

Questions I Would Ask if I Weren't Married to the Bereavement Chairman

As the wife of bereavement chairman Ming Lowe I have probably been better prepared than the average crewmember's spouse in the event of his or her death. Our hearts truly go out to the spouses who have experienced or are going through the death of a loved one. We have noticed that it seems to make their grief more painful when they have difficulty finding needed documents or information, or when they are unaware of their financial situation. It's difficult to problem solve and think clearly when your emotions are so raw. Grief is also exhausting and consuming, so everything on the to-do list seems huge. That's why it's important to make it easy for family members to access what they need. Hopefully, they won't need it for many, many years.

Ming asked me to write up some questions a surviving spouse might have:

1. Where is our marriage license and your birth certificate?
2. I know you have a basic life insurance policy through FedEx, but do you have supplemental insurance through ALPA or any other company?
3. Who is the beneficiary of the policies? Have you checked to make sure your ex-wife/ex-husband is not still on the policy? Have you listed your children or parents as beneficiaries instead of me?
4. Do we have an accountant and/or an attorney? What are their phone numbers?
5. Have you written a recent Last Will and Testament, Living will and funeral instructions? Where are they? Are there any surprises I should know about?
6. If you have a crash pad, do you have a phone number for someone there?
7. Who is my designated Casualty Assistance Liaison (CAL)? This can be a fellow crewmember or even a non-employee family friend. CAL is designated to help the surviving spouse through the complications of filling out forms, getting necessary information from FedEx and acting as a general intermediary if the spouse deems it appropriate.
8. Can you show me where you keep bills/debts that need to be paid? Do we have a cushion in the bank to cover a certain number of months of bills?
9. What bank accounts do you have, and am I listed jointly on the account or as the P.O.D. (point of death)? Beware that it takes longer to access the money if spouses are not listed jointly on the accounts.
10. Where are the credit card numbers and phone numbers listed in case they need to be canceled?
11. Do you belong to any websites or have any email accounts that I would need a password for in an emergency?
12. Do you have any business partnerships or formal agreements? Who are the contacts? Do you have outstanding contracts that need to be fulfilled?

These are all questions that have been asked by real surviving spouses during the last ten years that Ming has been bereavement chairman. We keep a "just-in-case" file that includes this information (visit this link for more information on this topic: <http://marriagegems.com/2012/04/13/whats-in-your-legacy-drawer-are-you-prepared/>). With a little planning now, you can ensure you and your family are prepared.

Thanks for taking the time to read this important information.

Mrs. Lori Lowe