



Death and Dying: *Being Prepared*

St. Seraphim Cathedral Workshop
Saturday, March 2, 2024
9 AM–3 PM

Schedule

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| 9:00 AM | Coffee and light refreshments |
| 9:30 AM | Welcome by Fr. Lawrence Margitich, Daphne Russell and Stephanie Chapralis-McCaffrey |
| 9:45 AM | Panel I: Planning for the Inevitable:
Getting Your House in Order
<i>Presenters: Paul Miller, Esq., & Jacquelynne Ocaña, Fiduciary</i> |
| 10:45 AM | Break |
| 11 AM | Panel I Question and Answer Session |
| 11:45 AM | Lunch |
| 12:30 PM | Panel II: Death and Funerals — The Orthodox Christian Way
<i>Presenters: Fr. Matthew Tate, Fr. Lawrence Margitich, Daphne Russell</i> |
| 1:30 PM | Break |
| 1:45 PM | Panel II Question and Answer Session |
| 2:30–3 PM | Adjourn |

Hosted by the Planned Giving Ministry

BIOGRAPHIES

Paul Miller

Paul grew up in Healdsburg, and attended U.C. Davis as an undergrad, and Empire College School of Law. Paul graduated cum laude from Empire College School of Law in Santa Rosa in 2002, and received his Masters in Taxation (LL.M.) from Golden Gate University in 2016 with high honors.

Paul says he is fortunate to live in Santa Rosa, and spends his free time playing soccer, running, and being with his two sons. Paul takes pride in being involved in our community, devoting his time to Rebuilding Together, downtown Santa Rosa revitalization activities, and park and school cleanup projects.

Paul is a regular lecturer to other attorneys, CPAs, colleges, and non-profit groups about estate planning.

Jacquelynne Ocaña

Jacquelynne is a partner of Specialized Services for Law Firms and began her fiduciary career in 2010. Her practice areas include trust administration, special needs trust administration, probate estate administration, conservatorships, and care management. Her focus includes taxation, real estate transactions, and business management and dissolution. She also specializes in navigating public benefits for disabled clients.

Jacquelynne is a sixth generation Sonoma County resident and a graduate of the University of California, Los Angeles. She is a sitting Commissioner with the Sonoma County Planning Agency, a member of the Professional Fiduciary Association of California, Redwood Empire Estate Planning Council, the Sonoma County Bar Association, and Sonoma County Women in Law. She is bilingual in English and Spanish and serves as Vice President on the Board of Directors for Legal Aid of Sonoma County.

BIOGRAPHIES CONTINUED

Archpriest Lawrence Margitich

Fr. Lawrence is Rector of the Protection of the Holy Virgin Parish and St. Seraphim Cathedral in Santa Rosa, CA. He earned a B.M. at Berklee College of Music in Boston (class of 1980) and an MDIV from St. Vladimir's (class of 1984).

Before ordination he served as choir director. Fr. Lawrence now serves as the District Dean of the Pacific Central Deanery of the Diocese and provides support for the Liturgical Music Department of the Diocese, and for the OCA.

Archpriest) Matthew Tate

Fr. Tate is Rector at Annunciation Orthodox Church, in Portland, OR. He is a graduate of Oklahoma State University and earned a C.P.E at the Pastoral Institute of British Columbia. He attended the Mt. Angel Seminary and is a Certified Mediator-State of Oregon

Fr. Tate served as a Pediatric Hospital Chaplain, and for 26 years as Police and Fire Chaplain in Clackamas County, along with serving as a Parish Priest for 40 years. During that time Fr. Tate developed an expertise in Orthodox burial customs and traditions.

Daphne Russell

Daphne holds a Bachelor of Science in Recreation Therapy with an emphasis in aging populations. She began working as a recreation therapist in a skilled nursing facility in Petaluma which led to teaching adult education classes for Petaluma City Schools.

Daphne then taught at SRJC as an adjunct instructor in their senior program for 18 years for a grand total of 31 years serving senior populations and as Daphne now observes, "I am one myself!!

In addition, Daphne has served the St. Seraphim Of Sarov parish as a Parish Council member for 3 years.



Emergencies can happen anytime

Living in Sonoma County, we have more experience with natural disasters than we would probably like. Fires and floods have taught us to always have a “Go Bag” filled with a few changes of clothes, extra shoes, medications, phone charger, and a first aid kit. Emailing yourself copies of important documents, like insurance policies, medication lists, and contact information for family and friends means you can access the information any time, anywhere.



But what about the silent crisis’ such as incapacity? Or the sudden medical emergency that leaves us unable to care for ourselves? It is vitally important we prepare for the possibility that others will need to make decisions for us. Having even the most basic estate planning documents on hand will ensure your medical professionals, family, and friends know what you need and how you want to be treated.



No matter your age or economic status, we all need an Advanced Healthcare Directive and a Power of Attorney. Without these documents, a court of law may appoint a Conservator to handle your healthcare and your finances. With luck, this person might be a professional, licensed Fiduciary, or it could be someone you do not like very much. Don’t risk it. Appoint a trusted individual to make decisions for you and safe guard your future.

BE PREPARED

ESTATE PLANNING

A few helpful tips

Advanced Healthcare Directive (AHCD)

Provide a copy of your directive to your healthcare professionals, including doctors, dentists, and specialists. Appointing at least one alternate is important, and be sure your chosen Agent has a copy.

Power of Attorney for Asset Management (POA)

A Power of Attorney can be effective immediately, or upon incapacity. Allowing immediate effectiveness, rather than requiring doctor certifications of incapacity, will expedite access to funds in a crisis.

Will

Your original Will should be kept in a safe place, such as a safe deposit box. Keeping a digital copy in your email, rather than on a computer, will ensure you always have access. Your Executor should have a copy.

Living Trust

Even if you do not think you qualify, you may need one. The current gross asset limit requiring a probate is \$166,250. If you own a house, even with little equity, your estate may require probate. Alternatives can avoid probate such as transfer on death deeds.

Our Monthly Bills/Expenses/Deductions

Mortgage/Rent _____

Landlord _____

Cell Phone Carrier _____

Internet _____

Wi-Fi/Streaming _____

Insurances (Medical; Dental; Life; Homeowners/renters; Car; Disability; Earthquake

Utilities _____

Tithing/Donations _____

Retirement: SSI; Jobs/Pension; IRA's ; Savings; Investments; personal loans

Passwords/Usernames

Other Expenses: Examples....the gym; school loans; personal services (gardener, hairdresser, housekeeping, etc.) Club fees.....

Pets: Vet; medications; records; habits

Bank Accounts, Checking/Savings; Safety Deposit Box & Keys; Credit Cards

Deeds to Property

Physical cash; anything of value like cars, jewelry, artwork, collections, etc.

START TO CLOSE DOWN ACCOUNTS AFTER LOVED ONE HAS DIED OR MAKE SURE YOUR NAME IS ON WHAT YOU INTEND TO KEEP

Bank Accounts and Credit Cards

Drivers License and Handicap Placard

Insurances

Social Media and email accounts

Amazon, department store credit cards, etc.

Utilities (make sure they are in your name prior to death)

Internet; Wi-fi; Streaming, phone

Retirement accounts and put in your name

This information gathering takes time and can seem overwhelming. Try to write down a little day by day or print/save your monthly bills and keep them together. They will have all the necessary information on them. Your family will be so grateful to you for making their life easier during a time of sadness and grief and hopefully they will learn by example and do the same for their loved ones.

Note: For the sake of family harmony try to find out who wants your things and put that in writing. It might be of real value or sentimental value, but many a family has been split apart due to these misunderstandings of ownership. Take time to talk now with your children or significant others so there is no question about your desires/bequeathments.

This information is based on visits to the following:

Pleasant Hills Memorial Park and Mortuary

1700 Pleasant Hills Road

Sebastopol, CA 95472

www.pleasanthillsmemorialpark.com

Nicole Vitali Funeral Counselor (707) 823-5042

Daniels Chapel of the Roses Funeral Home and Crematory

1225 Sonoma Avenue

Santa Rosa, CA 95405 (707) 525-3730

*Daniels is the only family- owned funeral home in the area going back to 1960.

Laura Jones Pre-plan Counselor (707) 291-7270

Santa Rosa Memorial Park & Crematory

1900 Franklin Avenue

Santa Rosa, CA 95402

www.srmp.org

Jan Urdzik Family Service Counselor (707) 542-1580

Oak Mound Cemetery

601 Piper Street

Healdsburg, CA 95448

Sarah Hellums (707) 433-4582

Holy Assumption Monastery

1519 Washington Street

Calistoga, CA 94515

(707) 942-6244

Speaker at workshop: Sister Marie

Holy Assumption sells handmade caskets. If you go to their website click at the top right corner (3 bars) and it will send you to the next page. Click on caskets and you can learn more.

Burial Costs

1. If you know which cemetery you want to be buried in you are one step ahead.
2. If not, go visit the various cemeteries and walk around. Look at monuments and grave markers to see something you might like for yourself, it helps to be able to show your counselor. Check out their websites if they have one.

Make an appointment and give yourself enough time. It's going to take at least a couple of hours to go over everything.

Your plot:

They come single; side by side and double depth (one on top of the other). Pleasant Hills offers Triple sites (three stacked).

Santa Rosa Memorial Park and Oak Mound cemetery offer wall crypts.

Your plot should be the first thing you get so you at least know you have someplace to go when you die.

Plot prices vary according to what area you wish to be in, type of plot i.e. side by side and if you want upright headstones or flat markers. Pleasant Hills has a designated Orthodox area. Oak Mound is thinking about doing that as well and will be talking to Father Lawrence about it. Santa Rosa Memorial Park is filling up. They have a second cemetery in Windsor called Santa Rosa Memorial Park Annex at 1750 Shiloh Road.

Pleasant Hills has an 18 month pre-pay plan that is interest free.

Santa Rosa Memorial Park has a 20% down 36 month interest free payment plan.

There are pre-payment plans for mortuary services at Daniels, Pleasant Hills and Santa Rosa Memorial Park, but if you don't pre-plan you will need to pay those costs upfront.

PLOTS OR INTERNMENT SITES:

Single site: \$2,750 - \$ 7,000

Doubles: \$6,000 - \$14,000

Triples: \$10,000 - \$ 14,000

Wall crypts start at \$5,000

The State of California now requires that a vault or liner be placed inside the plot to mitigate soil erosion. If you have walked at older gravesites you will notice that the ground is extremely uneven and these vaults help stop that from happening.

The vaults are an added fee although some of the higher quotes up above may include them. If you pre-pay for the vaults (I would suggest that you do) you get them at today's price. The cemetery buys them from a vendor and cannot quote a price for the future and they do go up in price. The cement ones are more expensive that the plastic ones.

VAULTS: \$900 - \$1,500 (more if double or triple depth)

ENDOWMENT FEES: \$250 - \$500 or 10% of plot cost. (to keep the ground looking nice).

HEADSTONES: Decent ones starting at around \$4,000 and up.

FLAT MARKERS OR PLAQUES: \$695 - \$2,300 and up. Bronze are more expensive than the granite. Note: DO NOT buy the laser ones (for lettering) because they don't hold up. Also, a marker should be at least 4 inches thick or they can break. Each park has their own vendors that they trust. They will honor those purchases if something happens to the marker but will not if you buy from

somewhere else. You are free to find/use your own source but beware.

With both the headstones and markers another thing to consider is sandblasting vs. laser. Sandblasting lasts and lasers degrade over time.

CEMENT COLLARS: Used to protect grave markers and keep grass away from the marker. Around \$200

SETTING FEES AND OPENING AND CLOSING THE GRAVE:

Opening and closing the grave each time is roughly \$1,000
A setting fee is to get the headstone or marker sitting properly and that runs \$125 - \$175 for flat markers and \$300-\$500 for a headstone.

LETTERING: \$ 9 - \$20 per letter. You usually get your name as part of the price when you buy the headstone or marker. Added sayings and foreign language are extra. The Death Date is \$225.00.

PHOTOS: Colored = \$500 and black and white = \$170 - \$250. They can be on tiles or in a frame.

CASKETS: Right now Holy Assumption caskets are \$1,500 plus tax. \$100 for a two choice inscription or \$350 for an inscription of your choice. You can pick-up or talk with them about a delivery charge. Wood prices have gone up and they expect to raise the price shortly. Please go to their website to see and get more information.

Decent storebought/online caskets start around \$2,400 - \$\$\$

When the mortuary/funeral home quotes package prices those typically include a coffin. If you don't get the coffin from them the

package price changes. It's good to check because sometimes they equal out so you have to do some homework. According to CA state law you are not obligated to buy the coffin from the funeral home but you could run into problems if it is damaged in transit or is not what you ordered, and your family is usually under time constraints. Some funeral homes do not like taking caskets from other sources for this reason. All of our featured representatives know about our nuns and have no problem using their coffins.

MORTUARY COSTS:

At a minimum you can expect to pay between \$4,500- \$6,000 for services that include transportation, refrigeration, casketing, washing, dressing and cosmetics if you want that. Extras include: Death certificates (\$24 each), Obituary notice, prayer cards, permits, flowers, hairdresser, clothes. There is a long list to choose from.

One interesting option is a Out of Area Protection Plan at \$499.00 If you are a traveler you might consider this because it is outrageously expensive to get someone home if they pass away far from home.

LAST BUT CERTAINLY NOT LEAST:

GOOD OLD CALIFORNIA SALES TAX APPLIES TO MANY OF THESE THINGS

I am sure I have forgotten something. I am not an expert and just wanted to give you some idea of what this can cost. The longer you wait the more the prices jump. I encourage you to take advantage of this opportunity and make an appointment with our experts. We wish to thank them for giving up their Saturday to be with us!!!

CHURCH EXPENSES:

MEMORIAL LUNCHEON OR MERCY MEAL:

Options: You can hire a caterer or restaurant take-out; You can make the food yourself; You can ask for help. Expect to pay at least \$10 a person if you cook yourself which includes beverages.

Make sure to get a set-up and clean-up crew.

The hall is available for members who are current in their tithing, otherwise there is a fee. Contact person is Deborah Buse, Event Manager, (707) 696-4986. She will be able to tell you what is available to you in regards to the kitchen/hall.

Honorarium for Priest: Minimum \$250

Honorarium for Choir: Minimum \$150

Planned Giving: We tend to think that planned giving has to be a huge sum of money. While that would be wonderful for our church any amount that you can set aside to keep this wonderful parish flourishing is very much appreciated.

ALTERNATIVES TO HELP KEEP COSTS DOWN:

1. You can keep your loved one at home and take care of the body yourself. It is perfectly legal to do this in CA. This is not something to figure out at the last minute. If this interests you these videos will give you an idea of what needs to be done. Obviously none are coming from an Orthodox mindset, but they have good tips on what you have to do and in what time frame.

National Home Funeral Alliance (NHFA)

Home Funeral 101 Body Care Basics (YouTube 1:26:18)

NHFA Body Care and Cooling Techniques

Titan Casket How to take care for a body at home while preparing for burial

2. You can have someone make your casket and decorate it as you see fit.
3. You can get your own transportation if you know someone with a truck.
4. You can have a simple meal that might just be fruit, sweets, coffee and tea as an example.

SAMPLE COST MOCK-UP

CASKET \$1,700; PLOT \$6,500; VAULT \$1,000; OPENING; \$1000
MARKER \$1,500; SETTING FEE \$175; ENDOWMENT \$375;
MORTUARY SERVICES \$6,000; HONORARIUMS \$500; CASKET
SPRAY \$ 200; LUNCHEON \$500; TAXES??
TOTAL FOR ONE PERSON: \$19,450.00

Life Insurance Example

Female Age 38 500,000 Coverage

Male Age 42 500,000 Coverage

Level Term 30 years

Level Term 30 years

\$473 per year (\$39.42 month)

\$809 per year (\$67.42 month)

$\$473 \times 30 = \$14,190$ spent

$\$809 \times 30 = \$24,270$ spent

$\$500,000 - \$14,190 = \$485,810$

$\$500,000 - \$24,270 = \$475,730$

Level Term 100 years

Level Term 100 years

Note: Some of these term policies that go to age 100 can have a terminal illness rider on them which means that if it is determined that you have six months to a year to live the contract will typically advance half of the policy amount for care thus replacing the need for long term care insurance which is quite expensive. It depends on the Life Insurance Company. Somebody will end up collecting on these policies that go to such a ripe old age where the shorter policies just end with no pay-out.

\$2,670 per year (\$222.50 month)

\$3,510 per year (\$292.50 month)

$100 - 38 = 62$ years of payments

$100 - 42 = 58$ years of payments

$\$2,670 \times 62 = \$165,540$ spent

$\$3,510 \times 58 = \$203,580$ spent

$\$500,000 - \$165,540 = \$334,460$

$\$500,000 - \$203,580 = 296,420$

Notes

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