insurance policies, trusts, etc.)

- What do you own (Individually and/or jointly)? Where is it? Addresses, institution names, account numbers, passwords, etc.
- How are your assets titled? (Title will determine what happens after a death.) Is the asset just in one name? Are there multiple owners with rights of survivorship?
- Are you sure the correct beneficiary or beneficiaries are properly recorded?
- Sorting out ownership and control after a death can take time. Will your survivor have access to available funds to deal with living expenses and other expenses until things settle out? Consider the advantage of having a separate credit card account for each spouse so everything doesn't become tied up after a death.
- If one of you is ill or disabled and cannot act, do you have proper Powers of Attorney in place?
- Don't wait. Develop your estate plan while you are functionally able to plan.

## **Records, Information & Access**

Where are the key documents your survivor will need? Does your survivor have access to them?

Modern life is complex, and information can be difficult to track down after a death. We suggest you create a document with key information. This document can be physical (a "black book") or digital or both. Ensure the family knows about it and how to access it. (See the appendix for an example from Charlie Ennis.)

Suggested information includes:

1. A catalog or inventory of significant assets such as bank accounts, investment accounts, insurance policies (to include long term care policies), real estate, retirement accounts, etc. (Include account numbers, identify how titled (ie., Joint tenants with right of survivorship or individually), beneficiary of insurance and retirement accounts)
2. Information about key professionals providing service to the family such as lawyers, tax preparers, financial advisors, business associates, care-givers, etc.
3. Information about the digital/IT world. At a minimum provide Email usernames and passwords as well as Cell phone ID and passwords so access to other digital accounts and lost passwords can be recovered. List key online accounts with ID and passwords. (Obviously, secure this information, but your survivor will need it.)
4. Note access to banks and any safety deposit boxes.
5. Note access to your tax records.
6. The location of documents such as marriage and birth certificates, military discharge/retirement records, VA record (award and rating letters), recent pay stubs, etc.
7. Names and addresses of distant relatives or others who should be informed of a death.
8. The location of Wills, Living Wills (Health Care Directives), Powers of Attorney and Trust documents.

## Wishes

The death of a loved one is a highly emotional event. Help relieve your survivors of stress about doing the right thing by spelling out any key wishes. Consider such things as:

1. Burial or cremation?
2. Grave location?
3. Funeral service desires?
4. Disposition of property with sentimental value?
5. Do you have a Living Will or Health Care Directive to define your medical wishes if you cannot act?
6. Draft obituary.
7. Draft memorial article for the Association of Graduates.

## Communication

It is commonly awkward to talk about death and to plan for a loss. Yet, our survivors will benefit from frank communication about the practical matters associated with a death or disability. What key information will your survivors need? Where is it? How will they know? A “black book” full of useful information is not useful if the survivors do not know about it or cannot find it.

### Points of Contact (Mostly from the Class of 1958 Widows Pamphlet)

#### **American Armed Forces Mutual Aid Association**

Get in touch with American Armed Forces Mutual Aid Association (AAFMAA) as soon as possible, assuming you have an insurance policy with them. They will help you get started filing the paperwork that is necessary. Listed below are the four individuals from February 2021.

- (1) Mary Lu Meixell  
AAFMAA Member & Survivor Benefits LLC  
102 Sheridan Avenue  
Fort Myer, VA 22211-1110  
1-800-522-5221, Ext. 4619, or  
1-703-707-4619
- (2) Cathy L. Artino (cartino@aafmaa.com), AAFMAA Member & Survivor Benefits LLC  
102 Sheridan Avenue, Fort Myer, VA 22211-1110 or  
1850 Old Reston Avenue, Reston, VA 20190  
1-800-522-5221, Ext 4628 or 703-707-4628 Fax 571-765-2033
- (3) Aimee L. Sealy (asealy@aafmaa.com)  
Survivor Benefits Representative  
1850 Old Reston Avenue  
Reston, VA 20190  
1-800-522-5221, Ext. 4529  
1-888-210-4882 (Fax)
- (4) Jodee Neumann, Team Leader, VA Benefits Coordination, VABenefits@aafmaa.com. If your husband was getting VA benefits, you are entitled to receive the veteran’s benefit for the month in which he died. VA will also send you a check in the amount of \$300 to help cover the cost of the veteran’s funeral.

## **Funeral Arrangements at Arlington**

Your funeral home will be in touch with Arlington Cemetery and will receive the flag from them, which will be passed on to you. I was called by Arlington Cemetery (1-877-907-8585) and was told that I would receive a package from them about a month before the service. I received mine a week before. When Arlington did call me regarding the date and time for the service, I stressed that I wanted a plot for his ashes. If you wish to have the ashes in a columbarium, this is a good time to state it. The Cemetery will call your clergyman beforehand and discuss the procedure. Go to [www.arlingtoncemetery.mil](http://www.arlingtoncemetery.mil) for the most current information on chapel services and full honors graveside burial.

Arlington will let you know which burial service your spouse is qualified for. By the time my husband was buried, it was 8 months and 1 week after his passing. Your service is limited to 20 minutes so keep it short. There are 23 services a day and are on a tight schedule. Someone will be there to help you with the process. You probably will not know the plot until the day of the service.

## **Burial in a National Cemetery Other than Arlington**

With the exception of Arlington National Cemetery, the Veterans Administration took over the administration of the National Cemetery System in 1973. Burial benefits available through the VA include: a grave site in any of 135 national cemeteries with available space, opening and closing of the grave, perpetual care, a government headstone or marker, a burial flag and a Presidential Memorial Certificate at no cost to the family. Some Veterans may also be eligible for Burial allowances.

The VA website at [cem.va.gov](http://cem.va.gov) provides links and instructions for finding a location and scheduling burial at a National Cemetery.

## **Frequently Asked Questions About Funeral Support at West Point**

*How can I contact the cemetery?*

To contact the cemetery office by telephone, please call (845) 9382504, send a fax to (845) 938-5232 or email [USMACemetery@usma.edu](mailto:USMACemetery@usma.edu). The cemetery is staffed Monday through Friday from 8:00 AM to 4:30 PM excluding Federal holidays.

*How do I schedule a funeral service?*

Upon the passing of the graduate or his dependent, contact the cemetery to establish a case. You can then email or fax the graduate's DD214 (Military Discharge Form). This is done only at the "time of need"; we regret that we are unable to store these documents for those who are "pre-planning". It is important that your family knows where to find your DD214. If you cannot locate the DD214, you may request a copy at any time from the National Archives and Records Administration. In addition to the DD214, a death certificate and cremation certificate or burial transit permit are required. Services will not be scheduled until all required documents are received. Cemetery staff will arrange for a chapel or graveside service as desired with chaplain support as well as military honors.

*When can I schedule a funeral service?*

Services are conducted at either 10:00 AM or 1:30 PM Monday through Friday, excluding Federal holidays and subject to date availability.

### *What burial services are offered?*

Currently, West Point offers in-ground burial of casketed or cremated remains (this requires eligibility review based on the current cemetery eligibility policy), inurnment of cremated remains in the Old Cadet Chapel Columbarium, and inurnment of cremated remains in the outdoor Columbarium Wall.

- The Old Cadet Chapel Columbarium requires a special urn that must be purchased from Armento Liturgical Arts. They can be reached at (716) 875-2423.
- The outdoor Columbarium Wall has niches that measure 10.5” x 10.5” x10.5” and will hold two (2) sets of cremated remains. The Armento urn mentioned above is an appropriate size for the niche, as is the standard plastic box from the crematory. Please provide the cemetery with the dimensions of the urn in advance of the service date. West Point reserves the right to repackage the cremated remains when necessary.

### **Funeral Assistance Services Provided by the West Point Association of Graduates**

A widow from the class of Jan ‘43 (Mrs Betty Dettre) endowed a Memorial Services Coordinator at the WPAOG. The primary role of the Memorial Services Coordinator is to assist the families of West Point Graduates who are being buried at the West Point Cemetery. Upon receiving notification of the burial of a Graduate at the West Point cemetery, the Memorial Services Coordinator at WPAOG will contact the next-of-kin to notify him or her of the assistance available to the bereaved family. The Memorial Services Coordinator is knowledgeable about a myriad of local services relevant to the burial and can provide information about:

- Funeral Homes
- Florists
- Lodging
- Transportation (shuttle services from local airports and rental car agencies)
- Restaurants
- Reception Venues
- Photography
- Contact Alumni Support at 845.446.1620 or [MemorialSupport@wpaog.org](mailto:MemorialSupport@wpaog.org) or [AlumniSupport@wpaog.org](mailto:AlumniSupport@wpaog.org)

WPAOG Memorial Support provides an escort onto and throughout the installation for all attendees of a funeral, thus allowing them to avoid the background check process at the Visitor Control Center.

**COVID-19 Feb 2022 until ?** DD Form 3150 is a self-certification of COVID-19 vaccination. All guests entering West Point must have a copy of DD Form 3150 on their person IN CASE someone asks for it. Link to DD Form 3150 <https://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd3150.pdf>

### **Casualty Assistance Officer**

The military Casualty Assistance Offices are established to offer primary support to survivors of active duty service personnel. Support to the survivors of retired officers can also be available. (Based on a phone call with the Casualty Assistance Office at Ft. Benning, support for spouses of retirees may vary depending upon location.) Contact the nearest military installation with a Casualty Assistance Office to report the death and to request assistance. (The Fort Benning CAO will send a packet and be available to deal with follow up questions. In some cases a Survivor Assistance Officer may be assigned.)

## Actions After a Loss

### The First Call: Whom to Call When Someone Dies

(Information From [https://www.funeralwise.com/plan/how\\_to/firstcall/](https://www.funeralwise.com/plan/how_to/firstcall/) )

When someone dies, it may fall to you to make the “first calls.” Exactly whom you need to contact will depend on the particular circumstances of the death.

- **Local law enforcement** should be contacted when someone dies and the death was not attended or was due to unknown circumstances.
- The **attending physician, a coroner, or medical examiner** will be needed to officially pronounce the death. If the deceased was in a hospital or other care facility, this is typically arranged by the staff.
- **Family members or a legal representative** of the deceased need to know.

Information you need:

1. Name of the deceased.
2. Deceased’s residence — Address / City / State / Zip / Phone #.
3. Deceased’s Social Security Number.
4. Time of death.
5. Attending physician name and phone #.
6. Your name.
7. Your residence — Address / City / State / Zip.
8. Your telephone #'s — Daytime / Evening.
9. Your relationship to the deceased.

### Getting A Death certificate

(Information from <https://trustandwill.com/learn/death-certificate> )

After an individual passes away, a **death certificate** will be issued by the government declaring the event. Loved ones and executors will need certified copies of this document to begin managing financial and legal affairs on behalf of the deceased.

What Is a Death Certificate?

A death certificate is an official document issued by the government stating the time, place, and cause of death of an individual. Death certificates serve as proof of an official death for legal purposes and are used to close the estate of the deceased. They are also used by the government to track vital statistics on the population.

Why Do You Need a Death Certificate?

You need a death certificate to provide official documentation of a deceased person's cause of death and date of death. Death certificates are crucial for public records. They are also required before you can arrange a burial or cremation. Further, if you are the executor of an estate, you will need to provide copies of the death certificate to begin managing financial affairs.

You should generally request between five and twenty certified copies of the death certificate. They will be required for the following situations:

- Burial and cremation providers will request a copy of the death certificate.
- Banks and financial institutions must verify the death before granting the Executor of the estate or another close relative access to financial accounts and assets.
- The death certificate must be provided to transfer ownership of vehicles, real estate, and other property.
- If there is an ongoing investigation into the death of an individual, government officials will need the death certificate with the official cause of death listed.
- Death certificates are required to file life insurance claims.
- If your spouse passes away, you will need to submit the death certificate to keep receiving pension or Medicaid benefits.
- You will need to notify creditors or mortgage lenders with an official copy of the death certificate.

Who Provides the Original Death Certificate?

The original death certificate is prepared by a county medical examiner, coroner, or certified physician. After verifying personal information with a relative, the initial provider will file the certificate with the vital records office at the state health department. A government official will then review the information and provide an official government seal.

It can take anywhere from two to four weeks to get an official death certificate.

How to Get a Death Certificate

Once a death certificate has been filed, you can request additional copies through your state or county vital records office or a government endorsed website. You will likely need to provide a government-issued photo ID to verify your identity and any additional documentation proving your relationship to the deceased. However, the exact steps for obtaining a death certificate will be different depending on where you live.

### **Closing Thoughts**

The death of a spouse is emotionally and legally significant. It is prudent to delay making major decisions. Sadly, vultures and scam artists exist who prey upon the bereaved. The scams can be clever and seemingly legitimate. It is wise to delay paying any claims or making any sort of financial commitment until you have had time to mourn and to adapt to your new circumstances. Sharing information with a trusted family member might help you avoid becoming a victim.

You are a part of the brotherhood and sisterhood of the USMA Class of 1970. We stand together, and representatives of the class are available to help.

## Appendix – Redacted Example of Information for an Executor

1. Personal Identifying Information
  - a. Charles WCCCCCr EXXXX, Jr  
XXX-XX-XXXX  
January XX, XXXX
  - b. Elizabeth MCCCCC EXXXX  
XXX-XX-XXXX  
September XX, XXXX
2. House Access: Address is XXXXXXX, Boise, ID XXXXX
  - a. A keypad opens the double garage door. Code is XXXX followed by the up/down arrow.
  - b. Hide-a-key is located on the back patio, under XXX-XX-XXXX closest to the XXX-XX-XXXX.
  - c. If the security system is activated, it will beep when you enter. You have 60 seconds to enter the code. The control panel is in adjacent to the door to the garage, in the pantry section of the kitchen. Code is XXXX.
  - d. Once inside, there is a house key in the kitchen drawer, right side under the cabinets with the glass doors. There are also house keys in the center console of each vehicle.
3. Where things are located:
  - a. Vehicle keys: There should be keys to each vehicle on the desk in the office
  - b. Files: The file cabinet next to the desk contains all files. Upper drawer contains working files; lower drawer contains tax records and older material.
  - c. Lockbox: Small grey lockbox in the closet in the office contains passports, some savings bonds, my West Point class ring, and other miscellaneous items. Combination is XXX.
  - d. Safe: The safe is located in the garage, under the workbench. In the XXXXXX room, look XXXhereXXX for the key and combination. Safe will have our wills, copies of the Powers of Attorney, birth certificates, DD 214, and a stash of cash. You may want to put Beth's jewelry in the safe, or take it with you, if the house will be left unattended.
4. Death Notification:
  - a. Veterans Administration: <http://va.org/reporting-a-veterans-death/> They will terminate my VA disability compensation and pay a lump sum for burial expenses.
  - b. Defense Finance and Accounting Services: <https://www.dfas.mil/retiredmilitary/survivors/Retiree-death.htm> Should I die first, Beth will continue to receive a portion of my military retirement pay under the Survivor Benefits Program.
  - c. West Point Association of Graduates: <https://www.westpointaog.org/graddeathnotification> will notify my classmates.
5. Banking: We have both checking and savings accounts at three different banks, totaling six accounts
  - a. XXXX Federal Credit Union, City, ST (XXX-XXX-XXXX) Acct# XXXXXX. This is the primary account used to pay all household expenses. It is where my retirement check, social security, VA Compensation, and IRA Required Minimum Dispersals are deposited. We also each have a VISA credit card from XXXX.



- b. XXXX Bank, City, ST (XXX-XXX-XXXX) ACCT# XXXXXX. This is Beth's principal account. It is where her social security and IRA Required Minimum Dispersals are deposited. We also each have a VISA credit card from XXXX
  - c. XXXX, City, ST (XXX-XXX-XXXX) Checking Acct# XXXXXX and Savings Acct# XXXXXX. This is our local account so we can cash checks. It is also the account on which you are joint owner so that you have ready access to funds. We also each have a debit card with the checking account.
  - d. The banks will freeze the accounts and cards as soon as you notify them of the death of the second of us. They will only release money to you once you have been sworn in as Executor. Since you are co-owner of the XXXX account, that account will not be frozen and you may use it to provide ready access to funds.
  - e. Once you are sworn in as Executor, you should set up an Estate Account at any bank and transfer all the money from other accounts into it.
6. House Expenses: There is no mortgage on the house, only monthly expenses for utilities, plus periodic expenses for taxes and insurance. Right now, monthly expenses and insurance are paid automatically from our XXXX account. They will freeze that account once they are notified of the death of the second one of us. You would have to pay the utilities by check, so don't notify them until you are ready to shift payments to XXXX or you have opened an Estate Account.
- a. Electricity provider is XXXX Power (XXX-XXX-XXXX). Acct# XXXXXX
  - b. Natural Gas provider is XXXX Gas (XXX-XXX-XXXX). Acct# XXXXXX
  - c. Water provider is XXXX United (XXX-XXX-XXXX). Acct# XXXXXX
  - d. Trash and Sewer provider is XXXX City Utilities (XXX-XXX-XXXX). Acct# XXXXXX
  - e. Internet and Satellite TV are bundled with XXXX (XXX-XXX-XXXX) Acct# XXXXXX
  - f. Insurance (home and auto) is with XXXX (XXX-XXX-XXXX) ACCT# XXXXXX
  - g. Taxes are collected by XXXX County Treasurer (XXX-XXX-XXXX) Parcel# XXXXXX. I normally pay the entire bill in November of the year prior.
7. Insurance:
- a. We have no commercial life insurance policies.
  - b. We have a XXXX Life Insurance Company long term care policy that you can use should one of us require extended care. XXXX Life, City, ST (XXX-XXX-XXXX) Acct# XXXXXX. There is a folder in the upper file cabinet drawer explaining the benefits.
8. Estate Overview:
- a. We own one house, no current mortgage.
  - b. We own three vehicles with no liens. Titles are in the upper file drawer.
  - c. We have a collection of approximately two dozen hand woven or hand knotted Middle Eastern carpets of various sizes. An envelope in the top filing cabinet drawer has photos, receipts, and descriptions of most.
  - d. We have three furniture items that are Japanese antiques and one handmade Moroccan cabinet that should be treated separately.
  - e. Beyond those items, I suspect everything else can be distributed to any heir who wants something, and then contract with an agent to conduct an estate sale for the remainder.
  - f. Our investment portfolio is described below.

9. Handling remains: Both Beth and I are organ donors. Neither Beth nor I want to be interred in a cemetery. If a facility does not keep the body after organ donations, have the remains cremated. Our ashes may be scattered anywhere in the Colorado Rockies.
10. Ceremony: We do not expect any elaborate remembrance ceremony. Nothing religious. If family members or friends want to gather, that is fine, but we do not expect it.
11. Investments:
  - a. The majority of our investments are managed by XXXX Financial Group, City, ST. (XXX-XXX-XXXX)
  - b. We have one small mutual fund with XXXX (XXX-XXX-XXXX) ACCT# XXXXXX.
  - c. Beth has two Mutual Funds with XXXX. She has named her brothers as Joint Tenants with Full Rights of Survivorship. If one or both brothers survive her, that money automatically becomes his or their property; it is not part of her estate. If she outlives both of them, that money is treated as part of her estate.
  - d. By law, Individual Retirement Accounts are not part of the estate, but could wind up there under certain situations. Right now, my five IRA accounts go to Beth, and her three IRA accounts go to her brothers. When the second one of us dies, the accounts not going to Beth's brothers will be included in the estate and have to go through probate.
12. Important papers: The following will be in the safe:
  - a. Wills: The lawyers advised us to not make copies of the will and to keep the original sealed until you take it to probate court. It apparently reduces the chance of someone challenging it. Our wills are identical and simple. If I die first, Beth is the Executrix of my Will (known as Personal Representative in XXXX) and inherits everything. If Beth dies first, I am the Executor of her Will and inherit everything, less the two accounts for her brother if either is still living. If one of us dies and the other is not capable of being Executor, then one of you assumes that role, but the estate still goes to the surviving spouse. When both of us are gone, one of you becomes executor. In accordance with the will, the estate is divided equally among David and Papa's ten grandchildren, or their heirs. Charles is the Primary Alternate (to Beth or to me) for both Wills and Powers of Attorney; David is Second Alternate.
  - b. Durable Power of Attorney for Health Care: Should Beth or I not be able to make medical decisions, this document empowers you to make them for us.
  - c. Power of Attorney (Effective at a future date): Should Beth or I not be able to conduct normal business transactions, such as paying bills, this document empowers you to do so, up to and including selling the house, investments, or cars should you need to generate cash to pay for our care. Our attorney advised us that some businesses (real estate closing agents for example) are hesitant to accept a power of attorney, in which case you would have to file in court for guardianship if you need to make a transaction. However, the Power of Attorney will allow you to accomplish most things and buy you the time to file for guardianship.
  - d. Living Will: Same as an Advanced Medical Directive stating that we want to be allowed to die naturally.
  - e. DD Form 214: Not sure you will need this, but it is proof of my military service.
  - f. Birth certificates
  - g. Marriage license

### 13. Miscellaneous

- a. Although not specified in the Will, I would like my USMA class ring to be donated to the USMA ring melt program. You may contact [West Point AOG](#) for details. Beth would like her miniature of my class ring and the two guards (her wedding ring set) to be donated also.
- b. Being an Executor requires time, effort and diligence as I discovered settling Papa's estate. Start by reading a book on being an executor. Allow time to meet with a local (XXXXX) probate attorney and with the probate judge early in the process. You'll want to engage a probate attorney that charges a fixed fee, not a percentage of the estate. In XXXXX, typical fees range \$2,000 – 2,500, assuming everything goes smoothly and nobody challenges the Will.
- c. As specified in our Wills, we do not expect or want you to pay out of pocket for any expenses associated with executing the duties as Executor, or while executing one of the Powers of Attorney. All travel expenses, legal expenses, tax preparation expenses, postage, etc. should be paid with estate funds. You are required to retain sufficient receipts and records to justify your expenses to the probate judge. Alternatively, you may opt for a percentage of the estate, which will require far less record keeping than compensation for each task performed. (The rate ranges from 1.5% to 4%, depending on the size and complexity of the estate. Be prepared to discuss your compensation intent with the probate attorney and probate judge during your initial meetings.)
- d. When you meet with the probate judge, you will need to provide the "date of death valuation" of the estate. Here's how you can estimate it:
  - i. House: Ask any Realtor to appraise it for sale. Let them know they may get the listing eventually and there shouldn't be a charge.
  - ii. Investments: Call XXXX Financial Group and ask for the date of death valuation. They may ask you to send a copy of the Will
  - iii. Banks: When you notify each bank of the death, request the date of death valuation of the accounts. They may also ask for a copy of the Will.
  - iv. Automobiles: Go to [KBB.com](#) or [NADA.com](#) and look up a retail price.

### 14. Emergency Notification:

We each carry an "In Case of Emergency" card in our wallets with three phone numbers.

#### **IN CASE OF EMERGENCY**

My name is: Charlie EXXXX

Please contact one of the following, in order:

Beth EXXXX: (XXX) XXXXXXXX

Charles KXXXXXI: (XXX) XXXXXXXX

David TXXXXX: (XXX) XXXXXXXX