

DECISIONS

Time surrounding deaths and funerals can be very difficult. The added burden of making the many decisions associated with a funeral can make these days even more stressful. We offer this information to you as a service at this difficult time. We hope that it will give you valuable information and assist you in making meaningful choices.

Because we have lived... we have funerals.

Few people enjoy discussing death. Yet it is a very real fact of life. How we prepare for our own eventual death or the death of a loved one often depends on how often we have discussed the subject with those close to us. Careful preparation can ease the worry and concerns of those around us when the family circle has been broken.

When properly prepared for, funerals become very important events for the living. Funerals set us on the path to recovering from our sadness by helping us accept the reality of the death and celebrate the life that was lived. Funerals give us the chance to accept the support of others. Funerals give us a chance to say goodbye and begin to live our life without our loved one. Funerals allow us the opportunity to tell the stories, to laugh, to cry.

Some practical things we can do to Prepare ourselves and our loved ones

Prepare a last will and testament

It is sad to believe that many people leave no will or have allowed their will to become obsolete. It is a mistake to believe that only those who have large estates would need a will. Actually, low and middle income families; or families where small children are involved have the most difficulties if a loved one dies without a will.

It is best to seek the advice of an attorney in reference to legal matters surrounding a death. If you do not have an attorney,

most local bar associations have a referral service that will help you find a reputable one.

Discuss funeral plans with a professional

In recent years there has been an increase in prearranged funeral services. Funeral professionals are most willing to discuss your needs and preferences at any time.

It is often helpful to know what service and disposition options are available. Choices made in advance are often more informed and indeed can be better decisions. Some families choose to pre-pay all or part of a funeral in advance.

Financial and other important matters

It is wise to let your spouse or next of kin know a bit about your financial status. They should be familiar with the location of your savings, checking or brokerage accounts. Someone should know the location of your will and be aware of any special financial obligations you may have which would continue after your death.

When faced with all of the decisions immediately after death occurs, it is valuable to know where certain documents are located and how to obtain them without difficulty.

These items might include:

- 4 Social security number and records
- 4 Birth certificate
- 4 Marriage or divorce certificates
- 4 Discharge from military service
- 4 Savings and checking account information
- 4 Insurance policies
- 4 Stocks and bonds
- 4 Deeds or mortgage papers
- 4 Pension or retirement account records

Provide important vital statistics

The legal documents prepared after death require certain information be included. It is wise to record personal information such as parents' names, mother's maiden name and your social security number. Military discharges might need to be accessed. Keep this information in a

place where the person who will be making your arrangements can find it. Not having access to such information can delay much of the important paperwork associated with a death.

What kind of funeral would you like to have?

Every family is different and all may not want to have the same kind of funeral. Our family traditions, religious practices and personal desires guide the type of funeral service we choose. Simple or elaborate services, public or private, religious or secular; these are some of the choices.

There are many places a funeral may be held, from funeral homes and churches to simple graveside ceremonies. Some people may wish to have no services at all. And these choices influence other factors such as whether the body will be present for the funeral, whether there will be visitation or viewing and if so, whether the casket will be open or closed. The final disposition - either burial or cremation, also requires a decision.

It is an excellent idea to have discussed these choices and your own preferences with your family. Such discussions ease the burden of decisions at the time a family must make funeral arrangements for a loved one.

Because there are so many choices, it would be impossible to detail all of them here. However, below we will explain some basic types of services. As always, consulting a funeral professional or clergy person is advisable when you have specific questions.

A few words about "The Traditional Funeral"

In most areas of the US and Canada, a traditional funeral consists of some type of visitation or time for family to receive friends. The deceased is placed in a casket, which may be open or closed. Following the visitation and viewing, a funeral service takes place. The funeral may be held in a funeral home, church or cemetery chapel. While most families select a service that is religious in nature, secular services may be held, instead. After the funeral services burial or cremation may take place. If cremation is chosen, the cremated remains are

returned to the family for placement in a grave, columbarium niche or permanent retention.

Regardless of the type of service that is chosen, it is important for the grief recovery process to have some type of gathering to receive the support of family and friends, acknowledge that a death has occurred, celebrate the life that has been lived and begin living our life without the person who has died.

The type of disposition we select for our body actually has very little to do with the type of funeral we select. There are two main types of disposition and one that is considered an alternative.

Burial of the Body...

When one selects to be buried, the body is placed in a casket, the casket is placed in a burial vault or grave liner if required by the cemetery; and the entire unit is placed in a grave. The close alternative to burial is placement in an above ground crypt or mausoleum. This type of disposition is called entombment.

The Cremation Option...

If the body is not buried or entombed, it may be cremated. Cremation subjects the body to a high degree of heat reducing it to brittle bone fragments that are processed and placed in an urn or some other type of container. The urn may then be buried, placed in a niche or retained by a family. Sometimes the cremated remains are scattered. Even though a cremation is planned, there is always the option of having a funeral service where the body is present for viewing. Many professionals suggest that this viewing is helpful to the grief recovery process.

If services without viewing are chosen, they may take place either before or after cremation takes place. If these memorials take place after cremation, the cremated remains in an urn are usually present.

The Anatomical Donation...

The other option for disposition is the anatomical gift. Arrangements are usually made in advance of death for a medical school or other institution to receive the body immediately after death. Even families who make anatomical gifts may have funeral services. The body, however, is sel-

dom present. At some later date, the body is respectfully cremated. Directions for final disposition are agreed upon in advance with the institution receiving the donation. It is wise to consult the institution you intend to receive your body for details on how to accomplish this special type of disposition and what requirements for special handling there are.

Once the decision about the ultimate disposition of a loved one or ourselves has been made, the public and/or private ceremonies - the funeral ceremonies will be determined. You may have heard it said that, "funerals are for the living." And you have probably also heard "we should be memorialized in the way that we lived." Both are correct and offer sound advice.

Choosing Someone to Help...

Once we have discussed the options of meaningful celebrations and choices for disposition with our family, when death occurs choosing a funeral professional to help make all the arrangements is the next step.

People usually select their funeral professional or funeral home by reputation within the community, personal experiences, religious affiliation, and convenience of location or the recommendation of a trusted friend. Even if death occurs away from home, it is a good idea to contact a funeral home in the area where the deceased permanently resided. They will be familiar with the steps necessary to transfer the loved one to their place of burial regardless of where the death took place.

Guidance on what is involved when planning a funeral...

Your funeral professional will be a valuable resource in outlining your many options. You will then be able to pick and choose what you feel would make a meaningful ceremony, one that would satisfy the needs of you and your family and fulfill the known wishes of your loved one.

Some of the decisions you should expect to make at a funeral home...

Considering the wishes of the deceased and your financial means and needs: 4 Select a clergyperson and obtain his/her services.

^ Select a time and place for visitation or wake and funeral or memorial services.

* With the assistance of the funeral professional, select a casket that will hold your loved one's body. If cremation has been selected and will take place after services, special cremation caskets are available.

4 After choosing the method of final disposition, notify the cemetery and arrange for the appropriate grave space to be opened. *(If the deceased or family does not own cemetery property, a grave space will need to be selected.)*

4 Since most cemeteries require outer burial containers, a suitable burial vault will be selected. The minimum container a family may select to fill this requirement is a concrete rough box or grave liner. 4 If you wish to have fraternal or veteran's organization of which the deceased was a member take part in services, they should be contacted. Their participation should be coordinated with the clergyperson. The funeral home staff can arrange this for you. + Prepare an obituary or death notice for local and out-of-town newspapers. The funeral professional will assist you in placing these notices.

* The funeral home often has a selection of vehicles at their disposal. The funeral director can guide you as to which are appropriate for use in relation to the services you have selected.

4 You will select clothing for your deceased loved one. If you feel there was nothing appropriate in your loved one's wardrobe or if size is a problem; the funeral home usually has a selection of appropriate garments or can give you guidance on where to obtain something suitable.

+ Pallbearers will assist in moving the casket from funeral home to church or cemetery. You will be asked to choose these people. The funeral home staff will advise them of their duties. Special friends acting as honorary pallbearers may also be appointed.

* There are many legal documents that will be filled out at time of death. The

funeral home staff, with information you supply, will assist in completing this task. It will be necessary to have accurate information about the deceased when filing these forms. In addition to the death certificate; veterans, fraternal and union forms, insurance claims, notification of Social Security and other benefits require accurate information that you will supply.

The funeral and its functions...

When we participate in a funeral, we are participating in a ritual that is as old as time. Since the beginning, man has felt the need to do something when a death occurs. From observing a moment of silence to participation in an elaborate state funeral, the funeral is an opportunity for survivors and friends to share love, respect, and grief. The funeral offers a time to give and receive support. It provides a place for an open and outward expression of feelings of loss. Through the use of the funeral ceremony, the bereaved take the first steps toward adjustment to life without their loved one.

What are the parts of a funeral ceremony?

Because the funeral ceremony reflects a life lived, and because we live our lives in so many diverse ways, with customs and traditions rooted in our religious, ethnic or community customs...there is no one description that fits a funeral.

If the ceremony has meaning for those left behind, if it acknowledges the reality of death and if it sets the bereaved on the path to a new life without their loved one, it fills the needs it is meant to. There are many components that make up a funeral ceremony. Here are some to consider.

Calling Hours, Visitation, Wakes

Three names for one basic idea: A time to come together as a group to share the loss of a significant person. Visitations and wakes can last from a few private moments a family spends with a loved one's body to all night vigils. Personal traditions and preferences usually guide the choice made. Some religious beliefs dictate whether such visitation or viewing of the deceased body is appropriate.

The funeral service... in church or a funeral home

Family and friends come together to give each other comfort and remember the deceased. While most funerals are religious in nature; they can also have secular portions. The use of personal friends as eulogists in addition to clergy is appropriate. Your clergy person or funeral professional can guide you on your choices for funeral services in houses of worship or funeral homes. Some type of procession to the place of burial or entombment usually follows these services.

The graveside service

Family and friends gather at the graveside with clergy or a leader for remembrance and committal of the casketed body or cremated remains. A tent may be erected near the grave, with chairs placed under it for convenience.

Services in a cemetery chapel

Similar to a graveside service, committals are also held in chapels erected within cemetery grounds. After the service, the casketed body or cremation urn is taken to the grave for burial or to the mausoleum for entombment.

Direct burial or immediate disposition

This type of service is the least common offered by the funeral professional. Generally, the body is prepared but not embalmed, unless requested by the family or pre-planned by the deceased. Direct burials or immediate dispositions are generally completed when there is no family or other family to take part in services.

Memorial services

A memorial service can take place any time following a death. It need not be part of a service with viewing. The body is not present for a memorial service. Memorial services may take place in any location and are often held days or even weeks after the death has occurred. Memorial services allow the survivors to fondly remember the person who died through music, readings, photographic remembrances as well as prayers and meditation. Families who orig-

inally wished for no formal funeral services at the time of death often arrange to have memorial services at a later time.

Military honors

For those who have served their country, military honors are a special part of the funeral and a long-standing tradition. On January 1, 2000 the Department of Defense began implementing the "Honoring Those Who Served" plan to provide military honors for veterans. Upon a family's request, the law requires that every eligible veteran receive a military honors ceremony to include folding and presenting the United States burial flag and the playing of Taps. The military honors detail consists of two or more uniformed military persons with at least one a member of the veteran's parent service of the Armed Forces. The Department of Defense program allows the funeral professional to request military honors on behalf of the family. When military honors at a national cemetery are desired, they are arranged prior to the committal service by the funeral home.

The funeral procession

The funeral procession is one of the oldest parts of the funeral service, dating back to the beginning of history. The funeral procession tells all who see it that a death has taken place and that those participating are part of a ritual of saying goodbye. The funeral home staff members advise family, pallbearers and friends of their proper place in a procession from the church, synagogue or funeral home to the place of burial or entombment.

About monuments and markers

After a burial of casketed or cremated remains, it is traditional to mark the grave in a special manner. Markers, headstones, plaques or monuments are most commonly used. It is not necessary that you select a memorial immediately. Decisions such as this should be made carefully, for they are lasting tributes. Cemetery requirements control the type, size and placement of markers. Before making a purchase, check with your cemetery for any regulations it may have.

Some things to think about in

the days that follow a funeral-Sending thank you notes and acknowledgements

Acknowledgement cards or thank you notes should be sent to those who sent flowers, made donations or offered assistance in the days surrounding a death and funeral. There are many types of cards available from simple folded thank you notes to engraved stationery. Any type is acceptable. The funeral home serving your family may provide a selection from which you can choose. Etiquette does not require that you formally acknowledge telephone calls or visitors who signed the guest book.

Filing for benefits

Insurance

Many times insurance is purchased to help pay for a funeral and burial. Making a claim for these benefits will require, in most cases, a certified copy of the death certificate and completion of certain claim forms. Your insurance agent will be able to assist you in making these claims. Even in the case of policies that have lapsed, it is wise to have an agent review the policies to see if any benefits remain.

Veterans' benefits

Honorably discharged veterans of the Armed Forces are eligible for a variety of benefits. Because these benefits are based on the type and length of service, it is wise to contact the Veterans' Administration office in your area to assist in making claims. Your funeral professional will be able to assist with benefits such as the burial flag, military graveside honors and interment in national cemeteries. Most veterans' organizations such as the VFW and American Legion posts have officers who may be able to offer assistance.

Social Security, Medicare

If a deceased was insured under Social Security, benefits may be available to a surviving spouse or dependent children. Applications for both Social Security and/or Medicare benefits should be made with your nearest Social Security office.

Taking care of yourself

The days after a death and funeral are very stressful. There are many decisions to be made, many people to speak to, many emotions to address. The most important thing you can do is take care of yourself. Make sure you have regular meals, even if they are small ones. Try to rest when you feel tired. Understand that you will feel many emotions; and that you may cry one minute and laugh the next. This is normal. Don't let well meaning friends tell you to "get over it" when in fact there is a great deal you must "go through" to recover from your loss. Allow yourself private time, but reach out to friends and loved ones also. Remember, grief shared is grief diminished. Understand there are many professionals you can depend on to help if the burden of recovering from your loss becomes too great.

When we are a "friend of the family"

When a death occurs, it affects friends as well as loved ones. During these times it is important to understand what we can do to help a bereaved family while helping ourselves through a sad time. Here are some suggestions of activities in which a friend or member of the community may participate, express sympathy and acknowledge the loss of a friend.

The personal call

In the past, personal calls were made only when the deceased was a close friend. Today, because families are so mobile, the idea of a personal call or offer of assistance can be most welcome. Any actual visit to the home should be kept brief. Extending an offer of babysitting, helping provide transportation, making telephone calls, housesitting or preparing a meal are all useful ways in which a friend can help a grieving family. Offer whatever you feel able to give and then leave it up to the family to accept.

Attending the funeral

Even if the deceased was not a close personal friend, attending a funeral is the best way to show respect for someone who has died and to support a family or friend who has lost a cherished loved one. Of all the things a friend can do, being present at the funeral is a true act of kindness and sym-

pathy; and one that will be remembered.

Sympathy notes

Sympathy notes or cards should be sent soon after you have heard of a death. Normally they would be addressed to the next of kin or closest relative to the person who has died. If, however, you are acquainted with other members of the family, your correspondence can be addressed to them. What is written is important. The tone should be sincere and uplifting and the remarks about the deceased genuine. A heartfelt note of sympathy will be appreciated and often cherished for years.

Providing food

In our culture when words fail us, we often turn to food. The sharing of a meal has a special significance. When a death occurs, having extra food available, thoughtfully prepared and presented can be most helpful and appreciated. If you choose to provide a meal for a family, consider sending it in disposable containers or labeling dishes to assist the family in returning them.

Flowers, masses, donations

Flowers are a universally accepted symbol of sympathy and may be sent to the funeral service or to the home. In recent years, families have requested that flowers be omitted and that memorial contributions be made to a church, synagogue or charitable institution. Those receiving the contributions notify the family that such a donation has been received. For those of the Catholic faith, having mass said at an appropriate church is a thoughtful gesture.

No matter who you are... let your wishes be known

One of the most common remarks funeral professionals hear is, "If he/she had just told us what they wanted." Because death and funerals are not easy topics to discuss, many families never really know the wishes of their loved ones. The following pages are meant for you to use to record your wishes and thoughts as well as valuable information to help those left behind make proper arrangements. Then, make sure your spouse, children or a trusted friend has a copy of this information.

FUNERAL WISHES

Funeral Home

Address

Religious Denomination,

Please contact (Name) (Address) (Phone)

Minister Q _____

Priest CJ _____

Rabbi Q _____

SPECIAL INSTRUCTIONS: Music, verses, etc.

Lodge, Fraternal, Military Organization.

Florist Preferred_

Place of Burial

Cemetery Property Owned_

PEOPLE TO BE NOTIFIED

Doctor _____

Funeral Director _____

Clergyperson _____

Lawyer _____

Next of Kin _____

Executor of Will _____

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&

F
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**F
WIFE**

Name _____
Address _____
Date/Place of Birth _____
Date/Place of Marriage. _____
Religious Affiliation _ _____
Citizen of What Country, _____
Social Security Number_ _____
Military Serial No. _____
Branch of Service _____
Dates of Service _____
Occupation/Place of Business, _____

**A
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HUSBAND

Name _____
Address _____
Date/Place of Birth _____
Date/Place of Marriage _____
Religious Affiliation _____
Citizen of What Country _____
Social Security Number _____
Military Serial No. _____
Branch of Service _____
Dates of Service _____
Occupation/Place of Business, _____

History of Employment _____
Education: Schools attended; degree; honors; etc.

Business or Professional Career: Dates; locations; firms; etc.

Military Service Dates, Decorations:.

History of Employment _____
Education: Schools attended; degree; honors; etc.

Business or Professional Career: Dates; locations; firms; etc.

Military Service Dates, Decorations,.

Fraternal, Civic, Political Club Affiliations: _

Fraternal, Civic, Political Club Affiliations:.

Hobbies, Sports, Charities:.

Hobbies, Sports, Charities:.

Places of Residence with Approx. Dates:.

Places of Residence with Approx. Dates:

His Parents

Father's Name _____

Date/Place of Birth _____

Date/Place of Marriage_

Date/Place of Death ____

Burial Location _____

Mother's Maiden Name_

Date/Place of Birth _____

Date/Place of Marriage_

Date/Place of Death ____

Burial Location _____

Her Parents

Father's Name _____

Date/Place of Birth ____

Date/Place of Marriage,

Date/Place of Death ____

Burial Location _____

Mother's Maiden Name,

Date/Place of Birth _____

Date/Place of Marriage,

Date/Place of Death ____

Burial Location _____