

What Every Couple Needs to Discuss

Fortunately, Pete and I discussed funeral arrangements about six months before he died. We just happened to talk about it, even though we were looking ahead to retirement together. I knew his wishes and he knew mine. We both wanted cremation. I didn't know that before our talk. Neither of us went to cemeteries and we didn't want to take up space. It suited us. It needs to suit you. Some find comfort at the gravesite with their loved one. Talk about this topic, death comes sooner than you expect.

Having a life insurance policy on both of you is smart and practical. They aren't just for funeral expenses which run \$10,000 and over, but for the roof that needs to get replaced or the appliance that dies or helping your kids with their education and the list goes on. It is sad to hear of the widow that has to move because she can't make the mortgage payment plus all the other bills on one salary. I am grateful that Pete secured our future.

Learn what each of you does around the house, inside and outside, so "when" the time comes, you will be more ready to deal with the many challenges that come your way. I learned about reset buttons after Pete's death. It isn't difficult to reset an outlet so the appliances work again; you just have to know where they are and do it. We had to have our sewer pumped and locating the area to dig was a lot of work. Now we have a collar or lid and will never need to dig again in 90 degree weather. This list goes on too, from food preparation to laundry, bills, taxes etc. Know what your spouse does, and practice doing it while you both are alive.

Cherish each other daily. I wish I had a second chance to love Pete better. God gave me a priceless gift. Take time from your busy lives to slow down and talk and cuddle and hold hands. Nothing is more important than the ones you love. There will always be problems, pray about them together. Live by the Serenity Prayer, "God give me the serenity to accept the things I cannot change, the courage to change the things I can, and the wisdom to know the difference. " ~Ann