



ARRANGING YOUR FIRST FUNERAL

What to Expect & How to Prepare





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Losing a loved one is disorienting for the survivors in the immediate aftermath, even if the death was not entirely unexpected. Staying focused on what needs to be done isn't easy and anyone with these responsibilities needs to turn to those they trust for help. When the loved person dies at home many times the burden of making those first calls falls on someone very close - a spouse, child, relative or friend. Here are some small but important lessons learned from others that may be helpful if you find yourself in this situation.



When a loved one dies there are different sets of protocols 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 will most likely first call the doctor who has been treating your loved one, or their home health care provider, or simply 911. In many cases where a person has been under hospice care at home the hospice staff will handle the calling if they are present or when called. When you call 911 when they respond, they will confirm that a death has occurred and they may either be in touch with the coroner's office or will transport the body to a hospital ER where death is pronounced officially. The 911 responders will be sure that you'll know what is going to be done. You can also talk the coroner's office directly if you feel there is a need for an examination to be held and death officially declared before your loved one's body is moved. However, calling the funeral home to arrange to have the body transported will probably be up to you.

When Death Occurs Under Hospice Care

For a loved one to die under hospice care is, frankly, easier to deal with than a loved one dying in other conditions. Practically speaking, there are simply fewer steps that must be taken. The first thing to do is to call the hospice worker, who will come to the home. The hospice worker will arrange for a physician to come and call the time of death. In addition, the hospice worker will destroy all prescription medications that the deceased was taking, and at that point the funeral home may be contacted to come and transport the body.

When Death Occurs in the Hospital

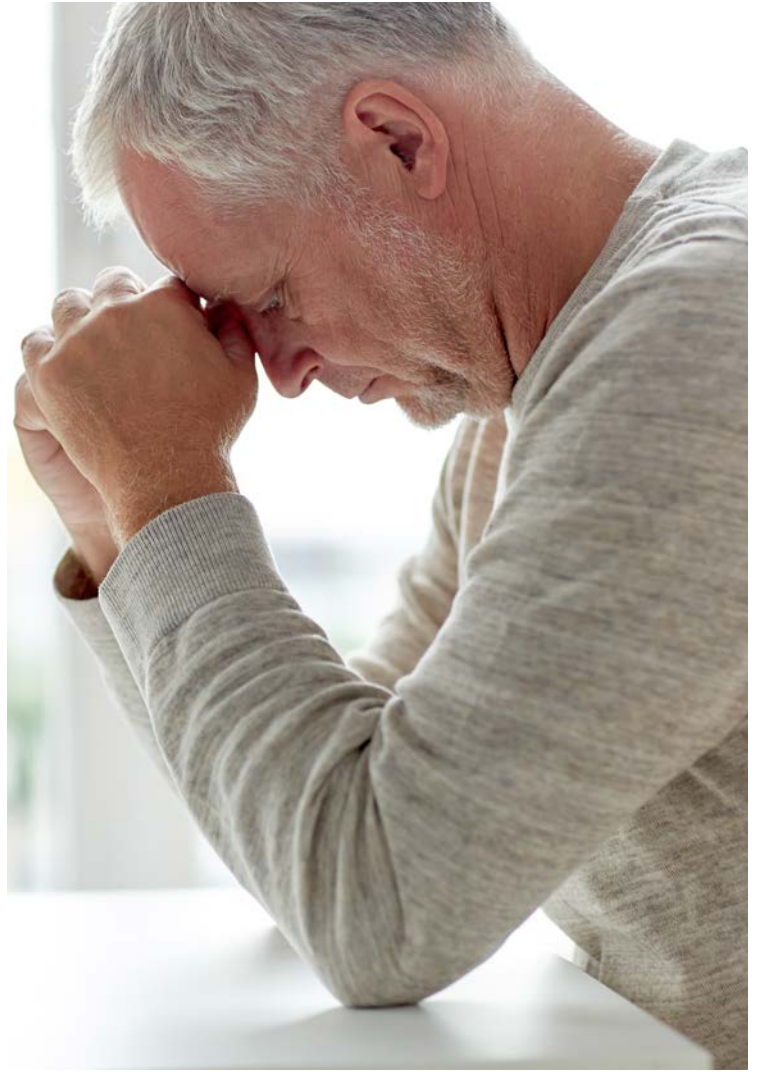
When someone dies in the hospital, the situation is slightly different. The procedure depends on how long the person was in the hospital. If it was under 24 hours time, then a medical examiner must be contacted to assess the cause of death. If the deceased was present in the hospital for more than 24 hours, however, then this step can be avoided, and the hospital can more expediently release the body to the funeral home.

Handling Those First Calls

Everybody you deal with will respect the impact of your loss. You will, however, be asked often to provide some basic information about the deceased—full name and basic biographical details like their address, age, and Social Security number. You might wish to stop and write some of this information down before making the first call, ensuring you can give them these few details they will need easily.

Calling the Funeral Home

The next step is to contact the funeral home you or your loved one has chosen. When you call the funeral home you will need to update them on whether the coroner or examiner has released the body for transport; they can't come pick up the body until this has happened. This will also be a good time to talk directly with the funeral director to go over whatever pre-planned and/or immediate actions will be taken by the funeral home, and to get the funeral director's advice on your next steps.



Notifying Family & Friends

Another major immediate task, always stressful, is contacting family members and making funeral arrangements—all of which will seem overwhelming in the moment, but all of which your funeral director will assist you with. A big part of their job and one of the most vital is helping to gather together family and friends and managing all the details like timing and even travel, so including these discussions as early as possible in the process will lessen the burden on you in so many ways.

Information for The Funeral Home

After calling and making immediate arrangements you'll be going to the funeral home, probably the day of the death, to meet with the funeral director and make more detailed arrangements. Here's some basic information you'll want to have with you:

- The deceased person's full legal name (including their maiden name if applicable)
- The full home address – the legal residence- whether living there at the time of death or not
- Their Social Security number (You can reach SS if needed at 1-800-772-1213)
- The Date and Place of their birth (birth certificates are always good to have)
- Their Father's name
- Their Mother's name (including maiden name)
- Their 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 other proof of military, federal or other public service (Veterans Affairs can be reached at 1-800-827-1000)
- Insurance Policies/Payment information covering funeral costs
- Clergy name and contact information
- Appropriate photograph – high quality digital if available.
- A list of survivors with contact information
- Names of Pallbearers or Honorary Pallbearers (if desired)





The Death Certificate

It's impossible to escape the paperwork of death and obtaining the official Death certificate is a central part of this process. Anyone acting on behalf of a deceased person will need to have official copies of their Death Certificate in some or all of the following instances:

- Processing each Life Insurance Claim
- All Real Estate Transactions
- All Vehicle Title Transfers
- All Boat Title Transfers
- Each Stock/Bond or Each Stock/Bond Portfolio
- Claiming//transferring oil/energy/mineral/leases
- All Bank Accounts (Including savings, checking, CDs & IRAs)
- Probating the Will itself - often multiple copies
- Purchases with Credit Life Insurance Attached
- Closing out Credit Card accounts
- Paying out the prearranged Funeral or Cemetery Insurance/Trust
- Government or Employer Claims/Pensions
- Taxes including federal, state, property, deferred, estate, and others

First Visit Checklist

At some point you will need to go to the funeral home to meet with your funeral director. There will be a lot of things that need to happen prior to this meeting and it can feel very overwhelming. Use this checklist to make sure you have everything ready before you meet with the funeral home.

1. Obtain an adequate number of certified copies of the death certificate for legal purposes. You also may re-order certified copies by calling the funeral home.
2. Notify your bank. Change all accounts into your name only or joint accounts with surviving children or relatives.
3. Notify deceased's employer and employer's personnel or insurance department. Check on group insurance benefits, survivor's benefits, profit sharing, and/or pension monies, which you may be entitled to.
4. Check on monies in credit unions. Some supply life insurance.
5. Inquire about health insurance coverage for you and your children if carried by the deceased.
6. Check on accident insurance. If death was accidental, you may be entitled to benefits on the unused premium.
7. Check on automobile insurance. See above.
8. If the deceased was a member of a labor union, notify the union and inquire about any benefits survivors are entitled to.
9. Check with fraternal organizations that the deceased was a member of; they may provide benefits.
10. Check into medical directives or view deceased's Living Will for information on organ or body donation.
11. Apply at a local Social Security office for any benefits you and your minor children are entitled to.
12. Collect any debts owed to deceased by other persons.
13. Review of your present financial situation.
14. If you have no income or monies due you presently, seek emergency aid from the Department of Social Services.
15. Keep an up-to-date accounting of all cash income and expenses.
16. Get hospital and medical statements as soon as possible.
17. Pay all bills and taxes owed as soon as possible (funeral, income tax, real estate, home mortgage, hospital and other bills incurred). But first, check on credit life insurance that may have been carried on all debts (house, car, appliances, etc.). Close accounts covered by this insurance.
18. For any legal questions concerning the deceased, we suggest you contact your attorney. They will discuss with you probating of the will, inheritance, estate taxes, etc.
19. Draw up or update your own will.
20. Change beneficiary on your inheritance.
21. Transfer real estate title of jointly-held property in the Register of Deeds office in the county where real estate is located.
22. Change stocks and bonds into your name only or jointly with surviving children or relatives.
23. Transfer automobile title into your name at Secretary of State's office, or if estate is probated, through Probate Court.

What to Expect at Your Visit

There are decisions that someone must make, and details that someone must manage when it comes to making arrangements for either burial or cremation. If you find yourself with these responsibilities, aside from the paperwork there are emotions to deal with too. For many people, walking into a room full of caskets for the first time in their lives is an unexpected shock. Seeing the body for the first time often brings up a range of emotions, as does dressing the body for burial or preparing the body for cremation with special clothing, jewelry and mementos. In these cases, it may be a good idea for you to have a friend or family member along for support.

It will also be helpful if you have a budget in mind on your first visit to the funeral home – knowing what is available to spend on the total package will help you focus on the best options. For family members who are choosing cremation, discussing the details of preparing the body and handling the ashes are often moment of great stress so prepare yourself by sharing your feelings with others before you begin. Many people find that the process of selecting a headstone and memorial plaque brings back memories that are easier to deal with if they have a friend or family member by their side.

Of course, your funeral director knows from long experience what you're going through and a big part of their role is to empower you to make the best decisions for you, your family, and your loved one.



Planning Funerals for Burial or Cremation

One of the first decisions you may have to make if you are next-of-kin, unless there is a will that already stipulates the decision, is whether to cremate or bury the person's body. There is a lot of controversy around the choice and we won't try to judge the matter here. What is important is the outcome of the decision, which ideally is that there is a gathering of family and friends at a funeral to remember the departed soul of the loved person.

Whether it is your loved one's body or their ashes that go to their final resting place in a grave or in a crypt, the form in which their body is handled is an entirely different matter from the need of those who love them to gather together and remember them, grieve their loss and celebrate their life.

It's important for the living to be able to goodbye to departed, and even the simplest of funeral services offers great comfort to everyone who cared for and wants to remember the person whose life is commemorated by the service.

A funeral service serves so many purposes, from bringing old friends together to helping young children feel safe and secure in the face of the unknown, that this ceremony of celebration and remembrance is a universal human need. It doesn't matter whether the body of the person being remembered is present in a casket or an urn – what is important is that those who remain feel that they are giving the one who is departing a convocation of souls embracing and wishing them a safe journey home.



Encourage Participation From All Family Members

When planning the funeral, it can be a good idea to work with a funeral director or appoint a member of the family to spearhead the process. This ensures that nothing is overlooked because one person is keeping it organized. However, encourage participation from everyone. Hold a group call or online video chat at a time that works for everyone. Discuss what each person feels is important to include. If there are disagreements, try to come to a mutually agreeable solution, and remember that sometimes this means making compromises.

Try to give everyone a part who wants one. If one person is giving the eulogy, perhaps another could create a photo montage, someone could recite a poem or sing a song, or family members could share a short, meaningful memory. Let each person share in a way that they are comfortable. The funeral director or religious leader can also help mediate the process and encourage peaceable agreements.





Announcing the Death of a Loved One

When a loved one dies, surviving family members are faced with many responsibilities—including the responsibility to alert other friends and family members as to what has happened. In the age of social media, making a death announcement is more complicated than ever before, and it is important to approach this task with the appropriate etiquette.

An important step is to enlist the help of a funeral home director. Make sure you get planning underway before making any sort of formal announcement about the location of the funeral or memorial service. Only publish the obituary once confirmation is received about availability of a church, funeral home, or other locations. In the obituary, you will want to specify the time and location of the memorial service, but before doing so it is critical to confirm the availability of the venue in question along with any necessary vendors, such as an officiant or caterer. This is something a funeral home director can assist in.

In addition, funeral home directors are skilled in sensitively, compassionately discussing matters related to death. During a season of grief, you may have a hard time articulating the passage of your loved one, but a funeral home director can be invaluable in helping you craft a message.

As for social media etiquette, the most important thing is to abstain from posting online until you have had a chance to speak directly with family members and other important people. Ensure that you make specific, one-on-one announcements before you make any kind of a more general update.

Telling others about the death of a loved one is never easy, but even so: Following the right protocol is important. Speak with your funeral director about any questions.

Planning a funeral is never easy. If it falls to you to be a principal planner of the funeral for a loved one, however, you will be blessed, if exhausted, when all is done. Know that whether burying the body or interring or scattering the ashes of a loved person, you have enabled a special gathering and remembering time for everyone.

*A death is not the extinguishing of a light,
but the putting out of the lamp
because the dawn has come.*

