

Arranging Your First Funeral

What to Expect & How to Prepare



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Losing a loved one can be disorienting for survivors, even if the death was anticipated. Staying focused on necessary tasks becomes challenging, requiring those with responsibilities to seek support from trusted individuals. Often, when a loved one passes at home, the initial responsibility of making calls falls on someone close, such as a spouse, child, relative, or friend. Here are valuable lessons from others' experiences that could assist you if you're in a similar situation.

When a loved one dies, different protocols apply depending on whether the death occurs at home, under hospice care, or in the hospital.

When Death Occurs at Home

If the death occurs at home, you'll likely first contact the doctor treating your loved one, their home health care provider, or dial 911. If your loved one is under hospice care at home, hospice staff may handle the notification or assist when contacted. When you call 911, responders will confirm the death and coordinate with the coroner's office or transport the deceased to a hospital ER for official pronouncement. They will ensure you understand the procedures. You can also directly contact the coroner's office if an examination is needed. However, arranging transportation of the deceased to a funeral home will likely be your responsibility.



When Death Occurs Under Hospice Care

Losing a loved one under hospice care is often more manageable than in other circumstances, involving fewer necessary steps. You'll have the support of familiar hospice staff throughout the process. Begin by contacting the hospice worker, who will visit your home and arrange for a physician to declare the time of death. The hospice worker will also handle the disposal of the deceased's prescription medications, after which you may contact the funeral home for transportation arrangements.



When Death Occurs in the Hospital

When someone dies in the hospital, the process varies based on their length of stay. If it's under 24 hours, a medical examiner must be notified to determine the cause of death. However, if the person was in the hospital for more than 24 hours, this step can be skipped, allowing the hospital to promptly release the deceased to the funeral home.

Handling Those First Calls

Everyone you interact with will understand the impact of your loss. Expect to be asked for basic information about the deceased, such as their full name, address, age, and Social Security number. Consider jotting down this information before making the initial call to ensure you can provide it easily when needed.

Calling the Funeral Home

Next, contact the chosen funeral home. Inform them if the coroner or examiner has released the body for transport; they cannot collect the deceased until this occurs. Take this opportunity to discuss pre-planned and immediate arrangements with the funeral director and seek their advice on further steps.



Notifying Family & Friends

Another immediate task is contacting family members and arranging the funeral, which can be overwhelming initially. Your funeral director will assist you with these tasks, including gathering family and friends, managing timing, and coordinating travel. Involving them early in the process will alleviate many burdens.

Information for The Funeral Home

After making initial arrangements over the phone, you'll likely visit the funeral home, often on the same day as the death, to meet with the funeral director for further planning. Here's the essential information you'll need to bring with you:

- Full legal name of the deceased, including maiden name if applicable
- Full home address (legal residence), regardless of whether they were living there at the time of death
- Social Security number (SSA contact: 1-800-772-1213)
- Date and place of birth (birth certificate advisable)
- Father's name
- Mother's name, including maiden name
- Occupation during their working lifetime
- Cemetery information: family plot, pre-paid gravesite, etc., if applicable



The following documents may also assist you in planning the funeral service:

- Veteran's discharge papers (DD-214) or proof of military, federal, or public service (Veterans Affairs: 1-800-827-1000)
- Insurance policies/payment details for funeral costs
- Clergy name and contact information

- High-quality digital photograph, if available
- List of survivors with contact details
- Names of pallbearers or honorary pallbearers, if desired



The Death Certificate

Obtaining official Death certificates is crucial amidst the paperwork following a death.

Official copies are required in the following instances:

- Life insurance claims
- Real estate transactions
- Vehicle title transfers
- Boat title transfers
- Stock/bond portfolios
- Oil/energy/mineral leases
- Bank accounts (savings, checking, CDs & IRAs)
- Probating the will
- Purchases with credit life insurance attached
- Closing credit card accounts
- Payouts for prearranged funeral or cemetery insurance/trust
- Government or employer claims/pensions

- Various taxes (federal, state, property, deferred, estate, etc.)



First Visit Checklist

Before meeting with the funeral home, ensure you have everything prepared by following this checklist:

1. Obtain sufficient certified copies of the death certificate for legal purposes, reorder through the funeral home if needed.
2. Notify your bank and adjust accounts to your name or joint accounts with surviving relatives.
3. Notify the deceased's employer and inquire about potential benefits like insurance, survivor's benefits, profit sharing, and pensions.
4. Check with credit unions for possible life insurance coverage.
5. Inquire about health insurance coverage for you and your children.
6. Check for accident insurance benefits if the death was accidental.
7. Review automobile insurance for potential benefits.
8. Notify the deceased's labor union and inquire about survivor benefits.
9. Contact fraternal organizations the deceased was a member of for potential benefits.
10. Check medical directives or Living Will for organ or body donation preferences.

11. Apply for any Social Security benefits you and your minor children are eligible for.
12. Collect debts owed to the deceased.
13. Review your financial situation.
14. Seek emergency aid from the Department of Social Services if needed.
15. Maintain records of all cash income and expenses.
16. Obtain hospital and medical statements promptly.
17. Pay outstanding bills and taxes, checking for credit life insurance coverage.
18. Seek legal advice for probate, inheritance, estate taxes, etc.
19. Draft or update your own will.
20. Change beneficiaries on your inheritance.
21. Transfer real estate titles at the Register of Deeds office.
22. Transfer stocks and bonds to your name or jointly with surviving relatives.
23. Transfer automobile titles at the Secretary of State's office or through Probate Court if necessary.



What to Expect at Your Visit

Arranging burial or cremation entails decisions and details that must be managed. Alongside paperwork, there are also emotional aspects to consider. For many, encountering caskets for the first time can be unexpectedly shocking. Viewing the body

and preparing it for burial or cremation often evoke a range of emotions, especially when dressing it with special clothing, jewelry, and mementos. Having a supportive friend or family member present during these moments can be beneficial.

Having a budget in mind during your initial visit to the funeral home is beneficial. It helps you focus on the best options within your financial means. For those opting for cremation, discussing details like preparing the deceased and handling the ashes can be stressful, so share your feelings with others beforehand. Selecting a grave memorial may bring back memories, which are easier to handle with a supportive friend or family member by your side.

Your funeral director, with their extensive experience, understands the challenges you're facing. Their role is to support and guide you in making the best decisions for you, your family, and your loved one.



Planning Funerals for Burial or Cremation

As next-of-kin, one of your initial decisions, unless specified in a will, is whether to cremate or bury your loved one. This choice can be challenging. Nonetheless, it's

essential to recognize that regardless of your decision, you can still hold a funeral gathering to honor the departed soul with family and friends.

It's crucial for loved ones to bid farewell to the departed. Even a modest funeral service brings comfort to those who care about and wish to remember the individual being commemorated.

A funeral service serves various purposes, from reuniting old friends to providing reassurance to young children amidst uncertainty. It's a universal human need for celebration and remembrance. Whether your loved one is present in a casket or an urn, what matters is that those left behind feel they're offering a gathering of souls, wishing the departed a safe journey home.



Encourage Participation From All Family Members

When planning the funeral, consider partnering with a funeral director or appointing a family member to lead the process to ensure thorough organization. Encourage everyone's participation by hosting a group call or online video chat. Discuss each

person's input on what should be included. In case of disagreements, strive for mutually agreeable solutions, being open to compromises when necessary.

Allocate roles to everyone who desires involvement. For instance, while one person delivers the eulogy, another could compile a photo montage, someone else could recite a poem or sing a song, and family members could share brief, meaningful memories. Encourage each individual to contribute in a manner that suits them best. Additionally, seek guidance from the funeral director or religious leader, drawing upon their experience to facilitate peaceful agreements.



Announcing the Death of a Loved One

When a loved one passes away, surviving family members bear numerous responsibilities, including informing friends and family of the loss. In today's era of social media, announcing a death requires careful consideration of etiquette.

An essential step is to involve a funeral home director. Begin planning before formally announcing the location of the funeral or memorial service. Only publish the obituary after confirming the availability of the venue, including any required vendors like an officiant or caterer, which the funeral director can help arrange.

Funeral home directors are adept at sensitively discussing matters related to death. In times of grief, articulating your feelings about the loss can be challenging. An experienced funeral director can provide valuable assistance in crafting your message.

Regarding social media etiquette, refrain from posting online until you've personally informed family members and other key individuals. Make individual announcements before any broader updates.

Planning a funeral is challenging. If you find yourself as a primary organizer, though exhausting, know that you're facilitating a meaningful gathering for everyone, whether it's a burial, interment, or scattering of ashes.

Death is not the end of a light, but the dawn of a new day.