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# A Checklist for Mortals: Preparing for Death's Arrival

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# **A Checklist for Mortals: Preparing for Death's Arrival**

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## Abstract

We learn everything from our parents—how to walk, talk and treat potential life partners. Yet our culture in the United States makes it difficult to talk to our parents about death and those consequences have a real impact. Closing a loved one’s estate can stretch from months to years without proper planning. While death is constant, the death industry is not. It is ever changing. And while all lives have equal value, there are many preparations that one person may need (veteran, parent, lotto winner) while another does not. The best way to prepare for death is to know its parameters—what are the most critical elements to know? What questions should you ask and who will have the answers?

In an effort to address these questions, *A Checklist for Mortals: Preparing for Death’s Arrival* is a book written and informed by focus groups, surveys and in-depth interviews. Knowing that attention spans are limited and scary ideas are less overwhelming with humor, the book is created as a self-help book in the style of children’s literature. The goal is to change the culture around death for Millennials so they can have a critical conversation with their parents early. This can save years of heartache and paperwork after parents pass away.

Death happens to everyone. But it doesn’t have to keep surprising us.

## Acknowledgements

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I couldn't have succeeded without the love and support of my family, friends, study-buddies and especially my husband. Derek: you heroically shouldered the majority of our responsibilities for years, so I could focus on my graduate education. Thank you for running this marathon beside me.

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This book was created at the request at my mother, because of my father and in honor of my brother. Michael: I wouldn't have dared to realize this dream without your encouragement, wit and enthusiasm. Thank you!

## Introduction

With life expectancy at 78 years (CDC, 2017), an estimated 74 million Baby Boomers could pass away in the next 25 years (CNN, 2017). Over half of Americans do not have a will, which is arguably the most critical step in death preparation (Gallup, 2016). However, a will is far from the only action needed to be prepared. There are many other important steps including assigning beneficiaries, forming trusts, planning health directives that help families decide when to stop medical intervention, and making financial arrangements.

The problem is that death is a difficult subject to talk about, which makes planning for the inevitable more complex. How can you be prepared for something that no one wants to talk about until after it's occurred? Young adults are starting to see the effects of old age on their heroes and are uncertain how to start a conversation with their parents. Some have seen life-threatening illness strike spouses or children of their peers. They know that as an adult they needed to be ready for death, but they have no idea how to become prepared.

While there are numerous resources, many fall short. The majority of online materials are cumbersome, exhaustive and with intense checklists that try to compensate for every possible scenario. For those seeking books, the death preparation often focuses on processing grief instead of actions needed to be accomplished. Today there are companies who can help with step-by-step personalized preparation for those who can afford to pay. For those without the time, energy or resources to sift through countless website articles, grief books or personalized consultants, the process can seem overwhelming.

In addition, the subject of death has been taboo in the United States for a long time. However, this wasn't always the case. When the average lifespan was mid-40s instead of 80s, family members died in homes and parents didn't bother to name children unless they'd survived past their 1st birthday (Basu, 2014). Death was personal and part of regular life. Today many die in homes or hospitals away from their communities. Our culture applauds independence instead of community interdependence, which has led to many grieving in isolation. This can cause a superstition, fear and uncertainty around the topic of death. As a 2014 CNN article reported:

*"We want never to age. We have become a death-denying culture," says Mark LaRocca-Pitts, a chaplain with Crossroad Hospice.*" (Basu, 2014)

The easiest way to change death's taboo is to teach people about death preparation before they need it (ages 25-40s), and in an entertaining enough way to remove its awkwardness in conversation. By creating the expectation that preparing for death is part of entering adulthood, you impact the American culture in three ways. First, you remove the ignorance and fear around the subject when you make death preparation as easy as doing laundry every week. Second, you train people that preparing for death (keeping organized and up-to-date documents) is a lifestyle. That way—whether they die in their 20s or 90s—they always have everything ready for their family. Third, by teaching adult children what they need to have ready for their death, they learn how to prepare for their parents' deaths too.

The purpose of this project is to change the culture around death by providing an easy to digest book—*A Checklist for Mortals: How to Prepare for Death's Arrival*—as a non-threatening resource for young adults.

## Literature

Most resources that deal with death vary from complicated checklists to expensive hand-holding. The majority of those resources focus on the emotional toll of mortality. While this is an important aspect of death, focusing on the emotional baggage reinforces the stigma that talking about death is emotionally draining and painful. This can fortify people's resistance to address the issue with relatives and friends, and instead research end of life tasks alone or not at all. Many people never start preparing for their death or their family member's death. People assume they can learn everything after a family tragedy happens. While this is true, closing a loved one's estate could extend from months to years without proper planning.

For those interested in death preparation, the first instinct for many people is to search for answers online. While the internet excels at conveying simplistic information, preparing for death is a complicated issue.

Most websites follow *It's Ok to Die When You're Prepared's* model ([www.oktodie.com](http://www.oktodie.com))—a visually outdated website with hard to follow checklists. Some websites bring up death when it seems completely unrelated to the purpose of the website. For instance, the “Death and Dying workbook” with 25 pages of helpful checklists from [druidnetwork.org](http://druidnetwork.org) is a website dedicated to the religion and life of Druids. [LifeHacker.com](http://LifeHacker.com) has created well-written,

exceptionally long articles. Their “One Day You’re Going to Die. How to Prepare for It.” segment is more than 3,000 words, yet according to Chartbeat (a company that monitors online engagement), 55 percent of people spend less than 15 seconds reading an article (2014). In short, death preparation is too complex for most online experiences.

A few websites like GYST.com (Get Your Shit Together Now, Inc.), try to combat readers’ limited attention spans by creating an extensive database of short articles about preparing for death. Their online checklist walks the reader through the articles about specific topics. The first step in their helpful checklist is “Your Will” which allows a person to click on eight categories (“learn about wills,” “find an estate attorney,” “protect your digital assets”, etc.) that each lead to an article explaining the topic. Users can log into the site to save their progress and know which articles they have read in the checklist. Ideally, users utilize what they’re learning to prepare a will, make a living will, get life insurance, make an emergency plan and join the GYST community. However, while GYST can monitor their online engagement, the company will never know how many of their users are actually prepared in real life.

An emerging service attempts to solve that dilemma by walking users through the death preparation steps. Participants create a profile, answer questions and upload documents (such as copies of their will and living will). This interaction is similar to an app or game. Clients can see their death preparation checklist getting completed. They can then share parts of secure information with their family, friends or will executor. Cake ([www.joincake.com](http://www.joincake.com)) provides the digital service for free and offers personalized help for a \$120 a session. Everplans.com provides similar online features to individuals for \$75 a year. However, their main target audience is financial advisors who rebrand the software and offer it to their own clients.

LegalZoom and other similar online agencies, allow a user to answer a few questions and create their legal documents at a fraction of the cost compared to using an attorney in person. However, the customer must understand what legal documents she needs beforehand since she picks them one-by-one. Since LegalZoom uses legal document templates, if a situation is complicated by a lot of money or feuding family members, it’s best to work with a lawyer that can tailor the document specifically to the customer’s situation.

For those who want someone to talk them through death preparation at no cost, funeral home directors are available. In Lincoln, Nebraska, the three funeral homes Colonial Chapel, Roper and Sons, and Butherus, Master and Love Funeral Home provide pamphlets, fill-in-the-blank booklets and offer to walk individuals through the process. A pre-funeral plan can include the storage of the will and other important documents at no charge.

One of the best ways to understand a complex subject like death preparation is through reading books that focus on the tasks instead of the grieving process. By using chapters and pacing, complicated matters become more manageable categories. For instance, *Your legacy wardrobe: the easy way to understand and organize your life affairs so you can live ready* by Dawn Pruchniak creates an easy way to conceptualize death preparation. Pruchniak suggests imagining a closet with drawers. Each drawer holds different steps. The first step (drawer) is to locate and hold your important documents. The second drawer contains a list of all beneficiaries (life insurance, retirement, etc.). There are eight drawers in total. At 108 pages, the book is easy to skim, comprehend and has a personal narrative throughout. However, the book is self-published and the illustrations vary between hand drawn and various clip art. This can create a jarring combination that takes away from the manuscript.

Other books, like *I'm Dead. Now What? Important information about my belongings, business affairs, and wishes* published by Peter Pauper Press in 2015 provide professional-looking checklists without commentary. The font is large, the pages are aesthetically pleasing and easy to follow. There are tabs labeling different areas—medical information, key contacts and financials. If the reader has questions about the validity or usefulness of some of the questions, however, they will simply have to find an additional resource elsewhere.

*Checklist for My Family: a guide to my history, financial plans and final wishes* by Sally Hurme combines Pruchniak story approach with Peter Pauper Press's simple lists. Hurme has quotes, explanations for every checklist item readers need to collect, and fill-in-the-blank sheets for topics such as family medical history, pension information and what property is owned. Hurme's goal is for readers to fill out the numerous sheets to provide their family with a complete list of knowledge. Unfortunately at 248 pages, filling in the information is something a

reader would only want to accomplish once—not something they would regularly do throughout their life.

A final physical resource is *Five Wishes*— an advance directive legal in 42 states. Customers can request the document for \$5 at [www.agingwithdignity.org/five-wishes](http://www.agingwithdignity.org/five-wishes). It's an elegant, easy to understand pamphlet which walks users through simple health care directive scenarios. By choosing one of the options or writing their own, *Five Wishes* makes the legality of end-of-life healthcare comforting, caring and understandable. However, it doesn't address any of the myriads of other death preparation steps like creating a will, putting beneficiaries on your insurance or dividing up your assets. *Five Wishes* is a straightforward and elegant document for only one phase of death preparation.

Another aspect to consider is a person's digital identity. According to Statistica.com, 81 percent of Americans have at least one social media profile (2017). That means that estate closing includes what to do with a family member's digital footprint. One option is to leave the profiles alone so descendants can understand who the loved one was better or write messages while grieving. Many chose this option or have these profiles "memorialized" where nothing changes on the page. In fact, an estimate by XKCD suggests the number of dead people on Facebook will outnumber the living by 2065 (Lane, 2014). Other options include deactivating all social media presence or letting the profiles exist for a limited time and then shutting them down.

Some companies have emerged to fill in the void. For instance, [www.thedigitalbeyond.com](http://www.thedigitalbeyond.com) includes an entire directory of companies that offer products such as digital memory storage, posthumous emails to family members or digital estate planning. One company called Eternime (<http://eterni.me/>) is a beta project with the goal of using a person's digital footprint to create an app that can interact with their loved ones. The target audience is probably Millennials who are traditionally less concerned with privacy and more likely to prefer chatting (versus a phone call) with a dead relative's robot-self.

While each of these resources are useful, the main downfall is that people look for these aids after a crisis has occurred. A family member gets diagnosed with cancer or a friend from high school dies tragically in a car accident. We need a way to introduce death preparation in a simple, easy to understand way before people need it. The material should be short, engaging and

highly visual. In a world of tweets, snaps, Instagram stories and Facebook scrolls, critical information must be concise. This led to the creation of two research questions:

R1: What are the most critical steps to navigating death?

R2: How do you publish a light-hearted book about death preparation?

## **Methodology**

To address the questions for this project qualitative methods were used to gather themes from experts and potential consumers. Focus groups and interviews were conducted over a nine-month time period in 2016-2017 to incorporate multiple perspectives into the book.

Throughout history, people have died and their estates have closed whether or not their families were prepared. Only experience from those who have interacted with death personally can reveal what steps were most crucial to understand before a loved one died to make the transition as easy as possible. This methodology generates a holistic view of the topic for R1.

To uncover whether there is a market for a light-hearted book about death and how to go about creating such a book, the topic was introduced to each participant in addition to in-depth interviews with four authors.

### **Interviews**

Participants were recruited by email and personal contacts. A snowball sample was used to solicit more experts from different areas. The 60-90 minute interviews were conducted in participants' place of business, via video chat or telephone.

The process for death research included giving context to the project and then walking participants through each step of the current draft while asking for their feedback and taking notes. As gaps were discovered, the conversations would expand into additional topics that needed to be included. Notes were taken during the interviews and summarized after each session. To protect privacy no recordings were taken during the interviews.

The interviews with authors included giving a short synopsis of the project and investigative questions about the publishing experience. There are two methods to publish a book: with a publishing company or self-publishing. Two authors had worked with major publishers. Two had self-published or worked with small presses. Questions ranged from, "What

was your process to publish your book?” to “What advantages and disadvantages did you discover from working with a traditional publisher/self-publishing?”

### **Focus group**

Two focus groups were conducted to get feedback from potential consumers. The goal of the first focus group was to understand what material the target audience wanted to know. The goal of the second focus group was to copy test and validate critical information in the book.

#### **Group 1**

After posting on Facebook asking for participants, eight adults ages 25-35 volunteered for the first focus group and met at a coffee shop. They came from various careers and stages of life. Participants completed a survey with questions ranging from demographic information (“Are both of your parents alive?” “What is your parent(s)’ age?”) to topical (“Do you know if your parent has a will?” and “What topics are you most concerned about with your parents’ death?”).

Next, half of the focus group was given a draft of a book outlining the process to prepare for their own death. The other half was given information on what a person needs to know when their parent dies. The entire group was given 20 minutes to read through their document focusing on content, not grammatical errors. If they read their document before the time was up, they were given the opportunity to read the other draft. Most participants choose to read both drafts.

The group then dialogued about what content was missing from the drafts (what questions they still had about the process), what steps needed more explanation and what the participants thought about the casual tone of the writing. Following the discussion, the group was presented four illustrated spreads from the book and asked their feedback. The goal was to see if the illustrations made a person more likely to pick up a book about such a serious topic or whether they felt the illustrations were too casual or out of place when the subject is death. The group was then instructed to complete the second survey with questions ranging from “How interested are you in buying a book about preparing for death?” to “How interested would you be in buying this specific book once it’s done?”

Next, an email was sent to a preselected group of seven people who had shown an interest in the topic previously ages 36-70 years old. While four people RSVP-ed, only one

person arrived for the focus group, so the event became an in-depth interview instead. The participant had been a will executor three times. She was walked through each step of the project and asked for feedback.

### **Group 2**

The second focus group had three participants above the age of 70. Members had been will executors multiple times and seen the effect of death on various relatives and loved ones. An introduction to the process was given and the participants were led step-by-step through the project and asked for feedback. This time, saturation occurred where no new information was discovered. No illustrations were shown to this group since they were not the target audience for the project. Also, the topic was harder to navigate because of the researcher's uncomfortableness and the illustrations seemed too trivial with the focus group's age demographic.

### **Participants**

A total of 28 individuals participated in this study. Ages ranged from 25-70 years old and were mostly from Nebraska, with three from Colorado, one from Washington state and one from New Mexico.

Below is a list of people who participated in the in-depth interviews.

- 4 funeral home directors
- 3 will executors
- 1 probate attorney who had practiced for 20 years
- 1 assistant curator hired to go through possessions of a dead artist
- 1 Union Bank senior personal banker
- 1 hospice chaplain with 12 years of experience
- 1 State Department of Affairs employee who worked with veteran affairs
- 1 accountant with over 10,000 hours in inheritance taxes and had helped handle Michael Jackson's estate.

The four authors had a variety of experience, ranging from three to nine books published each. All authors lived in Nebraska and three worked as professors at various colleges. One author specialized in conversational theological subjects and was published by Thomas Nelson, a well respected Christian publisher. Another author wrote romance novels and had worked with a

small press, but had bought the rights back and re-released the books in a self-published digital format. The third author specialized in Christian devotional books and poetry and had worked with the Review and Herald, a niche Christian publisher. The fourth author specialized in poetry and fiction, and had mainly worked with academic small presses.

For the first focus group with ages 25-35 years old, most participants had never encountered death of an immediate family member. However, one participant's child had died at 3 years, and one participant was the main contact responsible for a parent going through the beginning stages of dementia.

The final focus group consisted of three retired people: a pastor, an elementary school teacher and pastor's wife, and a college admissions assistant. They had each dealt with the death of their parents and been responsible for closing at least one person's estate. The participants had also been part of close communities and seen multiple scenarios of bad death planning and its effects on families.

## Findings

Several common themes emerged from the interviews and focus groups. These themes included uncomfortableness around the topic of death, essential documents, fear of disintegration of family relationships, the purpose of saying goodbye and the critical factor in getting published.

### **Fear and superstition**

The most prominent theme was the deep fear around the topic of death and this book's power to lessen that anxiety and increase the likelihood of critical discussions.

Participants had various reasons for avoiding the subject of death. One reason was ignorance and awkwardness—participants didn't know how to start the conversation or what they should ask. They also didn't want to appear greedy for their parents' possessions. A third reason to avoid the subject was that talking about death seemed to imply wanting the other person to die. As an interviewed CPA and certified specialist in estate planning stated, "People have this superstition that if they talk about death, that it'll happen. But that's just not so."

The first focus group had eight participants ages 25-35 who seemed hungry to learn about death preparation. They were seeing celebrities die and their parents age and wanted to know

what to do to be ready for themselves and their parents. Only three participants had spoken to a parent about what would happen if the parent died. Only two of those participants knew if their parent even had a will.

Using pre- and post-focus group surveys helped show that the book could be an icebreaker to make a taboo subject easier to talk about. In both surveys participants were asked to “Rate how comfortable you are with talking about death with a parent (1=never going to talk about it, 5=very comfortable to talk about it right now).” While the majority of participants were interested in talking about death with their parents, the number of participants who gained confidence and willingness to have the critical conversation doubled after the focus group.

### Participants rate ability to talk about death with parent(s)

	1 Never going to talk about death with parents.	2 Might talk about death with parents in the future.	3 Likely to talk about death with parents in the future at some point.	4 Will talk about death with parents in future.	5 Willing to talk about death with my parents right now.
Before focus group reading and discussion			2 participants	5 participants	3 participants
After focus group reading and discussion			1 participant	2 participants	7 participants

**Figure 1.** Two of the eight participants submitted two scores (one per parent with different scores), while others listed one score to symbolize speaking with both parents. Before the focus group, only three participants felt comfortable enough to talk to a parent about death. After the focus group, the number willing to have the critical conversation more than doubled.

Another factor is that those who worked most frequently with death were the most comfortable in body language and ease of conversation about the subject. Those with the least exposure had the toughest time articulating words around the topic of death. This pattern

combined with the first focus group's results indicate that changing the taboo around death can happen if the subject is introduced in a non-threatening manner and early on in adulthood.

### **The essential documents**

A second theme was the discovery of a few critical documents needed before death: a will, power of attorney for finances and health, DD-214 paper for veterans and a banking plan in place.

As a probate attorney for 20 years stated, "If you don't like your kids, don't leave a will." The will is the most important document needed. Without that document, the state has to intervene and divide up property and financial assets, which takes at least three months. Meanwhile, the bills and funeral costs will have to be covered by the family. A trust is proven to be useful for those with more than \$100,000 in assets. However, since a trust is not applicable to every situation, it was mentioned in the book, but wouldn't be labeled as "critical" for the majority of people.

Another useful document pair was the power of attorney for health and also for finances. While these pieces are useless after a person dies, repeatedly in the interviews the documents were reinforced as essential in case of unexpected incapacitation (such as dementia or comma).

Next, for veterans the discharge paper (DD-214) was needed. An employee who worked for several years in the State Department of Affairs said, "The DD-214 is like gold. It's how you claim your veteran benefits." There are many benefits available to families once a veteran dies (including potential burial and stipend). The employee described how difficult the process can be for families if they can't find the discharge papers and have to ask a veterans affairs office to re-issue them. Strangely, she said families looking for help should start with their local county veteran office for faster and easier help, rather than calling the national U.S. Department of Veterans Affairs, which can be slow to respond.

Last on the list of critical documents was a method to access bank accounts. Each bank is different, some make the process easy—family members can arrive with a death certificate and document proving will executorship for immediate access to funds. Other banks refuse to allow access before probate finishes unless the dead person has filled out bank paperwork while they

were alive. This can lead to automatic bill payments unnecessarily continuing to be paid and additional out-of-pocket expenses for the family.

The only method to deal with the banking dilemma is to make arrangements with a bank before death. One downside is that granting loved ones' access to an account could make it possible for a family member to start withdrawing money while the loved one is alive or to legally withhold the bank assets from other family members after the death of the loved one. This is part of the risk-reward calculation each family has to make for themselves.

There are other documents—like lists of real estate owned, pension information, passwords, monthly bills—that are useful to the process of closing someone's estate and mentioned in the book. But ultimately family members either discover documentation of a pension or don't. And if they don't, they simply never collect that money. Therefore, while incredibly useful these documents are not considered "essential."

### **Relationship crisis**

A third major theme that emerged was the fear of relationship damage after the death of a family member. Participants of the interviews and focus groups told stories of families torn apart by greed, misunderstandings and different opinions about the loved one's last wishes and asset distribution. There were several useful methods to combatting this reality: the loved one asking family members which asset had the most sentimental value and creating a list that was included in the will, the loved one creating a video explaining asset distribution and living will wishes, and family members talking about the assets and what was important to each before the loved one died. The first focus group participants had only the fear, the second focus group had heard or discovered the above methods that had proven most useful.

A 12-year hospice chaplain described the different family scenarios she'd seen over the years and said simply, "The greatest gift you can give your loved ones is to talk about dying."

### **The importance of a funeral**

While traditions vary from culture to culture, saying goodbye to a loved one has a real impact on family members' ability to move on. Whether it's a service in a church or a barbeque in a backyard, one funeral director with 26 years of experience saw the emotional advantage of saying goodbye: "A funeral is for the living, it's not for the person who has passed away. You're

doing it out love and respect for the person who has died. The funeral's for you to recognize, 'this person meant alot to me' and to remember the good times."

Her husband and fellow funeral director agreed. "There is no wrong way to arrange a funeral service," he said. "It's whatever the family wants."

A retired higher education professional had been a will executor three times. Her father had died in a plane crash when she was in high school. She recounted how important it was for family members to see the support of friends, strangers and the community at a funeral. "It's so important to go to funerals. For the family members, it's touching to see that people care about you that much," she remembered. "And if you write a card for the family, write something specific about what you'll miss about the person who died. Their family will read those notes over and over."

### **You must bring an audience with you**

The book industry is still big. In 2015 the U.S. publishing industry made almost \$28 billion in revenue (AAP, 2016) compared to the video gaming industry's \$23.5 billion (Morris, 2016).

While investigating the pros and cons of working with a publisher versus self-publishing, a few differences stood out. Authors who self-published could get a higher profit per book, but had to provide all the marketing and upfront costs themselves. They had to manage every aspect of book creation from writing, editing, book cover, printing, legal contracts, etc. They were also at risk of copycats who stole their work and self-published it under a different title.

Those who could land a publisher did so because they first landed a literary agent. However, often the author was still responsible to create the majority of their own marketing. While major publishers were seen as more prestigious and distributing the book to a wider population, they mainly loaned authors money that book sales had to pay back. Also, major publishers look for authors who bring an audience or "platform" with them—a celebrity or well-known expert in their field. Major publishers do not sign writers without a fan base or years of expertise.

## Discussion

The purpose of this paper was to answer to two questions: What are the most critical steps to navigating death? (R1) How do you publish a light-hearted book about death preparation? (R2)

For R1, the literature revealed a different level of information than the focus groups and interviews. The books and websites listed every possible scenario and tried to help the reader become an expert in death finances, funeral planning, organization and health knowledge. They asked for personal information on every potential situation. Those who were interviewed focused on the main essentials that someone needs to know—the things that would have saved a considerable amount of time or suffering if known previous to the death of a friend/family member. The interviewed participants assumed that there would be a level of learning after a tragedy. Knowing that humans are busy people with their own hobbies, careers and families, it seems reasonable to assume that passing on the most essential information (tips that had been repeated by those most familiar with death) is a better approach than trying to teach people to become experts in an ever-changing field.

The most critical steps to navigating death seemed to be to:

- Put all your important files in the same place.
- Collect proof of ownership.
- Assign people to your assets (including banking).
- Meet with a lawyer, funeral home director and accountant to complete important paperwork (like will, power of attorney for health and finances, pre-death plan and planning asset relocation while avoiding the most taxes).
- Send copies of your legal documents to the right people (such as the will to your will executor and power of attorney (POA) documents to your designated POAs).
- Write down your wishes (how you would like your funeral to go, what messages you have for loved ones) and regularly update your information (billing information and passwords).
- Downsize your stuff so it's easier on your family when you've passed.

To answer R2, thanks to the positive interest in participants, large demographic of aging citizens and lack of a published highly visual and condensed guide, it seems that a light-hearted book about death preparation has a potential market. However, because I do not have years of expertise in a career related to death and am not famous (with thousands of Twitter followers or a trendy Youtube cooking show), the most practical step is to self-publish. This means creating an edited and illustrated document to upload for print-on-demand or pre-printing a quantity and be responsible for shipping.

There are a few limitations in this study. While there were 28 participants interviewed, only three were aged 70 and older. That was due to a cultural awkwardness in asking specific questions about death to that age group. However, the older the participants, the more expertise they would have with death (from family and friends' experiences) and could ensure the death preparation practices was consistently accurate.

One local bank representative was spoken with, but it would have been better to have also interviewed a large national bank to understand the obstacles and recommended procedures for closing the accounts of a deceased person. However, this may not have mattered since each corporation has its own best practices.

While the interviewer assumed that we are all equal in death, other than veterans there was no research specifically to see if some parties need to gather additional information: such as non-married couples living together, undocumented immigrants or LGBTQ partners.

Talking about death seems taboo everywhere in the U.S. culture. However, the research could be biased a bit since the majority of participants spoken to are from the Seventh-day Adventist culture. While the state of the dead is a peaceful non-existence, a defining belief is that Jesus Christ will come to the earth a second time and take the faithful with Him to heaven. There has been a strong belief in every generation since 1844 that Jesus will come in their lifetime. This can cause an additional hesitancy to talk about preparing for death, because it can feel like a lack of faith to pre-plan for a funeral while healthy.

Overall there was a positive interest in the subject of preparing for death. Whether it's a cultural shift or the immediacy of needing to know the information for a family member, ages 25-35 seemed to be the most open to discussing death. Since death is most often unpredictable, it

seems wise to teach young adults to have their estates in order throughout their lives—like keeping paper towels on hand or washing dishes. Preparing for death is just a part of being an adult. This attitude could also make the subject less taboo for a new generation of adults and their children.

### **The book**

The focus groups and in-depth interviews provided three main benefits to the book creation. First, their insight exposed the patterns of the most critical information needed to close a loved one's estate. Each family's situation is different when a loved one dies. It was important to sift through all the good advice to find the most critical documents needed in every situation. When funeral directors, will executors and the probate attorney said the most critical document was a will, it became apparent that months—sometimes years—could be added to the process without it.

Second, the participants exposed common questions that hadn't been considered—for instance, what does the family of a veteran need to know? What benefits are they eligible for? Often participants even had suggestions of friends to interview for answers. This led to interviews with a hospice chaplain, State Department of Affairs employee and an accountant who specializes in inheritance taxes.

Finally, the authors provided critical guideposts on exploring the publishing industry. They asked useful questions about the book's competition, genre and marketing strategy and offered suggestions on additional research literature. The authors agreed that the book proposal had promise and an unique positioning in the market. They encouraged me to seek a literary agent instead of approaching a traditional publisher alone. They also offered tips on pitching to an agent and finding the right publisher. Their feedback was invaluable to move forward with the book.

I compiled what was learned from the focus groups and individual interviews into a book. Throughout the year the book has been edited and revised continuously as crucial tips were discovered. From February to October, I worked with an exceptionally talented illustrator to create the first draft complete with sketches.

While exciting, as a marketing professional, I understand that a first draft is simply a starting place. There is a 10-step editing process after that.

Step one includes showing the document to a strategist—someone who is familiar with death, marketing and strategy. After getting that person's feedback on content, structure and storytelling techniques, I'll have the most revisions and it will most likely require changing many sketches. This will be the second draft.

Next, will be editing content again for structure, humor and clarity. Once that is completed, I'll show draft three to two humorists and creative writers for feedback. This will be another major overhaul of edits and will likely mean changing additional sketches.

With draft four ready to share, we'll move onto additional illustrator critiques. My illustrator and I will seek the advice of three professionals with book illustration experience. This will create draft five.

In the midst of these other edits and revisions, copyright consultations, website setup and a distribution plan will need to be thoroughly researched and set in place. This will make it easier to launch the book quickly once it's in its final stages.

After the last round of critiques on the sketches, an additional round of editorial edits will be done, and then—at last—we'll be ready for focus groups. We'll have a series of three focus groups with 5-7 participants in the target market of 20-35 years old. At the end of the focus groups, participants will be encouraged to sign up on the website for an email notification when the book is available for sale.

With the final round of focus groups completed, the last phases will go into motion: the illustrations will be colored in, two more critiques from book illustrators and two final edits made by professional editors and English language grammar enthusiasts. Then, step 10 will be enacted to work with a self-publishing agent to produce, sell and ship the books. The most likely scenario is a print-on-demand option through Amazon with a version available to download onto a Kindle.

Once the product is produced (hopefully 2018-2019), the next step is to publicize by leading death preparation workshops, guest writing on blogs, and book partnerships with funeral homes or companies that specialize in helping people prepare for death. By offering to share

what I've learned, I hope people will be encouraged to buy the book and share with their friends or family members. Or at least have the book on their coffee table as a conversation starter.

To gain more exposure, greetings cards, t-shirts, Adwords and paid social media ads will be used to reach the audience. Additionally, an online forum or social network is being explored so that readers might have a community and offer additional insight. As changes in the death industry occur, the online community would become a resource to stay current and inform future editions of the book.

If the book is successful, the opportunity to approach a literary agent about writing another book "What to Do When a Parent Dies" would increase the odds of being picked up by a book publisher. That would start the entire process over again—this time with the financial backing of a publisher.

There is a possibility that the upfront costs of the original printing may require a Kickstarter campaign at some point to allow self-publishing. Another potential hindrance is that this process of revision and editing takes a long time, and there's a risk that the interest shown in death preparation will fizzle out of style.

However, with a huge portion of the U.S.'s population entering the later parts of life, I believe Millennials are thirsty for the knowledge of how to prepare for mortality for themselves and their parents. Preparing for death is the best gift we can give our families. It allows our loved ones to grieve instead of chase bills when we're gone. Plus, it encourages us to spend our time intentionally and with purpose while we are alive.

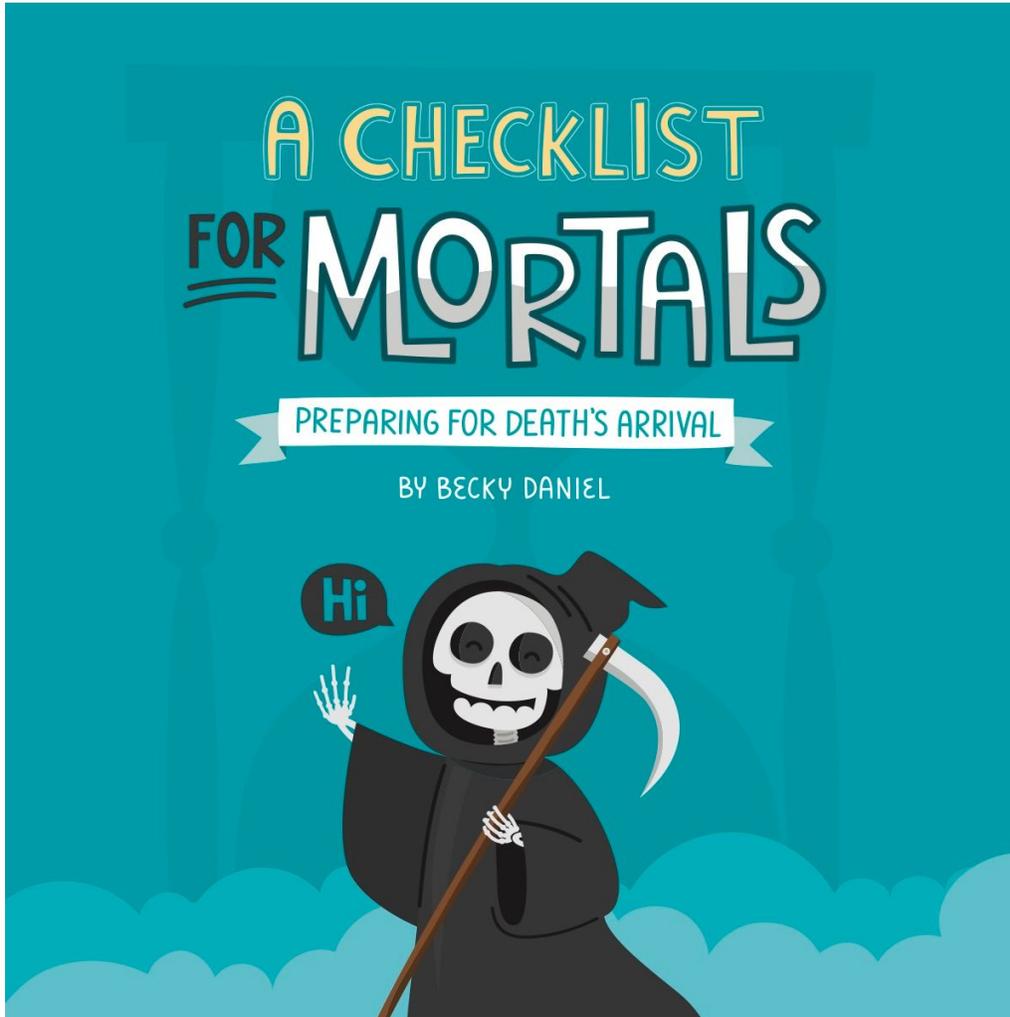
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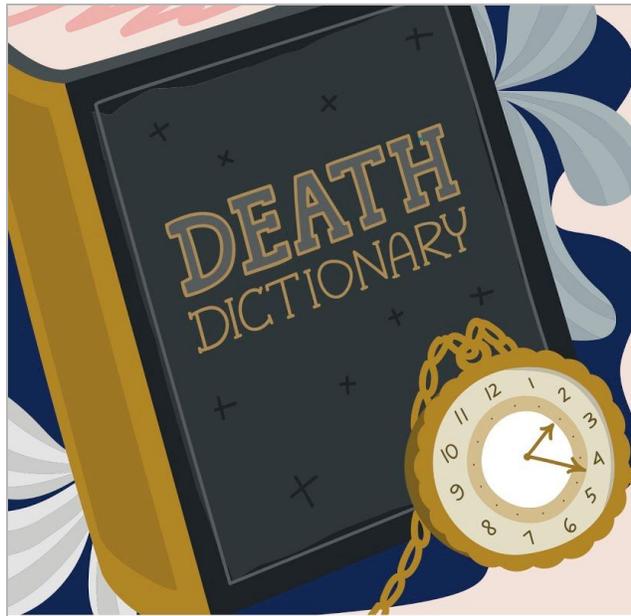
## Appendix A

Book cover from *A Checklist for Mortals: Preparing for Death's Arrival*



# Appendix B

## Sample spreads from *A Checklist for Mortals: Preparing for Death's Arrival*



**Asset** (ə•sɛt) noun  
Your stuff—the house, car, bank account, anything a thief is interested in.

**Funeral trust** (fʊ•nɛr•əl trʌst) noun  
Don't want your kids to pay for your last arrangements out of pocket? Pre-pay everything with a funeral home. The money stays out of probate and can be returned if actual costs are less than originally thought.

**Nursing home insurance** (nɜr•sɪŋ hoʊm ɪ•sʊr•əns) noun  
In keeping with insurance everywhere, it's cheaper to buy when you're young because insurance companies are gambling you'll never have to use it.

**Probate** (prɒ•bɛt) noun  
The legal process with court involvement of administering the estate of someone who has died. The period of time (several months) while creditors file their claims and the will executor waits to pay them. The court process includes deadlines to:

- Gather assets
- Find all creditors
- Pay debts in the right order
- Distribute the assets according to the will

**Probate attorney** (prɒ•bɛt ətɔr•nɛy) noun  
A lawyer specializing in wills who walks you through the business of death and makes sure everything is according to your wishes.

**Successor trustee** (sʊc•ɛs•sɔr trʌst•tɛ) noun  
Person responsible for taking over your assets in a trust.

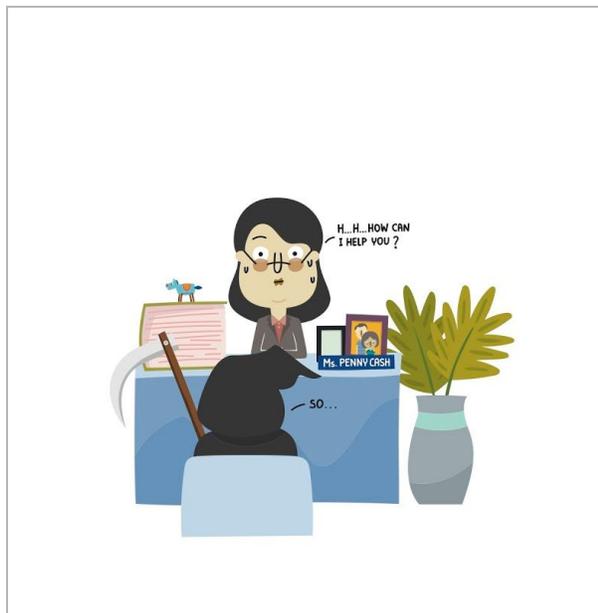
**Trust** (trʌst) noun  
A trust is a legal entity that you create to keep property outside of probate. By putting all of your assets into a trust, you allow your successor to have immediate access to your finances.

Pay an inheritor over many years with a trust or allow an automatic transfer of trust ownership if you're in an accident and unable to make decisions. There are many types of trusts—you'll need a lawyer to help you choose the right one for you and set it up.

**Will** (wɪl) noun  
A legal document that directs the distribution of your assets and last words.

**Will executor** (wɪl ɛk•ɛc•yʊtɔr) noun  
The person responsible for making sure everything in the will is done correctly. This will take months, sometimes years. You can appoint a lawyer, a friend or at relative you dislike but trust.

Some states (like Nebraska) don't require "small estates"—assets valuing \$50,000 or less—to go into probate. Check with your local lawyer.



**THE JOYS OF BANKING**

**2 HAVE MANY HEIRS CO-OWNERS ON THE ACCOUNT**

**PROS:**  
Everyone has equal legal share in the bank account.

**CONS:**  
If you put multiple heirs on the account, you're giving multiple people the legal right to move things in and out of your account whenever they want. Technically one person could go in and take out everything. You better really trust these people.

**3 NAME THE WILL EXECUTOR AS "PAYABLE ON DEATH" PERSON**

You have the same pros and cons as scenario #1 with one loved one's name on the account.

**4 PUT MULTIPLE PEOPLE AS BENEFICIARIES ON THE ACCOUNT**

**PROS:**  
You can divide your money to heirs any way you want.

**CONS:**  
Depending on your bank, this could require your executor's signature on documents which can be a hassle. Also, some banks allow beneficiaries to receive funds immediately. Other banks may include a waiting period.

**CONCLUSION**  
There's no perfect answer here. See what process your bank provides. Assess the risk and inform your family of your wishes for the bank assets.