

## Virginia Beach Public Library Special Services for the Visually Handicapped

Bayside & Special Services Library, in cooperation with the National Library Service for the Blind and Physically Handicapped, provides library service to Virginia Beach residents with visual and physical disabilities. The library offers talking books and players, recorded magazines, large print books, movies, Braille, and catalogs. All are mailed to customers' homes at no cost. Talking books and recorded magazines are also available for customers to download directly to their device. An eligible person must fill out and submit an [application](#). Call the library at 385-2684 for more information.

### Who Is Eligible?

- People who are blind or have low vision.
- People with physical disabilities who cannot hold a book or turn pages.
- People with reading or learning disabilities certified by a medical doctor.
- Those with temporary visual or physical disabilities may also be eligible.

## Planning Your Funeral

If you watched Senator John McCain's recent funeral services, you learned that he had made all the detailed plans himself. In 2012, screenwriter Nora Ephron planned her own funeral, so when she died suddenly her friends and family knew exactly what to do. Here are three lessons from what she did:

1. Be decisive about your wishes. Ephron knew she wanted a memorial that matched how she lived her life, down to the printed programs that included some of her favorite recipes. When doing your funeral planning, it is important to

address key questions and make sure your loved ones know the answers:

Do you want to be buried or cremated? If cremated, where you want your ashes to go? Do you want a funeral or a memorial service? What religious ceremony do you want? How do you want your family and friends to celebrate your life and/or mourn your death?

2. Think about the financial side of your funeral. Ephron was fortunate; she had the asset base to put on a memorial service at Lincoln Center. Most of us are not in that position, of course, so you will really want to determine how much your funeral will cost and where the money will come from to pay for it. Elizabeth Meyer, author of *Good Mourning*, often tells people to consider prepaying, since the cost of funerals rises annually. A prepayment plan, locking in your cost, can be arranged with the funeral home or be done through a life insurance policy or a "payable upon death" account.

3. Don't be afraid to be a planner from beyond the grave. Ephron left nothing to chance with her funeral; it was structured and planned in a very detailed manner, which made it easy on her family. She had listed who would speak about her life, in what order and for how long. Most families, however, scramble at death to make decisions the way they think the deceased would have wanted.

Avoid your loved ones handling your funeral in a way you wouldn't want. Do this by writing down some personal touches that will help your family and friends grieve. They might include: Who should eulogize you?

What readings should be used?

Is there any specific music that should be played?

What symbols of your life would you like displayed?

Helping Your Family Grieve

While this mostly doesn't seem like financial and estate planning, it really is. Because your