

Transition & Continuation...

A compilation of information related to Final Expenses, Burial, Cremation and Continuation of one's life and legacy into future generations, created for members of the Family Federation for World Peace and Unification of Colorado, aka The Colorado Family Church. (9-1-2019)

Preparing for our Transition

We know that death is not the end but instead just the beginning of our eternal life in the spirit world. We are all preparing for that life now. That we will die is inevitable and unavoidable. It should be the joyful conclusion to our time in this worldly "womb" on earth. There will be emotional, spiritual and practical effects of our passing from this life to the next. We have looked into some of these and have outlined what we have found below. In addition, we are eternal spiritual beings, with ancestors and loved ones that we are connected to -- past, present and future. We have all lived a rich life full of many valuable experiences and lessons, and we should take steps to share those with our loved ones and descendants, rather than taking them to the grave. We will outline some thoughts about these, as well.

1. Make clear and legal your wishes

a. Consider pre-paying for your liberation through Cheongpyeong

- i. If you have been liberating your ancestors through the Cheongpyeong providence, you may want to consider this first piece of advice: We have been told that formal Liberation through Cheongpyeong can help us in our transition to the spirit world and enable us to go to a better place there. Why? Because we may be a blessed person and free from Original Sin, but we are not yet perfect and still have plenty of fallen natures, personal sin, ancestral sin and collective sin. Anyone can liberate you after you die, but if you have no confidence that any relative or friend will do that, it is possible to pre-arrange and pre-pay for your own liberation. To do so, you must have already liberated at least 140 generations on your mother's side and father's side. The fee is \$145. It is not required, but helpful.

b. Specify Seonghwa and burial particulars and preferences

- i. If you have preferences about what kind of Seonghwa Service you want (who will conduct it, who will speak, preferred songs/music, etc.), then write it down and share with a trusted member. Likewise, your preference about where to be buried, or if you want to be cremated, write it all down and tell someone.

c. Prepare financially (insurance, etc.)

- i. There will be final expenses. Options might be to save up for it, take out an insurance policy, pre-pay for a burial plan, etc.

d. Write a Last Will and Testament (legal or not)

- i. A written Will specifically addresses very important areas of concern, such as care of minor children, property, land, cars, assets, debts, pets, keepsakes, etc. Once you write down your wishes on paper in a Will, the next key step is to name an **executor** who will follow your directions and act totally on your behalf. There's no reason not to have a Will. A lawyer may or may not be necessary to do that. It may be possible to create a legal Will without an attorney, but you must follow current Colorado legal guidelines for Wills. Research this for details. However, even if you just sit down at your computer or with paper and pen and just write your Will, at least you will have stated your wishes and, unless your family is inclined to fight over your wishes or there are complicating circumstances, your loved-ones should honor them. Unfortunately, disagreements within a family are quite common, so you must decide.
- ii. One problem with a legal Will is that it must go through probate court, which will take **one year** before the wishes of the Will can be administered and the assets distributed.

e. Create a legal Trust

- i. If you also own real estate, a house or land, a car, etc., then you might consider creating a legal Trust, using an attorney. A Trust will cost several thousand dollars to create, but it can be more creative and detailed and it will **NOT** have to go through Probate Court. With a Trust, you can specifically and in detail direct what will happen with your home, land, property, etc. and all other assets.

f. Designated Beneficiary

- i. If you do not own a home, land, property, car or other physical assets but only insurance, investment and bank accounts and insurance, you can specify a “Designated Beneficiary” for these assets. It is FREE. A “Designated Beneficiary” takes legal priority over whatever your Will or Trust might say. A “Designated Beneficiary” does not have to go through Probate Court, nor does it have to be addressed in a Trust. It is the easiest, cheapest (free) and best, but you cannot assign a “Designated Beneficiary” to a house or car. Many people will need BOTH “Designated Beneficiaries” and also a Will or Trust.

g. If you don't do anything...

- i. If you don't designate beneficiaries on your assets, and don't write a legally binding Will and don't make a legal Trust, then you need to know that the government has a Will that will be applied to your assets. The law will require that your assets be held in Probate Court for one year and then 50% will be distributed to your spouse, and the remainder divided equally among your children. There will be no choice in it.

h. Designate legal representatives and specify your medical wishes

- i. What if you have a bad stroke, or are badly injured in a car accident, etc., and are in a coma and cannot make decisions regarding what happens to you? This can happen. Who will make these decisions? You need to specify that person, legally, before it happens. Also, what do you want to happen if you are on permanent life support? How long do you want them to keep you alive? What should be the answer when someone asks if you want to be an organ donor? These decisions must be written down and preferably legally binding. Spell out your decisions about what action should or should not be taken if you are no longer able to make decisions because of illness or incapacity. These documents are called an **Advance Healthcare Directive** or a **Living Will**. The most well-known is the **Five Wishes**. (<https://fivewishes.org/shop/order/product/five-wishes>)

i. Specify burial or cremation

- i. Do you want to be buried or cremated. Father directed that members should not be cremated, except in cases of suicide. But, many members in some countries do not have a choice and must be cremated. Perhaps in response to that situation, Mother said cremation is now allowed. Your choice must be written down and communicated to whomever is going to take care of your transition.

j. Give someone keys and accessibility and all contact info

- i. Even if you spend thousands of dollars to create a Trust, or write a Will, and have a big life insurance policy but only you know about these and how to contact and access them, or these documents are kept in a Safety Deposit Box at the bank, they will not do anyone any good if no one knows about them or how to access them. Your appointed representative must know about this and have legal access to it and the Safety Deposit Box key to get these documents out. Likewise, be sure that access to all legal papers and online accounts (and passwords) are given to the executor. Type all this information down, with account numbers, passwords, phone numbers, contact info., etc., for each item

so that your executor or whomever you designate will be able to take care of your business when you are gone. For security purposes, printing it all out on a piece of paper may be safer than saving it on your computer or in the “cloud,” but make sure the right person knows about this paper and where to find it. Tell your spouse and one other person.

k. Make sure someone knows about all the above and where they can be found

- i. If you have not shared your wishes with your spouse, children or loved-ones, then how will your wishes get carried out? Have that discussion now, not someday which will never come.

2. Practical Considerations

a. Burial

i. Preparation of the Body – cost \$2,700 to \$6,350

The body may or may not be embalmed. It's generally an item added by an overzealous funeral salesman, but it's a really a case-by-case decision based on, for example, how many days until the funeral, are relatives coming from out of town, weather, the condition of the deceased? In other words, if the funeral will be within 3 days, there is no need for the extra cost.

A natural funeral home in Lafayette, called The Natural Funeral, offers natural body preparation and wooden or cardboard caskets, a viewing facility and transportation of the deceased from the hospital and to the cemetery. They do not embalm, but can use natural oils and dry ice to preserve the body for viewing and burial within 4 days.

(Thenaturalfuneral.com)

ii. Burial plot, crypt, casket, etc. – cost \$4,750 to \$6,000 and up

Most traditional cemeteries require an outer concrete vault around the casket. Caskets can range from cardboard or straw, to wood, to fancy expensive steel.

iii. Full Service burial - \$9,900 to \$12,200 and up (covers the above)

iv. Grave marker (stone) - \$1,500 - 2,000 to ???

Home-made or custom-made stone markers can be made to specs, but you must pay the cemetery to install them. For traditional cemeteries, they must be constructed of granite and bronze. Size requirements also apply. Upright markers are not permitted for natural (green) burial sites.

v. Green burial

The Foothills Gardens of Memory in Longmont offers fully natural burial, without a vault or even without a casket. Embalming is not allowed. A grave marker is not required or can be custom or home-made to specs (small boulder with marker). Foothills has reserved an area for Unificationists which is identified with a stone bench with "Family Federation for World Peace" and "Here Rests the Family of True Parents" engraved on it. Plots must be purchased by each interested family. A single plot can contain one body, or the ashes of up to 4 people. (separate burial fee for each, if not done at the same time) The body can be wrapped in a shroud and covered with earth or a wooden casket can be used, etc. Options include cloth shroud (\$200 and up) simple cardboard casket (\$150) or wooden casket (\$1500). The total cost for body preparation, transportation, burial and marker will still be around \$8,000 (utilizing The Natural Funeral) or more. Prices subject to change. Prepayment plans are available, and also burial insurance. The Longmont cemetery is 43 miles from our Church.

b. Cremation

i. Pre-cremation report to Cheongpyeong

If you want to be cremated, it is recommended for the deceased that you notify CheongPyeong before the actual cremation is performed. It is not necessary. https://en.hjcbt.org/subpage.php?p=cremation_report.

ii. Cremation

1. Basic cremation can be carried out at various places for \$500 to \$9700.
2. Burial of the ashes at the Longmont cemetery (mentioned above) would cost \$2000 for the plot and burial, etc. (plus the cremation itself). A grave marker would be an additional, optional cost. The marker is an important means to honor our loved ones. In addition to their dates in this physical world, it is an opportunity to honor the ascended one with words of endearment, such as "Blessed Couple," "Reverend," "Tribal Messiah," etc.

c. Insurances

If you have life insurance or burial insurance, good for you. If you don't and are thinking of buying some, keep two things in mind. First, you will not receive the insurance money before the burial takes place. It takes time to apply for and get the money after you die. Your expenses will have to be paid for with a credit card or ??? and be reimbursed with the insurance money. Second, don't be fooled. Advertisements for burial insurance for \$1 per month or whatever are very misleading. Those might be the rates if you are 20 years old. Seniors cannot buy insurance of any kind that cheaply at our age. And, Burial Insurance is often NOT a good deal compared to other normal company rates. Shop around. Compare rates if you want to buy insurance. Expect rates of \$50 per month for even a small insurance policy. Available through the Longmont Cemetery. Usually, putting the expenses on a credit card(s) is a less-costly way to go than insurances.

The Bottom Line:

Cremation is generally the lowest-cost method. This would be an immediate cremation with a memorial service, perhaps at the church, and the remains returned to the family or scattered. This may cost between \$500-\$1000. Burial costs could be "green burials" for \$4,000 and up, plus an optional grave marker (at least \$1,500). Traditional burials at a commercial cemetery cost \$10,000 and up with a grave marker.

IMPORTANT NOTE: Families should be sure to get a certified copy of the death certificate. This is needed to obtain death benefits, claim insurance proceeds, notify social security and other legal purposes. THIS MUST BE DONE BEFORE ANYTHING ELSE. The body cannot be cremated or prepared for burial without doing this first. If a body has not been embalmed, then it must be frozen in dry ice if it is not buried or cremated within 24 hours of death. Freezing the body without embalming is allowed for up to 4 days.

3. Continuation - Leave your legacy

a. Invest time and heart in your descendants NOW

- i. The heartistic bond you create now with your loved-ones will help you relate and communicate with them later, from spirit world.
- b. Write and publish your Memoirs**
 - i. Does anyone really know your life story? Maybe you forgot, yourself. It is a great way to help you and loved ones to connect with your rich life, now and in the future. It can be done through Amazon.com without cost.
- c. Write a Biography**
 - i. If you're not up to writing a book, just write or type your story.
- d. Record (voice or video) your stories**
 - i. If you're not a good typist, and have no one to help you, just record your life stories into a digital voice recorder, tape recorder, your computer, ...somewhere. Ask a young person to show you how.
- e. Gather and scan your favorite pictures**
 - i. Take time to go through your pictures, from childhood until now. Pick your favorite ones and scan them into your computer if they're not there already. Make a folder about your life. Photo companies, such as <https://www.scanmyphotos.com>, can scan your precious photos for a reasonable price. A slide show presentation is an integral part of the Seonghwa ceremony. Brothers and sisters, loved ones and members of the community can better see how our Heavenly Parent has guided you on your journey.
- f. Write and publish a book(s)**
 - i. Put those great ideas and inspirations in print for posterity to read (at least your grandchildren). It costs nothing through Amazon.com. Why go to your eternal life in the spirit world with a feeling of regret of "Why didn't I do that?"
- g. Record your message(s) to posterity**
 - i. Leave behind your inspirations and messages for posterity through videos or even on a website. Post them on YouTube. Ask a young person to help you.
- h. Paint your masterpiece; record your music; write your poetry**
 - i. If you are creative, leave behind something of YOU. Bless others with your gift. It helps create more of a bond of heart with them.
- i. Create a Facebook page**
 - i. If you like, tell your story there. Make arrangements beforehand for a relative or friend to contact Facebook and request your profile be memorialized, which essentially freezes the page in time. The request must be done with some proof, such as a death certificate. The photos and posts that you've shared will stay visible.
- j. Write your own obituary**
 - i. Might sound strange, but why not? At least you can put together some things that you would like to see in it, for whoever ends up writing the real one. There may be things you would like to say that the obit writer doesn't know about you.
- k. Make and complete your Bucket List**
 - i. Make a goal of accomplishing the things you hope to accomplish before you check out. Write them down. Work on them now, not someday. Someday never comes. Minimize the regrets that you will carry with you.