

Island Cremations & Funeral Home

405 S. Courtenay Pkwy.
Merritt Island, Florida 32952

Office : (321) 454-3331

www.islandcremations.com

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Supporting our community with compassion, guidance, and trusted expertise.

In moments of transition, having someone you trust makes all the difference. I'm here to support our Space Coast families with understanding, care, and expert guidance.



Christina Riordan

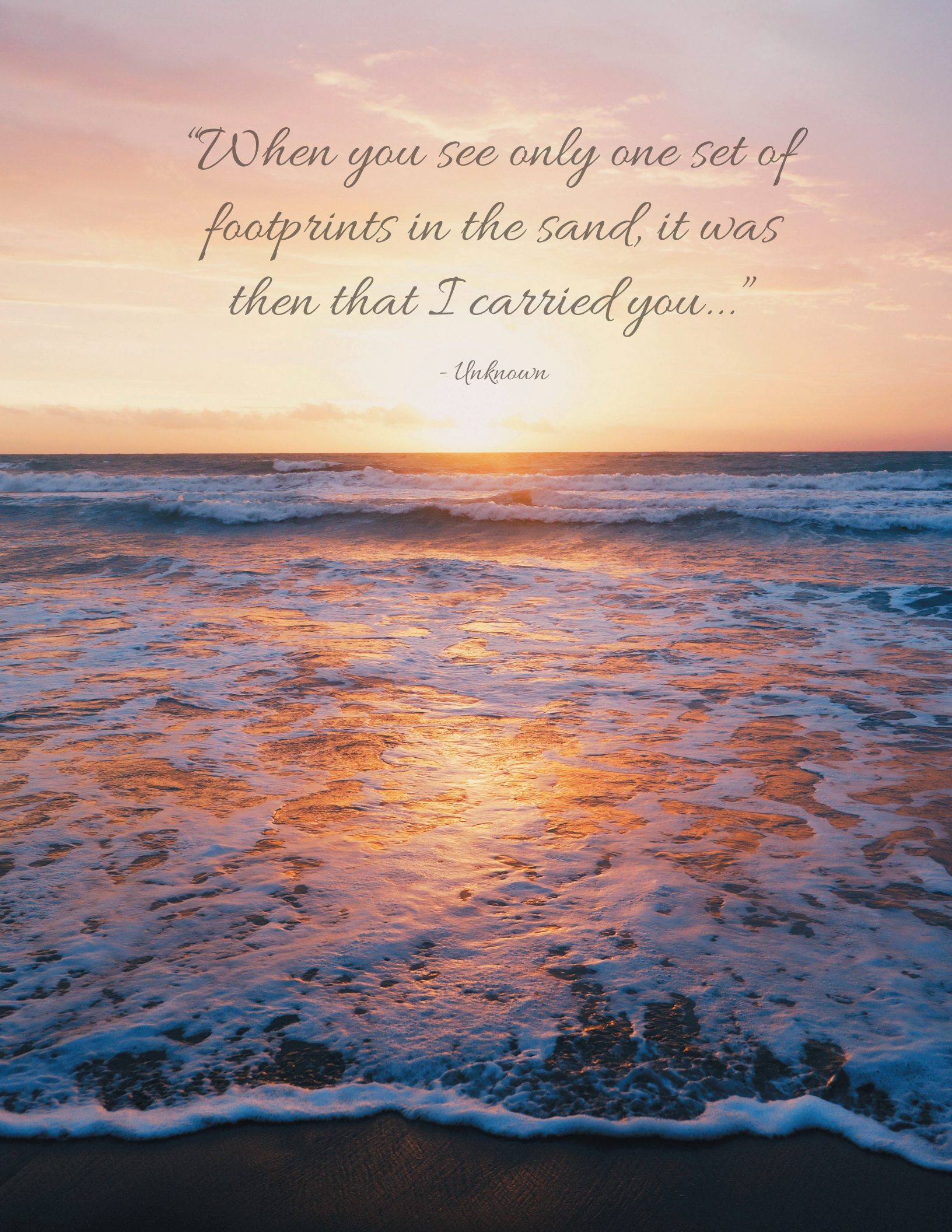
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SCAN ME!


"When you see only one set of
footprints in the sand, it was
then that I carried you..."
- Unknown

Island Cremations & Funeral Home

WELCOME

Planning a funeral can become overwhelming; however, please rest assured that we are here to help you every step of the way.

We will answer your questions and offer reassurance as you embark on this emotional journey.

Our professional experience and training, together with our own personal experiences, mean that we understand what you are going through and will make the process as smooth as possible.

Here at Island Cremations & Funeral Home, we believe a funeral is a time to honor the life of the deceased and celebrate the heritage of the family. It is an important time for relatives and friends to gather, tell stories, acknowledge loss, and support each other.

It would be our greatest privilege to help you prepare a respectful, fulfilling experience that meets the individual needs of your family and your loved ones.

We pride ourselves on giving the very best service to the families that we serve. We aim to:

- Replace confusion with calm
- Add certainty to doubt
- Provide answers to questions
- Create a fitting memorial for your loved one

Please take a moment to read through this guide; we hope you will find it to be informative of the services and options available from us. If you are in immediate need of assistance, or require any further information, then please do not hesitate to call us at (321) 454-3331.

Scan the code to view an interactive, online version of this guide.

CONTENTS

About Us 3
Our Mission 4
Our Staff 5
Planning A Funeral 7
Pre-Planning 8
How Would A Pre-Need Help? 9
Life Insurance 10
Pre-Need 10
Funeral Arrangements 12
What Is A Funeral? 13
Practical Information For Your Survivors 14
Product Selection 17
Burial At Sea 19
Honoring The Lives Of Those Who Serve 21
Helping A Friend Cope With Loss 23
Experiencing Grief 24
Expressions Of Sympathy 26
Frequently Asked Questions 27
What To Do: A Checklist 30
To My Loved Ones 31

Contributors

Blue Marlin Real Estate – Christina Riordan ..... IFC
Brandon Lape Group 38
Professional Paperworks, Inc. 39
Affordable Cemetery Monuments, Plaques & Properties, LLC 41
Blue Oceans Realty, LLC. 41
Riverview Memorial Gardens 42
Brevard Accounting Group, CPAs, PA 42
Fagan Financial Group ..... IBC
Blue Marlin Real Estate – Tony Granato ..... BC



ABOUT US

Family-owned, full-service funeral home.

Paul T. Mazzoni is a Licensed Funeral Director and the Owner of Island Cremations. Every aspect of funeral service and helping families through their loss has always appealed to Paul, and he sought to make funeral service his life's ambition.

Having spent most of his life living and working in Pennsylvania communities—and as the owner of the Paul T. Mazzoni Funeral Home in Eynon—Paul recognized that advancing his professional career meant obtaining a Florida funeral director's license. With that goal in mind, he sold his business and relocated his family to Satellite Beach, Florida.

In 1997, he worked for Florida Memorial Funeral Home as a Funeral Director, where he worked his way up to a General Manager. Paul was picked to help drive their new name DIGNITY and develop their products in a program called 'Dignity of Success', which took place in St. Louis and in Houston, Texas. Through the years, Paul has always maintained a focus of helping others, been an active member of his community, and played a big part in public servant programs.

As a Funeral Director, it is his job to take care of family needs and to comfort those at a particularly stressful time in their lives.

Paul is very blessed with his lovely wife, Annie, and his three sons, Dillon, Blake and Chase, who now reside in Merritt Island, Florida.







OUR MISSION

Island Cremations is a family-owned and full-service funeral home.

Our mission at Island Cremations is to provide the highest level of service, while maintaining the honesty, integrity and professionalism that you expect from our firm.

We realize that each family's needs are different, and we are dedicated to respecting your choices, listening to you, and answering your questions with sensitivity.

We aim to carry out your family's wishes and pay attention to every detail, ensuring you receive the finest service available.

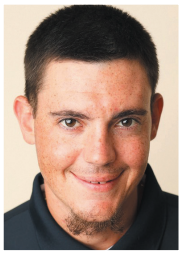
We believe that personalization is important when we perform a funeral service; whether you prefer traditional burial or cremation services, the knowledgeable and dedicated professionals at Island Cremations will carefully attend to your wishes and carry them out, seeing to all the necessary details.

We relieve you of many demanding, but necessary, chores during your time of grief, and strive to provide you with lasting comfort through a meaningful, memorable celebration of life.

OUR STAFF



Paul Mazzoni
Owner/Licensed Funeral Director/Embalmer
Paul graduated from McAllister of Mortuary Science in 1988, before he opened his Paul T. Mazzoni Funeral Home in Eynon, Pennsylvania. Paul has been a resident of Brevard County since 1997, where he worked for several of the Dignity locations. In 2011, Paul decided to go back on his own and opened Island Cremations & Funeral Home.



Blake Mazzoni
Licensed Crematory Operator
Blake is the son of Paul Mazzoni. Blake has been in the funeral home industry since graduating high school in 2012 from Merritt Island. Blake has been operating the crematory facility since February 2020, when the Mazzoni family opened Space Coast Crematory.



Dillon Mazzoni
Owner/Licensed Funeral Director/Embalmer
Dillon is the son of Paul Mazzoni. He graduated with a Bachelor's in Criminal Justice from Lock Haven University (PA) in 2014. After graduating with his Criminal Justice degree, Dillon went right into a mortuary program at St. Petersburg College where he graduated with his Funeral Directors and Embalming License.



Robert "Bob" Heyne
Licensed Funeral Director/Embalmer
Bob began his career in funeral service in 1974 while living in Arizona. He graduated in 1977 from San Francisco College of Mortuary Science, then returned to Arizona to continue his career. Moving to Florida with his family in 1994, he worked for Dignity Memorial until settling at Island Cremations in 2020.



Dawn Salas
Licensed Funeral Director/Embalmer
Dawn is a graduate of Embry Riddle Aeronautical University with a BS in Professional Aeronautics, and graduated from Pittsburgh Institute of Mortuary Science. Dawn has been licensed in the state of Florida as a Licensed Funeral Director/ Embalmer since 1995. We are pleased to have Dawn as a part of our staff.



Ralph Sutliff
Licensed Funeral Director/Embalmer
Ralph graduated from Simmons School of Mortuary Science in Syracuse, New York in 1984. After working as a Licensed Funeral Director in Virginia for many years, he moved his family to Florida in 1995 and was licensed in Florida the same year. He enjoys bluegrass music, classic cars, and performing magic. He and his wife Kathleen reside in Cocoa, Florida.



William "Bill" Napert
Licensed Funeral Director/Embalmer
Bill graduated from Pittsburgh Institute of Mortuary Science in 1981. Bill worked with a Dignity firm in Jacksonville for 12 years before relocating to Brevard County in 2023 and joining the Island Cremations team.



Michael Stine
Staff Associate
Michael relocated to Brevard County in 1967 from Washington D.C. and has worked in the funeral services environment since 2003. We are pleased to have Michael as a part of our staff.



John Price

Pre-Need Sales Manager

John relocated to Brevard County after 34 years as a college professor in Ohio. John joined our staff in 2011 as the Pre-Need Sales Manager. John is a Licensed Insurance Salesman and works hard to help people to make informed decisions for their pre-need arrangements.



Todd Garfield

Funeral Director/Embalmer

Todd joins Island Cremations with more than 20 years of industry experience. Todd began his career in funeral service as a teenager, working after school at the prominent funeral home in his hometown, Jamestown, NY. Since then, Todd has held every position in the industry, from funeral director to senior corporate leadership positions. He also founded a funeral home of his own, which was acquired in 2018. In his free time, you can usually find him at the beach or entertaining and cooking for his friends.



Kim Hill

Administrative Manager

Kim grew up, had a career, and started a family in Ft. Lauderdale, Fl. In 2004, she and her husband Kris, along with their young children, relocated to Port St. John. In 2006, Kim started a new career in the funeral industry with Dignity Memorial at Brevard Memorial, working with Bill Napert & Bob Heyne. After leaving Dignity & taking a very brief break from the funeral industry, she reunited with her former colleagues here at Island Cremations as the administrative manager.



Tucker Cannon

Staff Associate

Tucker Cannon was born and raised in Brevard County and is a proud graduate of Rockledge High School, Class of 1995. He currently lives in Cocoa with his wife and family. Tucker became a part of the Island Cremations staff in 2024, but his relationship with the Mazzoni family spans nearly a decade. Known for his dedication to serving others, Tucker brings compassion, reliability, and a deep sense of community to his role, helping families with care and respect during their most difficult times.



PLANNING A FUNERAL

Most of us are not prepared to plan and carry out a funeral ceremony for someone we love. So much of the information available on this critically important subject fails to focus on what is most important: having a personalized, meaningful funeral that helps families and friends begin the healing process of mourning after the death of someone they love.

Our dedicated and experienced staff are here to help you and can play a critical role in planning and carrying out a meaningful funeral or memorial service. Our licensed funeral directors are intimately familiar with the funeral planning process, key decisions a grieving family must make, and the necessary legal documentation that is required during this difficult time. Our funeral professionals can handle all of the details and help you create a unique service that meets your needs and values.

Funeral ceremonies can make a significant difference in how families channel their grief towards health and healing. During the funeral, the community comes together and responds to the reality that someone has died, and also to the reality that those remaining will need support, compassion, love, hope, and understanding. The funeral encourages you to think about the person who has died and to explore the meaning of his or her life, including the ways in which he or she touched the lives of others.

The remembering, reflecting, and choices that take place in the planning and conducting of the funeral service are often an important part of the process of grief and mourning. Ultimately, this process of contemplation and discovery creates a memorable and moving funeral experience for all who attend.

We have created a checklist for you to help assist in the planning of a service. The following list of information will be needed when funeral arrangements are being made:

- [ ] Full name of deceased
- [ ] Date of birth
- [ ] Place of birth
- [ ] Social Security number
- [ ] Father's name
- [ ] Mother's maiden name
- [ ] Last or usual occupation
- [ ] Education level
- [ ] Name of minister officiating at the funeral
- [ ] Cemetery information, if available
- [ ] Veteran information, if available

PRE-PLANNING

Why should you pre-plan?

Pre-planning allows you to make sure that you get exactly what you want; you determine if you will be cremated or buried, you can pick the urn or the casket, and you can determine if there will be a service, where it will be, and who will administer it.

You make sure that your loved ones will not have to make arrangement decisions on the worst day of their lives; now they can grieve without being involved in the business of making your arrangements. Your prices are fixed; you will not have to worry about the cost for your arrangements because you have already taken care of that concern.

Flexible payment plans are available to meet your needs. By making payments for your arrangements, you can ensure there are no financial concerns regarding those arrangements when the time comes. With a pre-need insurance policy, you can make payments over 1 year, 3 years or 5 years and make sure that the costs of your arrangements are covered when they are needed.

- Earned growth in the plan adds to the final benefit, with excess refunded to your beneficiaries, where applicable.
- Transferable plan if you move out of the area.
- First day coverage.
- Preserves the option to obtain government assistance in the future, by making the plan irrevocable.
- Provides you with risk protection during the payment period; the plan is insured through a national insurance company.
- Includes accidental death benefit for guaranteed issue, multi-year contracts.
- Protection for your grandchildren ($2,500 benefit) available for a nominal fee at the time of application.

One of the best gifts you can give your loved ones is the gift of pre-arrangement; you give yourself and your family peace of mind in knowing that all of the decisions and concerns have already been taken care of.

When should you make pre-plan arrangements?

The best time is right now; the fact that you are thinking about it makes pre-planning your arrangements the right thing to do right now. Many people naturally think that they are too young and it is too early for them to consider pre-planning their arrangements – "I've got plenty of time, I'll worry about that later." Making your arrangements in advance makes sense financially; you avoid the higher costs due to inflation – you are locked in at today's prices.

Planning now gives you the time to gather all of the pertinent information; oftentimes, things like maiden names, military status, necessary contact information, email addresses, occupations, etc. is not the information that someone, other than you, will have when they need it. Making your arrangements now will relieve the stress from your family and loved ones during the time that they should be grieving.

Contact us at Island Cremations & Funeral Home and we will help you take care of pre-arranging your cremation or burial; everything can be arranged in just a few minutes and then you have the rest of your life knowing that you have everything taken care of.

"Don't overpay on your most difficult day."

HOW WOULD A PRE-NEED HELP?

Pre-planning is a loving gift you can offer your family and survivors that provides complete peace of mind to everyone involved.

Why should you make pre-arrangements for your funeral?

- You can plan together as a family.
- You help spare your loved ones from having to make difficult decisions.
- It ensures your wishes are well documented and carried out.
- It ensures all your personal documents are organized and easy for your survivors to locate.
- It helps control costs and reduces emotional overspending.
- You can personalize your plan to reflect your unique personality.

Here are some tips that may help you start the advance planning conversation with your loved ones:

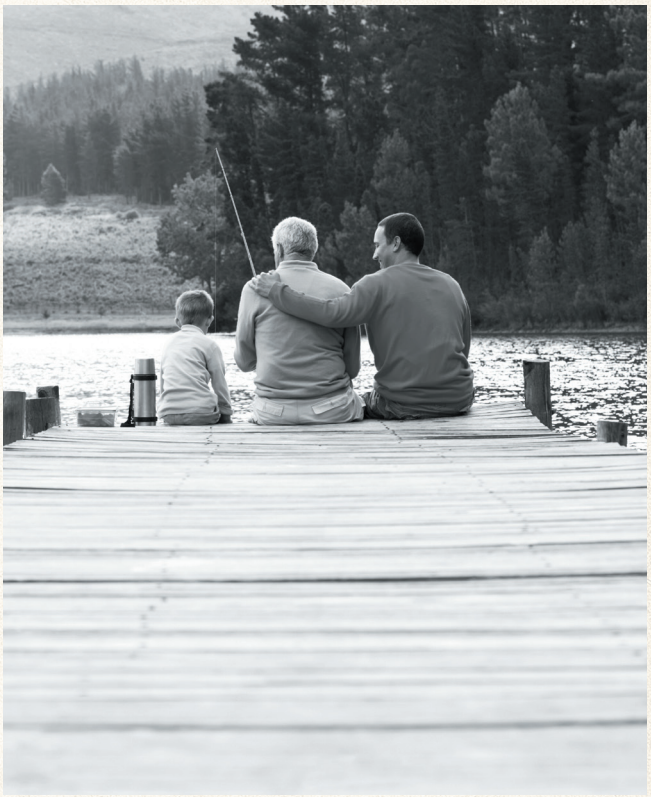
Set a time to have the conversation. Schedule it as an appointment with your loved ones, whether you want to share your plans with them or ask them to make their plans to share with you.

Tell your parent or loved one that you want to ensure their final arrangements are done according to their wishes, and you need their help to make that happen.

To open the discussion and learn more details about your loved one's wishes, ease into the conversation with questions such as:

- "Have you ever thought about where you would like to be buried?"
- "What type of funeral would you like to have?"

Take advantage of funeral-related opportunities. Attending the funeral of a friend, family member, or colleague, or watching a movie or television show with funeral scenes, may naturally prompt the discussion with your own loved ones. Talk about what you liked or didn't like about the services you saw or attended.



LIFE INSURANCE

Life insurance is often used as a method to pay for funeral services. Many people feel that if they have life insurance, everything will be taken care of because their loved ones will have the means to carry out their wishes.

There are several considerations when funding with insurance.

Unfortunately, over time, life events occur that can jeopardize the death benefit we once felt was sufficient.

While insurance policies are very helpful, it is wise to ensure they are kept up to date from time to time by confirming the benefit, the owner, and the beneficiary.

We may forget that we took a loan out, thus reducing the death benefit. Policies sometimes lapse due to other economic needs requiring our attention. Confirm your policy is not just an accidental death policy, or a policy that terms out at a certain age. Ensure that, over time, inflation has not eroded the value and that it will still provide for what you have planned.

If your policy is assignable, you may want to discuss your funeral expenses at the funeral home, evaluate the benefits of assigning your policy to the funeral home, and discuss how to protect the funds for those purposes.

While insurance is certainly a way to fund funeral expenses, it is important to understand what can happen to policies so that you are able to ensure the policy performs as you wish at the time of need.

Life insurance provides funding, but unless you make your wishes known, your family may not necessarily know, or agree. It is as important to **pre-plan** your final wishes, as it is to **fund** them.

We can assist you in making your arrangements to complement the funds in your policy.

PRE-NEED

Insurance policies can provide funding, while **pre-need policies** combine both funding and the arrangement. Creating your arrangements involves deciding on your final disposition (burial or cremation) and selecting goods and services based on how you wish to memorialize your life. Once that step has been completed, funding options for an arrangement through a policy designed to work in concert with your arrangement are available. These types of arrangements are referred to as pre-arrangements, or pre-need.

Pre-need insurance is a special policy that has been created for funeral homes to fund in the exact same amount of your funeral pre-arrangement.

The policy is generally irrevocably assigned, so that it is no longer considered a cash asset. This protects the policy for the purposes it was intended for.

The policy can be purchased in a simple single premium, or in monthly payments, through the funeral home. Funds are held by the insurance provider.

The pre-need policy is structured to pay the funeral home directly for the goods and services originally selected. The cost of goods and services will be covered by the benefit amount in your pre-need policy and there will not be any additional cost to your family.


"The day which we fear as our last is but the birthday of eternity."
- Lucius Annaeus Seneca

FUNERAL ARRANGEMENTS

Whether you're planning for yourself or for a loved one, the funeral service is one of the most important elements of a person's final arrangements.

There is no one right way to plan a funeral service; we truly believe that each funeral should be individual and memorable. By providing you with the opportunity for personalization, the funeral service can reflect the uniqueness of the life it honors.

When planning your own funeral service in advance, think about the way you want to be remembered. Perhaps you'd like a traditional funeral aligned with certain religious or ethnic customs. Alternatively, a celebration focusing on great memories made with family and friends may be your preference, or maybe a combination of both. You can have one service, or several, to honor your life.

Regardless of whether you or your loved one have opted for burial or for cremation, the funeral or memorial service plays an important role. It can:

- Honor, recognize, and celebrate the life of the deceased.
- Allow friends and family to say their last goodbyes.
- Provide closure after the loss of a loved one.
- Allow friends to console the family of the loved one.

WHAT IS A FUNERAL?

Burial plans

When considering final arrangements for yourself or a loved one, one of the first decisions you might make is whether you prefer a burial or a cremation. This decision will often influence other important considerations, such as elements of the funeral service and the type of cemetery property.

Memorial or tribute service

At a memorial or tribute service, a casket or urn is usually not present. Otherwise similar to a funeral or visitation, a memorial service gives family and friends a time to come together in your memory and celebrate your life.

Funeral service

A formal or informal ceremony or ritual prior to burial, a funeral service often provides a sense of closure to family and friends. Although your faith or culture may dictate some of the elements, you may want to personalize other aspects of the service. At a funeral service, a casket or urn is present, though you may choose to have the casket open or closed.

Visitation, wake, or viewing

Held the night before or immediately prior to the funeral service, the visitation — also called a "wake" or a "viewing" — provides a way for friends and acquaintances to pay their respects and offer condolences to your family. As with the funeral service, you may want to decide if you want an open or closed casket, should one be present.

Graveside service

As its name implies, a graveside service may be held at the gravesite, just prior to burial of a casket or urn. It usually consists of final remarks, prayers, or memories. The service may occur after or in place of a funeral service.

Regardless of the service or services you choose to include in your funeral plan, you can personalize them in almost any way imaginable. For example, just consider the following questions:

- Where should the funeral be held? At your place of worship? At the funeral home?
- Who should officiate the service?
- Will your service adhere to the traditions of your faith or culture?
- Do you want a eulogy, and who should deliver it?
- Would you like an open or closed casket?
- What music should be played?
- What readings would you like to have?
- Is there a special poem you'd like shared with the guests?
- Are there any special photographs or other memorabilia you would like displayed?





PRACTICAL INFORMATION FOR YOUR SURVIVORS

In addition to pre-planning your funeral, completing a personal information form and giving a copy to your estate trustee, spouse, and children will give you the peace of mind of knowing they will have all the information they need to properly handle your wishes and the details of your estate.

Keep this information safe but don't put it in your safe deposit box, as these can remain sealed until after the funeral.

In this section, we've answered the most common questions we are asked about funeral options. If you require further information, please contact us at any time.

Cremation
Cremation is an alternative to earth burial or mausoleum entombment; it does not limit the funeral in any way. Should you choose cremation, you will still have the same options for memorialization that any other family has. Cremation can take place before or after the funeral service.

What is cremation?
Cremation is the process of reducing the body to bone fragments by applying intense heat for a period of two to three hours. The cremated remains are then removed from the cremation chamber and processed into finer fragments to be placed in a temporary container. They typically weigh between three and six pounds. An urn may be selected for the final disposition of the cremated remains.

Do we need to buy a casket?
Florida state law requires that, at a minimum, the deceased be placed into a rigid, combustible container. Many options of caskets and containers are available to you.

Can we place personal mementos in the casket prior to cremation?
Many personal items may be placed in the casket; however, some items may need to be removed prior to the cremation process. All items left in the casket will be destroyed during the cremation. Your funeral director can advise you on which items may stay and which items must be removed from the casket.



Do we need to have a funeral if we select cremation?
Cremation does not limit the type of funeral service that may be chosen. The same options that apply to earth burial are available with cremation. Some of these choices include casket type, location of the service and visitation, music selection, open casket, and the display of personal mementos. Some families elect to have a complete service at the funeral home or place of worship. Others prefer to have a procession to the crematorium, similar to that often done to the cemetery for an earth burial.

If cremation:

- Would you like to use our chapel for a short service prior to the cremation?
- What type of urn would you prefer – metal, wood, marble, ceramic, etc.?
- What type of final resting place would you prefer for your loved one – choice of burial, above-ground niches, or scattering of cremated remains?
- Would you like other members of the family to be with your loved one in the future? This determines the size of the resting place.

Decisions to be made regarding burial of an urn:

- What type of memorial do you prefer – bronze or granite marker set flush with the ground or an upright memorial?
- Would you like to protect your loved one's urn with a vault?

A few facts about cremation:

- Cremation cannot occur until there is a signed death certificate by a doctor.
- There is a 48-hour waiting period before cremation. This alleviates misidentification and allows time for the family to reconsider their choices.
- If you choose cremation for your loved one, you can still have a service.
- You have numerous options for the final resting place.
- You can place the cremated remains in a special urn to display at home.
- You can bury an urn in a cemetery, providing a permanent resting place where family and friends can visit.
- You can place a portion of the cremated remains in an urn and a portion in a columbarium niche, providing a permanent location where you can pay your respects.
- You can scatter the cremated remains.

Decisions to be made regarding above-ground niches:

- Would you like the niche to be inside a building or outside?
- What type of material would you like the niche to be constructed from? Granite or bronze are choices for outdoor niches, and marble or glass are choices for indoor niches.

Scattering:

Some cemeteries have scattering areas on their property. Please check local laws for scattering.

- Would you like to be present for the scattering?
- Would you like a memorial to be placed in the area?

Keeping:

Many people prefer to have the urn at home with them.

Shipping:

You may wish for the cremated remains to be shipped to another country. We can look after these arrangements for you. You may also be permitted to take the cremated remains yourself to another country. Check with us first and we can assist you.



If casket burial:

- Would you like other members of the family to be with your loved one in the future? This determines the size of the plot.
- What type of memorial do you prefer – a marker set flush with the ground or an upright memorial?
- Would you like to protect your loved one's casket with a vault?
- What type of presentation would you prefer for the burial service, e.g. a tent canopy, chairs, mats leading to the grave, etc.?

If casket entombment:

- Would you like other members of the family to be with your loved one in the future? This determines the size of the crypt.
- What type of memorial package would you prefer?

Burial

Most people are familiar with the concept of burial, or interment, but may not be aware of the variety of options that are often available. Many cemeteries offer one or more of the following:

- Ground burial: burial of the casket below ground. A "vault" or "outer burial container" is required at many cemeteries.
- Mausoleum, or community mausoleum: a large building that provides above-ground entombments.
- Private family mausoleum: a small structure that provides above-ground entombment of, on average, two to twelve decedents.
- Companion crypt: this permits two interments or entombments side by side.
- Private family estate: a small section of a cemetery, usually bordered by gates, shrubbery, or other dividers, that allows for ground burial of several members of the same family.



PRODUCT SELECTION

At Island Cremations & Funeral Home, we have a wide selection of funeral products available. We are here to help you with your choices, whether you are in immediate need or are pre-planning.

We provide compassionate, budget-conscious assistance to you and your family. Please feel free to contact us with any questions or just stop by for a tour of our funeral home, where we will be happy to provide you with any information you may require.

Casket selection

When choosing a casket, your first decision should be whether to have a wood or metal casket. From there, it is then a choice of the type of wood or metal. Caskets can be customized using additional adornments such as different handles, custom corners, and personalized panels, all of which provide a unique, fitting selection for your loved one.

We have provided a brief summary of the different options that are available to you:

Wood caskets

Mahogany: Mahogany has a reddish-brown hue and a closed grain, which lends itself to deep, rich colors and high-luster finishes. A mahogany casket is an elegant choice when the very best wood casket is desired.

Walnut: A hardwood casket of walnut will be both elegant and dignified. Walnut has a striking grain color and pattern, together with a natural luster.

Oak: Known for its prominent grain, oak is a hardwood that depicts strength and durability. Oak is naturally a light to medium brown color, which can have a variety of stains and finishes added to it.

Pine: Pine is a durable wood that is characterized by a straight grain with a coloring of pale yellow to light brown. Due to being a "softer" wood, pine caskets can be stained and finished to achieve the desired effect. Pine makes an economical solid wood choice.

Cherry: Cherry is a beautiful hardwood with a warm, creamy-reddish coloring. Caskets are available in a variety of styles.

Maple: Maple is a popular choice for hardwood caskets. It encompasses strength and beauty, is wear resistant, has a natural luster and has a grain that can either be straight or wavy.

Pecan: A strong, heavy hardwood that is light in color, pecan caskets are popular among families desiring a fine hardwood casket, but who wish to moderate their expenses.

Eco-friendly: There are several options that combine beauty and strength available for those who are environmentally conscious. Please ask us for information on the options.

Metal caskets

Bronze: With beautiful finishes and solid construction, this delivers the very finest of metal caskets, encompassing superior quality, strength, and durability.

Copper: Naturally non-rusting, a copper casket has a rich beauty, with a selection of finishes available.

Stainless steel: A natural choice for those who desire the added protection of a metal casket but at a more moderate price, stainless steel is a popular choice, with a selection of styles to choose from.

Carbon steel: Available in a wide choice of colors, finishes, and styles, a carbon steel casket can have various thicknesses, enabling greater flexibility of choice.

Urns

An urn is a small container used for holding the cremated remains. Urns may be buried, placed in a mausoleum, or kept at home. There is a huge choice of styles, prices, and materials, including bronze, hardwood, marble, glass, acrylic, and many more.

Please feel free to ask for more information or advice on our selections.

Cremation containers

When choosing a cremation service, there is also a choice of caskets:

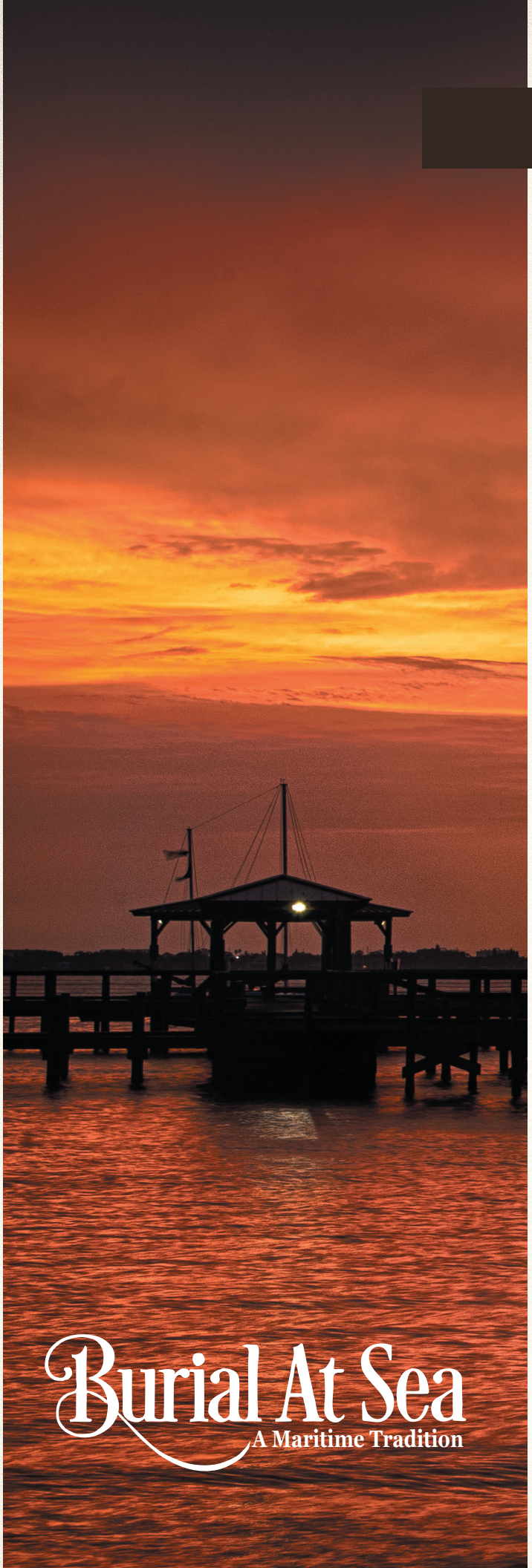
Traditional wood casket: This adds warmth and beauty to a viewing service.

Wood cremation casket: Specifically constructed to be used for cremation, these are usually less expensive than traditional wood but are still crafted with the same quality and care.

Hardboard casket: These feature the look of a hardwood casket but are constructed to be lighter in weight and fully combustible.

Rental casket: Designed especially for reuse, they comprise an exterior shell with an internal container. For sanitary purposes, embalming is required. The internal container remains with the body at the crematory; it is only the shell of the casket that is reused.





BURIAL AT SEA

If you are looking for a beautiful Burial At Sea, we are proud to offer this as an alternative to ground burial. Ambush Fishing Charters in Port Canaveral, Florida, is a private deep-sea fishing charter service dedicated to the customer experience and to creating a celebration of life to make your loved one proud.

- Up to 6 people
- Comfortable boat with enclosed head, covered top
- Up to 3 miles offshore
- Includes coordinates of your loved one's resting place
- Only $300, or remains for $75

To find out more information or to query this service, please don't hesitate to call us on (321) 626-0902, or email fishmanfh@yahoo.com.

Island Cremations & Funeral Home

We're here for you

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social media platforms by
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V15

HONORING THE LIVES OF THOSE WHO SERVE

At Island Cremations & Funeral Home, it is the Funeral Director's job to set these arrangements with the Military. This does not incur extra charges. All you need to do is bring in the discharge papers and let us handle the rest. If you pre-arrange with us, we will make a copy for your file.

Who is eligible for Military Funeral Honors?

- Military members on active duty or in the Selected Reserve.
- Former military members who served on active duty and departed under conditions other than dishonorable.
- Former military members who completed at least one term of enlistment or period of initial obligated service in the Selected Reserve and departed under conditions other than dishonorable.
- Former military members discharged from the Selected Reserve due to a disability incurred or aggravated in the line of duty.

What can the family of an eligible Veteran expect?

The core elements of the funeral honors ceremony which will be conducted are:

- Flag folding
- Flag presentation
- Playing of Taps
- The Veteran's parent service representative will present the flag

National Cemetery spaces for the Veteran and the spouse are given to Veterans at no charge, as are opening and closing, and a grave marker.

Make an appointment with Paul and he would be glad to help you with this information.

Military Honors

The Department of Defense is responsible for providing Military Funeral Honors. Every eligible Veteran is entitled to Military Honors, by law. This includes the folding and presenting of the United States burial flag and the playing of Taps. The law defines the service as "consisting of two or more uniformed military persons, with at least one being a member of the Veteran's parent service of the armed forces."

Burial allowances

A Veterans Administration Burial Allowance is a flat-rate monetary benefit for eligible Veterans. The amount of allowance is dependent upon such factors as:

- Whether the Veteran's death was service-related
- Non-service-related death
- When the death occurred

To find out if you are eligible for Burial Benefit, you will need to complete VA Form – Application for Burial Benefit.

The VA can provide headstones, markers, and medallions to any unmarked grave of an eligible Veteran in any cemetery, anywhere in the world, regardless of the date of the death.

If a National Cemetery, state Veterans' Cemetery, or Military Post/Base Cemetery is chosen, then a headstone or marker will be organized by the cemetery officials, based on inscription information provided by the Veteran's next of kin or authorized representative.

Burial flag

A United States flag is provided by the VA, at no cost, to be draped on the casket or urn of the deceased Veteran. It is used as a mark of respect to honor the service that the Veteran gave to the country.

After the service, the burial flag is generally presented to the next of kin. An application using VA Form – United States Flag for Burial Purposes is required.

Presidential Memorial Certificate

Signed by the current President, the Presidential Memorial Certificate is an engraved paper certificate to honor the memory of deceased Veterans who are eligible for burial in a National Cemetery.

Applications can be made in person, by mail, or by fax.

Here at Island Cremations & Funeral Home, we would be honored to help you commemorate your Veteran by providing him or her with a Veterans Service.

We will be on hand to guide you through any applications that need to be made to ensure they receive the honor they deserve.

Please do not hesitate to contact us regarding a Veterans Memorial Service. We would be honored and happy to help assist you in any way we can.

(321) 454-3331





HELPING A FRIEND COPE WITH LOSS

Above all, just listening and showing your concern, along with your presence, will be of great help to your friend.

Before the funeral

1. Offer to notify his/her family and friends about funeral arrangements.
2. Help answer the phone and greet visitors.
3. Keep a record of everyone who calls, visits, or has been contacted.
4. Help coordinate the food and drink supply.
5. Offer to pick up friends and family at the airport and arrange housing.
6. Offer to provide transportation for out-of-town visitors.
7. Help him/her keep the house cleaned and the dishes washed.

After the funeral

1. Prepare or provide dinner on a day that is mutually acceptable every week for two to three months.
2. Offer to help with yard chores such as watering or pruning.
3. Feed and exercise the pets, if any.
4. Write notes offering encouragement and support.
5. Offer to drive or accompany him/her to the cemetery regularly.
6. Offer to house-sit so he/she can get away or visit family out of town.
7. Make a weekly run to the grocery store, laundry, or cleaners.
8. Help with the “Thank You” notes and/or other correspondence.
9. Anticipate difficult periods such as birthdays, anniversaries, holidays, and the day of death.
10. Always mention the deceased by name and encourage reminiscing.



EXPERIENCING GRIEF

When someone close to us passes, the confusion and mixed emotions we feel can often become overwhelming. However, it is important to recognize that there is no standard way of experiencing loss and no right way to grieve. It is completely normal to feel a mixture of shock, anger, guilt, despair, and relief, along with many other different emotions. There are, however, some things that you can do which may help you to cope, along with people who can support you, if you need it, during this period in your life.

Recognizing grief

Losing someone we love is something that we all have to go through at some point in our lives. Each experience is personal and different, and can be influenced by many factors. Your feelings are likely to be affected by the relationship you had with the person, your cultural background, and your religious beliefs.

It is important to remember that grief may be displayed in different ways for each individual.

Grief can manifest itself in a range of emotions:

Shock – You may have thought that you were prepared if the death was expected or because you've experienced a loss previously. But, whatever the circumstances, it is common to feel an initial sense of shock at the passing of someone close to us.

Anger – It is very common to feel anger while you are grieving; this can be because they passed before their time, because of things that happened between you or did not happen, or anger that they are no longer there.

Guilt – People often feel a sense of guilt that they themselves have not passed, or guilt at certain circumstances involving their loved one.

Despair – A grieving person can feel despair, wondering how they will cope and what their future life will hold.

Numbness – It can often feel like you are living in a "fog" after the loss of a loved one. You may feel numb or worry that you have not cried, but feeling numb is often a coping mechanism when experiencing intense emotional situations. Gradually, over time, the feeling of numbness subsides, allowing us to start functioning and healing.

Physical symptoms of grief

When grieving, it is common to experience physical symptoms, such as:

- Loss or increase in appetite
- Difficulty sleeping
- Lethargy – feeling drained, having no energy
- Headaches

It is important to be kind to yourself and give yourself the time and care that you need to transition through the grieving process.



Coping with grief

As with the many different factors that contribute to how we express our grief, there are also various processes that can help us to cope:

Give yourself time – Focus on one day at a time, helping you to cope with your emotions and get through simple, everyday tasks.

Recognize your emotions – Recognize the reasons for your emotions and symptoms, even the physical ones. When experiencing them, give yourself time to work through them.

Support from family and friends – Having a support network of family and friends can be extremely helpful. If you do not have this type of network, then support can often be found through counseling services.

Talk about your grief – Talking, whether about your feelings or about your loved one, with family, friends or a dedicated grief counselor, is an important part of the grief process.

Sometimes, our grief can become overwhelming and it is important to recognize when to get additional help. Part of the process is acknowledging that life will not return to normal. It is about understanding that your life has changed, and finding a balance between the two.

Working through your grief is not about forgetting the person but about learning how to live your life with the grief that you feel.

Over time, your life will take on a new shape and meaning.

"There are things that we don't want to happen but have to accept, things we don't want to know but have to learn, and people we can't live without but have to let go."
– Author Unknown

EXPRESSIONS OF SYMPATHY

Listen with your heart

Helping begins with your ability to be an active listener. Your physical presence and desire to listen without judging are critical helping tools. Don't worry so much about what you will say; just concentrate on listening to the words that are being shared with you.

Be compassionate

Give your friend permission to express his or her feelings without fear of criticism. Learn from your friend; don't instruct or set expectations about how he or she should respond. Never say "I know just how you feel." You don't.

Avoid clichés

Words, particularly clichés, can be extremely painful for a grieving friend. Clichés are trite comments often intended to diminish the loss by providing simple solutions to difficult realities. Comments like "You are holding up so well," "Time heals all wounds," "Think of all you still have to be thankful for," or "Just be happy that he/she is out of his/her pain" are not constructive. Instead, they hurt and can make a friend's journey through grief more difficult.

Offer practical help

Preparing food, washing clothes, cleaning the house, or answering the telephone are just a few of the practical ways of showing you care.

Understand the uniqueness of grief

Keep in mind that your friend's grief is unique. No one person will respond to the death of someone loved in exactly the same way. While it may be possible to talk about similar phases shared by grieving people, everyone is different and shaped by experiences in their own unique lives.

Make contact

Your presence at the funeral is important. As a ritual, the funeral provides an opportunity for you to express your love and concern at this time of need. As you pay tribute to a life that is now passed, you have a chance to support grieving friends and family. At the funeral, a touch of your hand, a look in your eye, or even a hug often communicates more than words could say.

Share a favorite memory of the person who died

Relate the special qualities that you valued in him or her. These words will often be a loving gift to your grieving friend – words that will be reread and remembered for years. Use the name of the person who has died either in your personal note or when you talk to your friend. Hearing that name can be comforting, and it confirms that you have not forgotten this important person who was so much a part of your friend's life.



FREQUENTLY ASKED QUESTIONS

Why is having a funeral ceremony important?

Throughout human history, and around the globe, people have gathered together to acknowledge the death of a member of the community. No matter who the deceased was, a funeral ceremony is the one (and sometimes the only) opportunity for everyone to come together to acknowledge the death, recognize the community's shared loss, and share the burden of grief.

How much does a funeral service cost?

Your funeral director will thoroughly explain all options, ask the important questions about your family's budget restrictions and otherwise do everything he or she can to provide you with a funeral, memorial service, or celebration of life that meets your emotional and social needs, all the while staying in line with your financial expectations.

How does the cost of a funeral ceremony compare to the cost of a memorial service or celebration of life?

Attempting to compare the costs of the three is rather like trying to compare oranges, mangoes, and apples; it can't be done. Perhaps it's easier to see funerals, memorial services, and celebrations of life as three points on a spectrum – a range, if you like – of ceremonial formats. At one end is the funeral; at the other, the celebration of life; and in the middle, the memorial service. The funeral is most commonly the most expensive of the three, which is especially easy to see when you consider the cost of the casket is a significant expense. The cost of any of the three is totally dependent on the choices you make during the arrangement conference.





Who should be invited to a funeral?

This is a lot like asking "Who should be invited to a wedding?" People who would want to be there. A person's role at a funeral is two-fold: one, they are there to demonstrate support for the bereaved family; two, they are there to tend to their own sorrow – to begin to come to terms, in the safety of a shared collective experience, with the death of someone they held dear. While it's not common to send out invitations to a funeral (generally, the service details are published in the newspaper or online, and those who wish to attend do), it does make a certain amount of sense to reach out to certain individuals by phone, email, or social media to ensure they are aware of the service date/time (and express your desire for their presence).

When preparing the guest list for a funeral service, you should listen to your heart and use common sense. You know the people that mattered most to your loved one, as well as those who mattered least. Whatever you do, don't invite more people than the venue can comfortably handle.

Is it necessary to have flowers at the ceremony?

Flowers create a background of warmth and beauty which adds to the dignity and consolation of the funeral service. "Necessary" may not be the right word but there's no doubt flowers at a funeral or other end-of-life ceremony serve valuable purposes, including a means of a visual expression of sympathy, love, and respect or a means of lending support.

What does the phrase "in lieu of flowers" mean?

You may have read this phrase in an obituary: "In lieu of flowers, contributions may be made to..." Derived from the French phrase, "en lieu," strictly speaking, "in lieu" means "in place," so it can be said to be a directive sentence: "In place of flowers, contributions may be made to..." But it's really important to realize that its use doesn't imply you can't send flowers to the service; it is only meant to offer you a choice of ways to show your sympathy for the family and show your respects for the deceased. Only when the obituary states "no flowers please" are you being requested to abstain from sending floral tributes or sympathy arrangements.

If one is requested, am I obligated to make a memorial donation?

Certainly not. It's important to never feel obligated to do anything in response to the death of a community or family member. Your actions (whether sending flowers, preparing a casserole and taking it to the family home, or making a donation) should always come from the heart.

What's involved in preparing the deceased for viewing at a visitation or funeral?

The preparation of the deceased can involve a number of different tasks performed by trained and licensed embalmers and restorative artists. Without going into too much detail, the deceased is temporarily preserved by embalming, refrigeration, or a combination of the two. They are washed, dressed, and otherwise groomed, then placed in the chosen casket for viewing. Should you wish to know more about the process, contact us.

If it makes people uncomfortable, why is it necessary to view the deceased in the casket?

Human beings are interesting creatures; sometimes we need to see in order to truly believe. It's a way of confirming the fact that, indeed, this individual is dead, but it's also an opportunity to say your "goodbyes." You may find it a cathartic time where you can quietly share a long-held secret, let go of any anger or resentment, and otherwise come to terms with their death.

How long is a funeral service?

Simply put, it depends on the service. Just as no two movies or novels are the same length or cover the same emotional ground, no two end-of-life ceremonies are the same.

How can I best prepare my children to attend a funeral?

When asked this question, we like to tell people it's best done with honesty and awareness. Let them know basically what they can expect. Advise them there will be people there who will be sad and may cry openly; tell them there will be time for some people to stand up and talk about how much they loved the person (but they won't be required to do so). Let them ask all the questions they need to ask, and reassure them you'll be right next to them throughout the experience. Never force them to go to a funeral, and always give them the opportunity to change their mind about attending.

What is a celebrant?

The Celebrant Foundation and Institute define celebrants as "trained professionals who believe in the power and effectiveness of ceremony and ritual to serve basic needs of society and the individual. The celebrant's mission is to help the client create a ceremony that reflects his or her beliefs, philosophy of life, and personality." A life-cycle celebrant is especially valuable when a family has no religious affiliations or ties to a clergy person or minister who can officiate the funeral service. Involving a celebrant in the funeral planning process has been found to enhance the funeral experience for all concerned. "The celebrant comes to the table with no agenda," shares the Institute's website, "and no preconceived notion of what the ceremony should or must look like. Instead, through careful interviewing, the celebrant elicits what is meaningful for each client." If you think hiring a celebrant is the right choice for your family's situation, contact us for more details.

Must I wear black to the funeral ceremony?

Black used to be the only color to wear to a funeral, but this is no longer the case. Today, things are less formal than they once were, and it's not totally uncommon for families to ask prospective guests to altogether avoid wearing black clothing. Should you have additional questions about funeral attire or etiquette, please contact us.

What else would you like to know?

This list of frequently asked questions was compiled through our professional experiences. We thank the hundreds of inquisitive, questioning families and individuals we've had the privilege of serving over the years: people who have asked the most commonly asked questions you see here. If yours isn't listed here, get the answer you need by calling us.

WHAT TO DO: A CHECKLIST

Notify these people as soon as possible:

- ☐ The funeral director, to arrange for the transfer of the deceased (usually this can be done within 1–2 hours, although it may take longer to obtain a release from the hospital) and set an appointment with you to make further arrangements
- ☐ Relatives, executor/executrix, and friends
- ☐ Employers (the employer of the deceased and relatives who will need time off)
- ☐ Insurance agents (life, health, and accident)
- ☐ Religious, fraternal, civic, and Veterans organizations and unions, if applicable
- ☐ Lawyer and accountant

Secure the vital statistics of the deceased:

- ☐ Full legal name – Other names must be identified by "also known as" (AKA)
- ☐ Home address and telephone number
- ☐ Industry and occupation
- ☐ Military service serial number
- ☐ Date and place of birth
- ☐ Citizenship
- ☐ Father's name and birthplace
- ☐ Mother's name, maiden name, and birthplace
- ☐ Location of the will

Meet with the funeral home within a few hours to decide:

- ☐ Whether your loved one is to be buried, cremated, or entombed
- ☐ The funeral director will ask if you have made any arrangements with a cemetery or crematorium. If you have not done this, you will need to visit the cemetery
- ☐ Service details – Would you like a visitation period, formal service, reception?
- ☐ Whether a member of the clergy will be engaged for the service
- ☐ Casket selection
- ☐ Clothing that the deceased will be buried or cremated in
- ☐ Pallbearers, music, pictures, flowers, scripture, or other readings
- ☐ If you would like a charity to receive donations in lieu of flowers

Pay for:

- ☐ Funeral arrangements, including clergy, florist, and transportation
- ☐ Cemetery and memorialization services
- ☐ Current and urgent bills (i.e., mortgage, rent, taxes, telephone, etc.)



TO MY LOVED ONES

It is my wish that you will be spared anxiety, expense, and inconvenience at the time of my death.

Therefore, in this guide, you will find information I have recorded, and a plan that represents arrangements made in advance, hoping in this way to relieve my family at the time of need.

As difficult as it has been to set this down, I feel greater distress would be placed on my loved ones if these decisions were left to be made with no indication of my specific wishes.

I sincerely hope you will find these arrangements satisfactory and that they will help you retain a warm memory of the wonderful years we have spent together.

With love,

Signature:.....

Witness:.....

Date: .....

VITAL STATISTICS

The information below will be necessary for the preparation of a death certificate.
The funeral director will record it and have certified copies made.

Date: .....

My full name: ..... (First / Middle / Last)

Address: ..... (City / State / Country)

Birthplace: ..... (City / State / Country)

Birth date: ..... Social Security number: .....

Citizen of what country: ..... Naturalization number: .....

School attended: ..... From: ..... To: .....

Degree: .....

.....

Number of years of formal education: .....

Professional statistics

Company: ..... From: ..... To: .....

Job title: .....

.....

Professional achievements: .....

.....

If Veteran, name of war(s): .....

Date of service: .....

Branch of service and rank: ..... Serial no.: .....

Years of residence established in this state: ..... Years of residence established in this community: .....

Marital status: ☐ Married ☐ Single ☐ Divorced ☐ Widowed

Date of marriage: ..... Name of partner: .....

Birthplace: ..... (City / State / Country) Date: .....

Name of father: .....

Birthplace: ..... (City / State / Country) Date: .....

Mother's maiden name: .....

Birthplace: ..... (City / State / Country) Date: .....

DOCUMENTS AND PERSONAL PAPERS

Ordinarily, no checks of a joint account will be honored until permission has been obtained from the Clerk of Court, nor may the decedent's safe deposit box be entered except in the presence of a representative of the Clerk of Court and a member of the decedent's immediate family.

Bank Accounts

Name of bank:.....

Address: .....

Name of bank:.....

Address: .....

Doctor's Details

Name of doctor:.....

Address: .....

Lawyer's Details

Name of lawyer:.....

Address: .....

Safe Deposit Box

Location of box:.....

Location of keys:.....

Location Of Important Papers

Birth certificates:.....

Marriage license:.....

Last will and testament: .....

Deeds and titles:.....

Mortgages and notes: .....

Insurance policies:.....

Military discharge:.....

Income tax records:.....

Stocks and bonds:.....

Other important papers:.....

.....

.....

In the event of lost documents, contact the Bureau of Vital Statistics.

MEMORIAL INSTRUCTIONS

In calm recognition of the inevitable, I have given somber thought to these matters and you will find the following arrangements are in accordance with my wishes.

☐ I have arranged: ☐ I have not arranged, but prefer:

Funeral home: .....

Address: ..... City: .....

State: ..... Phone: .....

☐ I own cemetery property in: ☐ I do not own cemetery property, but prefer:

Name of cemetery: .....

Address: ..... City: .....

State: ..... Phone: .....

Location of deed: .....

Church affiliations: .....

Clergyman desired: .....

Fraternal affiliations: .....

Type of service preferred: ☐ Funeral home ☐ Church ☐ Graveside

Final resting place: ☐ Earth burial ☐ Mausoleum ☐ Interment following cremation ☐ Other

Marker or monument: .....

Purchased: ☐ Yes ☐ No

Monument company name: .....

If no, inscription instructions: .....

Inscription:

.....

.....

.....

.....

Reception location: ☐ Reception room ☐ Place of worship ☐ Other

☐ Reception to follow cemetery

☐ Reception to follow service

I would like the following to serve as pallbearers:

.....

.....

.....

I would prefer the following hymns/musical selections:

.....

.....

.....

Special requests (i.e. jewelry, eyeglasses, clothing, favorite Bible passages or other literature):

.....

.....

.....

At my request, ...has consented to carry out these wishes.

Phone #: .....

INFORMATION FOR NEWSPAPERS

Place of death: .....

Date of death: .....

Spouse, widow, or widower of: .....

Married for (number of years): .....

Children, their spouses, and their places of residence:

.....

.....

Grandchildren, their spouses, and their places of residence:

.....

.....

Siblings, their spouses, and their places of residence:

.....

.....

Education: .....

Clubs and lodges: .....

Military service: .....

Special interests, hobbies, pets, etc.: .....

Memorial donations: .....

.....



Thank you

"I would like to take this opportunity to thank our sponsors who have placed their trust in us. Without their commitment, this publication would not be possible. I firmly believe in the ethos of community spirit and forging firm links with our local community. As you read the information in this publication, please feel free to reach out to the sponsors to use their services."

P. Mazzoni

Paul Mazzoni – Owner/Licensed Funeral Director/Embalmer

Island Cremations
& Funeral Home

A Steady Hand for Life's Next Chapter

When life brings big changes, you deserve more than just a transaction — you deserve a trusted professional who truly shows up.

As one of Brevard County's best Realtors, a disabled veteran, and lifelong advocate for our military families, I bring the same dedication and integrity from my years of service into every real estate mission.

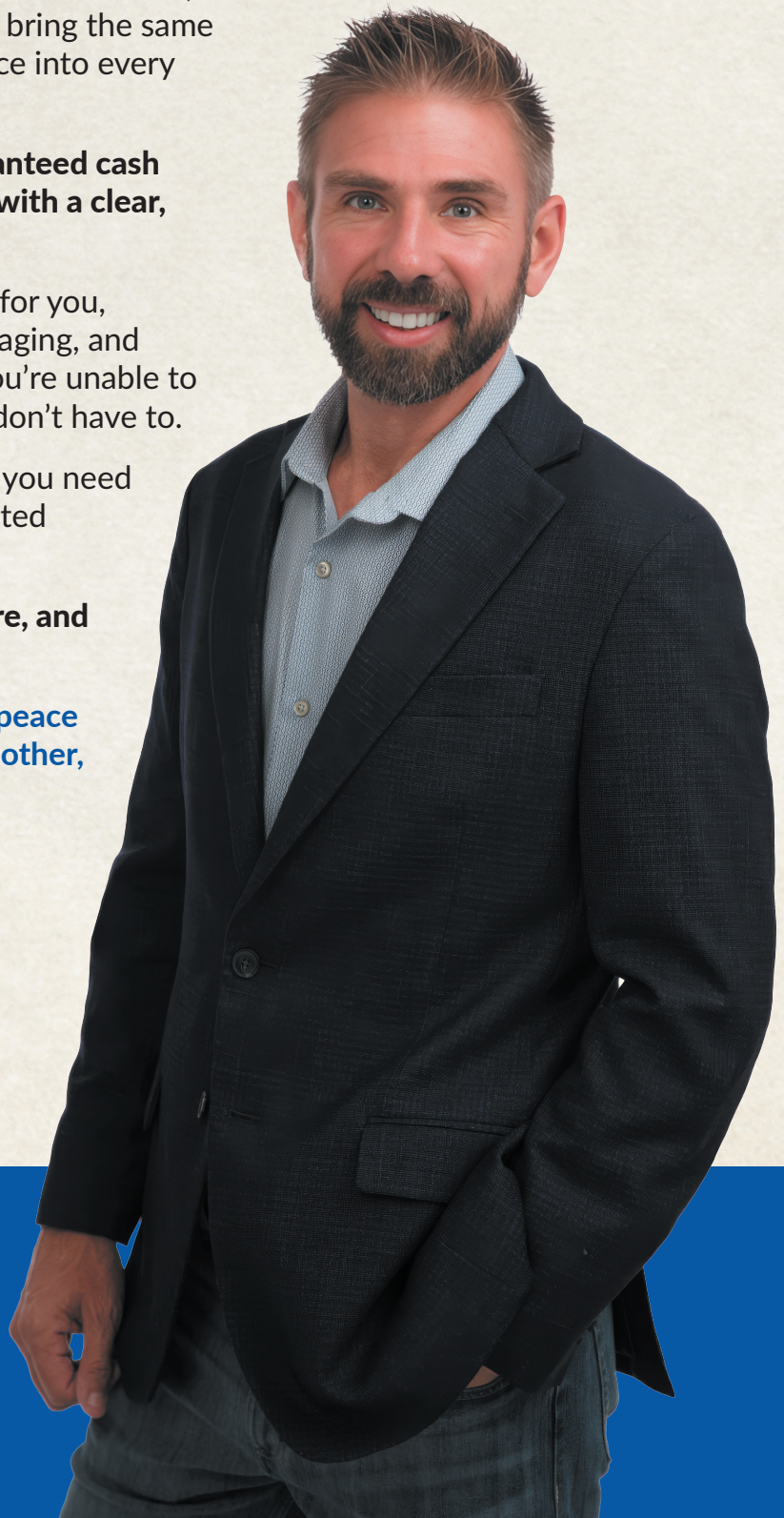
At our very first meeting, you'll receive a guaranteed cash offer on your home, right on the spot — along with a clear, thoughtful plan for what comes next.

If selling on the open market is the better path for you, my team can handle everything — preparing, staging, and positioning the home for top value — even if you're unable to be in town. We take care of the details so you don't have to.

And if simplicity, speed, and certainty are what you need most right now, the cash offer is there as a trusted alternative.

No pressure. No guesswork. Just guidance, care, and options that fit your situation.

Whether you need speed, certainty, or simply peace of mind, my goal is to make this transition smoother, lighter, and filled with confidence for you and your family.



BRANDON LAPE GROUP

(321) 446-7788

brandon.lape@exprealty.com

www.brandonlape.com

PROFESSIONAL PAPERWORKS, INC.

100 Parnell Street, Suite B, Merritt Island, FL 32953
Phone: (321) 459-2260
Email: professionalpaperworks@outlook.com

Whom to contact and what to do when someone dies:

1. Please contact us if you need assistance with a probate matter, deed, form assistance or notary service.
2. Obtain certified copies of the death certificate.
3. Record death certificate with the clerk of court.
4. File for Social Security benefits and veterans' benefits if applicable.
5. Cancel Social Security.
6. Check contents of safe deposit box and remove all items. We can help you prepare a petition to open the box.
7. Contact the homeowner's insurance company.
8. Cancel the car insurance and transfer the title to vehicles with Dept. of Motor Vehicles.
9. Contact life insurance companies for benefits.
10. Hold off notifying the bank until at least you receive another statement showing the balance in the account after the date of death and maybe even longer in case you receive checks in the decedent's name so you can deposit them until you feel that all checks have come in.
11. Contact utility, phone, internet and cable companies to notify them of the death.
12. Contact any financial institution that may have either an annuity, mutual funds, stocks, bonds, or certificates of deposit of the deceased.
13. Contact any benefit division for any and all retirement plans or accounts.
14. Contact any business partners of the deceased concerning business interests.
15. Contact any persons who were paying the decedent's payments on a mortgage or promissory note.
16. Contact an accountant to prepare final tax return if necessary.
17. Transfer any real property from the trust (if applicable) to the heirs unless you intend to sell it, then you can either keep it in the trust until sold or transfer to heirs, then sell it. We can assist with the preparation of the deed. Also, if there is a trust involved, you need to file a notice of trust with the clerk's office. We can prepare this for you. If you need a referral for a realtor or a real estate appraiser, we can help with that.
18. Keep all funeral receipts, or similar receipts, and all medical bill receipts for last 60 days prior to death.
19. Save the trust and/or will for some time.
20. Change beneficiaries as appropriate and review your own trust and/or will as well as other documents that may need to be updated. Be sure to update your beneficiaries on all of your assets.
21. If your spouse died, go to the property appraiser for an additional exemption. Take the recorded death certificate.
22. Continue to pay the mortgage, property taxes, homeowner's insurance, electric, water and car payments of the decedent.
23. You may want to notify the three credit bureaus and IRS of the decedent's death to put a death notice on their credit file to prevent identity theft.

Memory's Lovely Garden

There's a very special garden
Where the plants of memory grow
Nurtured by the kindness
And concern that loved ones show.

The roots are cherished memories
Of good times in the past
The branches tender promises
That souls endure and last.

It's a place of peace and beauty
Where bright new hopes can start
It's memory's lovely garden
That soothes the hurting heart.

Author Unknown





AFFORDABLE CEMETERY MONUMENTS, PLAQUES AND PROPERTIES

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IMPORTANT NOTES

IMPORTANT NOTES

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Why Timely Action Matters

Several financial decisions following a loss are time-sensitive and may carry tax or administrative consequences if delayed. Early consultation can help streamline the process and reduce complication.

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Our team is here to guide you with clarity, compassion, and steady support. We provide precise, step-by-step direction and are fully committed to helping you navigate every stage with confidence. Above all, our main focus is to assist you in a way that allows you to remain fully present with your family during this time, knowing that the financial details are being handled with care. Fagan Financial Group o□ers structured, reliable support so you never have to manage these responsibilities alone.

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