



Family Talk

When it comes to care decisions, there will be disagreements. Here's how to navigate managing parent care with siblings

5 Ways To Leave A Lasting Legacy

It is customary for people to take inventory of their lives as they grow older, wondering about their impact on the world and the people closest to them. A legacy is often the story of one's life and the things he or she did through the years.

The good thing about a legacy is it is never too early to begin planning. The following are some guidelines that can help people establish lasting legacies.

- Keep track of your story. Grab a journal and start jotting down events that occur in your life. Mention particular achievements or notable things that occur from day to day. Pepper these accounts with stories of your family and childhood to start establishing an autobiography of sorts.

- Consider your daily actions. Even though people may imagine it is the grand gestures that are remembered most, quite often it's the simplest acts that make

the most impact. Think about the way you treat others each and every day. Smile at people, compliment others and offer positive advice when it is sought.

- Research investments that are profitable. If the goal is to make money to leave for future generations, investigate your options. These include assets that can retain their value. According to NewRetirement.com and Stepping Stone Financial, Inc., vacation homes mean a lot to families and they also can be a source of future revenue should they be rented or sold. Speaking with a financial advisor also can be a sound way to invest the right way to accumulate assets that can be passed down as a legacy.

- Name children or other relatives as beneficiaries on Individual Retirement Accounts (IRAs). With Roth IRAs, distributions are tax-free as long as the person who set up the IRA met

the five-year holding period for contributions and conversions. Beneficiaries can have five years to take out money from the account; otherwise, they can convert the plan to an Inherited IRA, which stretches out distributions over their life expectancy, according to Investopedia, an online financial resource.

- Write a legacy letter. A legacy letter is a way to speak directly to loved ones and say all those things that you had wished you told them earlier but maybe didn't find the words or perhaps never had the time, according to Forbes. The letter ensures others know just how much joy they brought to your life and the pride you had in knowing them.

Leaving a legacy is something people start to think about as they grow older, but it's easy to start planning a legacy regardless of your age.

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Emotions tend to get heated when making decisions about loved ones, and everyone wants their voice heard when it comes to their parents' health and happiness.

Here's how you can make sure that everyone's opinions are respected while keeping your parents' best interests in mind:

1. Set an Agenda

Keep everyone on topic by setting an agenda before the conversation.

Figure out what you hope to accomplish and the steps you'll take as a family to get there. You can always circle back to tie up any loose ends.

2. Meet All at Once

Important points can get lost in translation if all siblings aren't present for the conversation.

Avoid this outcome by meeting in person.

Also, be sure to keep a record of the points discussed so that there's no confusion about what was actually said.

3. Embrace Individual Opinions

Your parents' welfare means a lot to all of your siblings, even if you each have different ideas about a plan of care.

Prevent one sibling from dominating the conversation by giving everyone a chance to speak and offering thoughtful feedback. And as is the case with any potentially thorny conversation, never hesitate to bring in a mediator who can keep family members in line.

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Services Offered By Funeral Homes

The period surrounding the death of a loved one can be difficult to navigate. Mourning a recently deceased family member or friend can dominate individuals' thoughts, compromising their ability to devote much time and energy to anything else.

Some people decide to pre-plan their funerals in an effort to ensure their wishes are honored upon their death. Pre-planning also can afford survivors more time to grieve and ensure they won't need to make hard decisions at a difficult time in their lives. When a deceased individual makes no such plans, family members are tasked with planning the funeral, a process that can be simplified with the help of experienced staff at a nearby funeral home. Funeral homes offer an array of services that can ensure ceremonies honor the life of the deceased and take some of the pressure off that person's surviving family members.

- Honor the deceased: No two people are the same, so there's no one-size-fits-all template for a funeral service. Funeral home staff recognize that and can often help families identify unique traits about the deceased that can be conveyed during the ceremony. Whether it's playing a favorite song or choosing an especially meaningful passage from a religious text or a favorite book, funeral home staff will work with families to personalize the ceremony as much as loved ones desire.

- Establish the desired ambiance: Funerals tend to be somber, but they also can be celebratory. Funeral home staff can help families establish the desired tone of the service by

showcasing how the viewing space can be decorated and prepared for visitations.

- Organize the ceremony: Funeral home staff also can help grieving families organize the ceremony, including contacting clergy to preside over the service. Funeral staff also may reach out to extended family members who immediate family may want to perform certain functions in the ceremony, such as reading passages and serving as pallbearers. Funeral directors also may request military honors for the ceremony if the deceased is a veteran.

- Burial details: If the deceased is being buried, funeral staff can contact local cemetery officials and get the details on the purchase of a plot if no plot has been purchased previously. Funeral staff also can help families choose a casket and burial liner and organize additional details that grieving relatives may know little about. If the deceased is being cremated, funeral home staff can coordinate the cremation process and help family members choose an appropriate urn. Funeral homes provide an array of invaluable services to families mourning the loss of a loved one.

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