

Give the Gift of End-of-Life Planning

WRITTEN BY CHRISTINA NIFONG

Ducks in a Row classes provide a blueprint for getting organized.



Cristina and Wayne Flippen had a will and a safety deposit box. They knew they wanted to be cremated and didn't want drawn-out, formal funerals. But, at 72 and 76, they hadn't spent much time sharing their wishes with their five adult children or eight grandchildren.

"We're both pretty busy, you know, traveling, playing pickle ball, trying to live our lives," Cristina said.

Then, Cristina ran into retired Roanoke Regional Chamber of Commerce CEO Joyce Waugh on a plane home from New York City. After hearing Waugh was offering end-of-life planning classes, the Flippens scheduled a three-hour private session.

"It was a good wakeup call for us," Cristina said. "Even though we thought we were ready, we were not. This brought up a whole lot of different points we had not even thought about."

The Flippens now have a reference sheet prepared in case of a medical emergency; it lists blood type, prescriptions, and preferred hospital. They changed their will to a trust and updated their powers of attorney. Cristina even chose hymns for her funeral mass.

"We're trying to get organized so that our kids don't have to worry about all that," Wayne said.

The Flippens both remember how hard it was to make end-of-life decisions for their mothers without knowing their wishes.

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CRISTINA FLIPPEN

"I don't think of any of this as morbid. I just think it's the circle of life," Cristina said. "It's going to happen and I want it to happen on my terms as much as possible."

PERMISSION TO DECIDE

By the time Waugh began teaching Ducks in a Row classes, she had supported her husband through his cancer treatments, then his death. She knew personally what it meant to make choices for a loved one.

"This is not an easy thing for people to talk about," said Waugh, now 73, in a recent interview.

She recalled that she was visiting her friend Mary Ann Stripling in Staunton when Stripling asked if Waugh would consider teaching an end-of-life curriculum that Stripling had developed. "It was about a year after Tom died," Waugh remembered. "And I said: 'Yeah, I think I would.'" Stripling emailed notes, logos, worksheets, printouts, a PowerPoint.

After Waugh retired as long-time president of the Roanoke Chamber at the end of 2022, leading Ducks in a Row workshops gave her a sense of purpose.

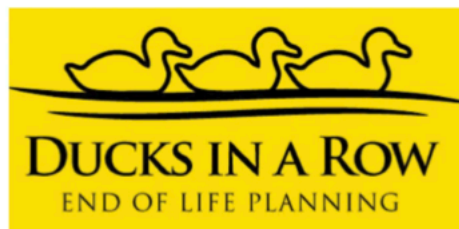
"People know they need to do this, but they don't know where to start," she said. "It's like when someone is trying to clean out a house and you tell them...just start with a closet. It's the same thing. This just gives them a little bit of structure and lots of examples."

Before Waugh moved to Roanoke in 1978, she earned her master's degree in social work. Those who have taken the classes say Waugh walks them through the information in a straightforward, affirming way.

"She was like a teacher that wanted to show you why you needed to do all this, and then how to do it...to protect your family and protect yourself," said Wayne Flippen. "It's a great tool for those in our age brackets."

Waugh said she has observed that many fear planning for life's final stage, as if by writing a will or choosing a cemetery plot they are courting death.

"This course is all designed to help you really think, if you haven't decided what you want," Waugh said. "And a lot of people don't know. They haven't really given themselves permission to decide what they want at the end of their lives."



The Ducks in a Row curriculum was developed by teacher and counselor Mary Ann Stripling.

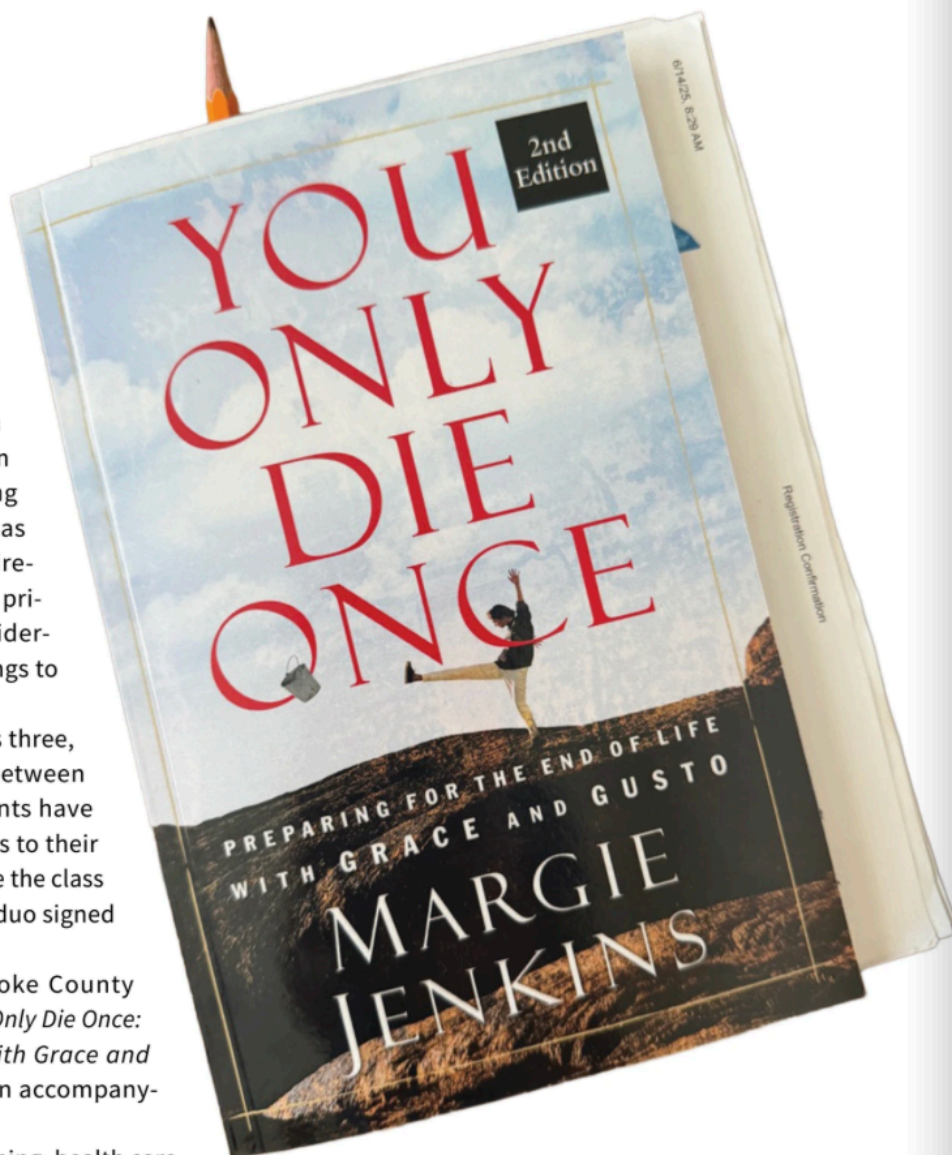
STEP BY STEP

Waugh primarily teaches Ducks in a Row through the Roanoke County Parks, Recreation and Tourism department. Classes are offered each quarter at Brambleton Recreation Center, with a new set beginning at the end of September. She has also led workshops at area retirement homes and she schedules private consultations. She's considering expanding the course offerings to churches and nonprofits.

Ducks in a Row is designed as three, two-hour sessions, taught to between five and 12 participants. Students have ranged in age from their mid-20s to their mid-90s. Couples sometimes take the class together; one mother-daughter duo signed up.

The cost (\$75 for the Roanoke County classes) includes the book, *You Only Die Once: Preparing for the End of Life With Grace and Gusto* by Margie Jenkins, and an accompanying workbook.

The course covers estate planning, health care planning, and securing digital assets. Students are guided to collect all documents (car titles, utility bills, financial accounts) in one place; create a comprehensive list of passwords; designate a power of attorney and draft medical directives and a will or trust; decide and document care priorities in the face of declining health; make



Retired Roanoke Chamber president Joyce Waugh offers end-of-life planning through community classes held quarterly at Brambleton Recreation Center. The price includes the book, *You Only Die Once*, and an accompanying workbook.



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JOYCE WAUGH



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TERRIE BENJAMIN

after-death service arrangements; and write an obituary.

"I tell people up front, I'm not a lawyer. I'm not a financial planner. I'm not a funeral director," Waugh said. She sees her role as helping participants prepare for appointments with service providers.

For Terrie Benjamin, 65, who enrolled in a Roanoke County class in 2025, Ducks in a Row was an important introduction. "It's kind of like your blueprint," Benjamin said. "The blueprint lets you know what to do and then it leads you step by step."

Benjamin enjoyed the small class setting; she learned from others' questions and life experiences in addition to Waugh's instruction. But, she

said, organizing a life is a daunting project.

"You know, a year later...my husband and I are still not finished," Benjamin said. "It just takes time—and commitment."

In keeping with the Ducks in a Row theme, Waugh gives out rubber ducks of all shapes and sizes throughout the workshop. The bright toys help lighten the mood, Waugh said. And, after students take the ducks home, they can act as reminders to not lose momentum.

But even those who haven't completed every checklist item are winners, Waugh said.

"I tell people who take the class, 'Congratulations! You are taking steps that few people even want to think about.'" ☆