



# WHITE PINE

FUNERAL SERVICES

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## PRE-PLANNING & BEREAVEMENT GUIDE





## PATIENT • CARING • COMPASSIONATE



With kindness and compassion, I'd like to be your bridge and assist when a time comes to sell your home or a loved ones. Providing the highest level of professionalism with respect and trust – every step of the way. My priority is to ease this burden for you and your family.

I have developed an extensive list of trusted business partners to streamline the selling process. From selling antiques and donating to local charities to painting and staging, I have vetted the best contractors in the area to get the property in selling condition.

You will have my full support and individual attention with patience, care and understanding at a time that can be very stressful and difficult for many.

It would be an honor to serve you.

435-757-5087

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**SHELLIE CALDWELL**



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## Welcome to White Pine Funeral Services

We invite you to discover who has made White Pine Funeral Services the ultimate provider of creating healing experiences in the community. This guide contains the heritage, vision, and the people behind White Pine Funeral Service's reputation of quality, sincerity, and trust.

White Pine Funeral Services is the primary provider of funeral and cremation services that create a healing experience for families and their loved ones. With our many years of experience in caring for people from all walks of life, you can expect compassionate care, high integrity, and excellence in service.

Our main goal is to provide our client families with memorable remembrance experiences, celebrations of their loved one's life, and the memorialization of the time they shared. We offer funeral home and cremation services in Cache Valley and surrounding areas.

**White Pine Funeral Services**  
**753 S 100 E Logan, UT 84321**  
**Phone: (435) 709-6800**  
**Email: [info@whitepinefunerals.com](mailto:info@whitepinefunerals.com)**



# Our Valued Staff

We have years of experience caring for families, from all walks of life. Each family comes to us because they know we are leaders in our profession, dedicated to excellence in service, and have the highest integrity.



## **Scott Haueter | General Manager & Funeral Director | [scott@whitepinefunerals.com](mailto:scott@whitepinefunerals.com)**

Scott was born and raised in Smithfield, Utah where he attended schooling and graduated from Sky View High School in 1996. He then attended Utah State University where he earned his bachelor's degree in Marketing in 2003. Shortly after, he was hired to work at Allen-Hall Mortuary as a full-time employee. He attended and graduated from Arapahoe Community College in Denver, Colorado with a Mortuary Science degree in 2005. He loves his profession and enjoys helping those that deal with the loss of their loved ones. He recently transitioned into a manager role at White Pine Funeral Services.

His parents are Kent and Kay Haueter—long time residents of Smithfield, Utah. Scott married Aleisha Rae Bowen (daughter of Rod and Toky Bowen of Providence) and together they have 4 children. Scott enjoys soccer, hunting, and many outdoor activities. He has a keen sense of humor and finds joy in life.



## **Britten Atkinson | Assistant Manager & Funeral Director | [britten@whitepinefunerals.com](mailto:britten@whitepinefunerals.com)**

Britten grew up in Franklin, Idaho and graduated from Preston High School in 2018. He is passionate about serving families and working in the funeral industry. He received a degree in Mortuary Science from Salt Lake Community College. He married his high school sweetheart, Kambree, and currently reside in North Logan.



## **Melanie Christy | Family Care Counselor | [melanie@whitepinefunerals.com](mailto:melanie@whitepinefunerals.com)**

While raising her five children, Melanie worked as a home-based travel agent, and she will tell you she's still helping people with travel plans...it's just a different destination." Melanie has been a Family Care Counselor for the past 12 years, helping families make funeral decisions before they're needed and assisting them with estate concerns after someone has passed. Melanie will also be assisting with community outreach events, health fairs, and seminars. Married to David for 43 years, Melanie and her husband enjoy remodeling their home in Wellsville and spending time with their 18 grandchildren.

# Our Facilities

The spacious new funeral home - decorated in soft, warm hues, tastefully-appointed and furnished in neutral and natural tones - is as inviting as it is comfortable.



# Our Services

White Pine Funeral Services, offers distinctive, personal, and affordable services designed to help you honor your loved one in a way that is unique to them and meaningful to you.

## Traditional Services

Whether you choose burial or cremation, a funeral service is an important part of honoring your loved one and starting the healing process. We offer service options that are meaningful and affordable.

## Cremation Services

We offer several service options for families that choose cremation which can include a full service funeral, a memorial service, or something more private, as well as permanent resting place options for the cremated remains.

## Veterans Services

There is no greater honor than serving those who have served our country. We help you get the benefits and provide a service worthy of a veteran.

## Personalization

Our funeral directors are experts in helping to create meaningful services that are unique and honor your loved one in ways that are special and meaningful. We offer several ways to personalize a service from tribute videos to keepsakes, to live streaming for family and friends that cannot attend in person.



**White Pines was the best decision that I could have made when choosing a funeral home for my mother's service. They were very professional, kind, and caring. They helped us plan the funeral in 3 days and were by our side the entire time. The service ended up being a beautiful tribute to our mother. And the cost was half of what the competitors quoted. Thank you!**

**Jeri Bate**

## Visitation

This time is set aside for family and friends to gather together to say goodbye, while being in the comfort of those closest to them. We can personalize the visitation to be as unique as your loved one with a tribute video, items or displays that were important to your loved one, or simply pictures displayed. We will work with your family to design the perfect gathering experience.



## Graveside Service

A graveside or committal service is typically held immediately following the funeral service but it can also be a small intimate gathering of those closest to you.



## Headstone

A headstone is designed and placed on the grave to permanently memorialize your loved one and mark the final resting place of their remains.

## Traditional Funeral Service followed by Cremation

Many families find meaning and beauty in a traditional funeral service. With a traditional service combined with cremation, you can still choose to have a final viewing, visitation or wake, and a funeral service. However instead of in-ground burial, the funeral will be followed by cremation. Depending on your wishes, the ashes may be either returned to your family for storage in an urn, scattered, or interred in a columbarium. This option will include fees for the funeral services as well as the fees associated with the cremation itself.



## Memorial Service

The memorial service can be held in our chapel, a church, or any other venue the family chooses. We work with our families to design a service that honors their loved one with stories, music, or scripture. We also have life celebrants that lead services where clergy may not be chosen. Our celebrants are trained in creating experiences that help start the healing process.



## Burying the Urn

Similar to a casket, the in-ground burial of the urn allows for a final resting place.



## Scattering the Ashes

Some families find comfort scattering the cremated remains in a place that was special to their loved one.

# Personalization Services

**When searching for ways to personalize a funeral service, remember the moments you spent with the person and try to highlight the qualities that she or he are remembered for. Consider hobbies, subjects of interest and places where the person spent much of his or her time. It can help to make lists of their passions, achievements and memories you shared together. There are a number of ways that these lists can be incorporated into a service:**

## Photos and Albums

There are many opportunities to display photos at a funeral service. Poster boards with photo collages can be placed on easels for display. Flat screen TV monitors can be used to display pictures or a slideshow during calling hours or just prior to the services. Photographs can be printed in the memorial folders, registry book or on urns.

## Videos

A DVD video is a wonderful way to share your loved one's life with others. It can be personalized with your special photos and music. These videos become keepsakes that you can share with your family for generations.

## Artwork

Artwork of the deceased or art created in tribute is a beautiful addition to a service. Sculptures, a slideshow of drawings or displaying artwork throughout the funeral home helps people learn more about a life that was cherished.

## Music

Live or pre-recorded music can be relaxing and comforting to those who have come to the service. Some other ways music can be used, is to record a CD with the deceased's favorite songs or songs that he or she wrote or to have musically inclined family or friends perform at the funeral service.

## Readings of Poetry & Literature

Passages from the deceased's favorite books or poems that capture the essence of life help create a service infused with wisdom and words to remember. You can also invite friends and family members to read passages or poems of their choice or write their own pieces to share.



# Pre-Arranged Funeral Planning

There are many reasons that pre-planning your funeral is not only beneficial to you, but also to your whole family.

We have many flexible options for pre-arranging a funeral. We recommend that you consider making your funeral arrangements ahead of time.

Pre-arrangement offers you more than just the peace of mind of knowing your wishes will be met. It also ensures that your family does not have to bear the financial or emotional burden of planning a funeral. Their attention should be paid to the emotional needs of your family and friends, not to the numerous details of arranging a funeral service.

We offer a complete selection of pre-arrangement programs to suit your personal, religious, financial and family needs.

Call us today to schedule an appointment to discuss your funeral options.

## Benefits of Planning Ahead Today

1. Freezes the cost of the funeral at today's prices. No interest or inflation. - (Voluntary savings account)
2. Gives you peace of mind knowing that everything is taken care of. - (Planning reduces stress and anxiety over funeral expenses)
3. Protects the financial security of the survivors. - (Financial resources are left with the survivors)
4. Avoids emotional over-spending by the grieving spouse and/or children. - ("Mom-or-Dad-deserves-the-best" syndrome)
5. Funds are protected if Medicaid coverage is ever needed. - (Funds in the funeral plan cannot be seized)
6. Payment for the funeral can be divided into 60 payments. - (5 year monthly payments on the principal only. No interest added)



WHITE PINE  
FUNERAL SERVICES



**Contact Melanie Christy  
at 435-230-3836 for  
additional information  
about pre-planning your  
funeral arrangements.**

"Is this what they would have wanted?" is an all too common question when families come to plan a funeral. Making your wishes clear ahead of time can prove to be a great comfort to loved ones.

## What Is Pre-Planning?

Pre-planning is simply the process of drawing up plans for a funeral before they are needed. It involves gathering a variety of family information and making decisions about the type of service you want (e.g. where the funeral itself should take place, and who might participate). Working together with a funeral director or pre-planning counselor, you can plan, organize and record all of your requests.

Our staff can lead you through the process, providing advice and guidance along the way. They will ensure that you have all the information you need about our products and services, allowing you to make informed decisions.

You may choose to pay for the arrangements in advance, or your plans can simply be held on file at the funeral home to be carried out when they are needed and invoiced to the estate or family at that time. Our staff will explain your options when you meet them.

## Why Pre-Plan?

While everyone who makes the decision to pre-plan has their own reasons for doing so, we are often told the greatest motivator is the desire to protect their family by ensuring that they won't face the difficult task of making arrangements at a time of loss.

We advocate pre-planning because our experience has shown us that not only is planning ahead virtually stress-free, but people have the time and information they need to make carefully considered, pressure-free decisions that are the right choices for themselves and their families.

## What About Pre-Payment?

For many people, funeral pre-planning has become an extension of the estate planning process. It is simply one more thing they choose to take care of as they plan for retirement and the next stage in their lives.

Choosing to pre-fund funeral arrangements is another way in which people can protect their families, and it can mean locking in the cost of the arrangements at current prices.

## Should I Pre-Pay?

Each person's individual circumstances along with other factors will influence this decision, but there are a number of advantages to pre-payment that you should consider:

**Guaranteed Services:** Once you have fully funded your pre-planned arrangements, we guarantee to deliver the selected services and merchandise regardless of price increases; this can help protect you and your family from the effects of inflation on funeral costs over time.

There are however, related services such as newspaper notices, for which we cannot guarantee because they are not provided by us directly. Our staff are skilled at helping you to estimate these expenditures and to make allowances for them in your funding arrangements.

**Estate Planning:** People often choose to pre-plan and pre-pay in the years leading up to their retirement. Typically it is at this point in our lives that we are in our prime earning years and have the most expendable income. For many, this is the easiest time to potentially remove an unpredictable future expense from their financial planning.

**Budgeting:** Our pre-planning program offers a payment plan option that allows you to pay the cost of selected services and merchandise over a period of time. See our Pre-Payment Options section for details.

## Pre-Payment Options

Those who choose to pay for funeral arrangements in advance generally have a choice with regards to how and when they pay.

We recommend an insurance or pre-paid trust plan as the ideal way to pay for pre-planned arrangements. This is because of the flexibility and protection they offer.

You have the choice of making a single full payment or making regular partial payments over an agreed period of time. In using an insurance plan, most people will have full coverage right away even if they choose to pay over several months or years. In other words, if death should occur unexpectedly after only a few payments have been made, the plans you made will be fully paid for by the insurance company. (Immediate full coverage is subject to a 2-year contestability period related to your medical health).

With full payment you are immediately eligible for our locked-in service guarantee, meaning the services you have arranged are paid in full regardless of any increase in our prices between the time of arrangement and the time the funeral plan is carried out.

In today's world of easy travel and active retirees, our insurance products also include the option of special coverage to protect you and your family should a death occur unexpectedly away from home. The necessary care and transport of the deceased can be a significant expense. We will be happy to explain to you how this special policy covers you in such circumstances.

Your pre-planning counselor can tell you more about how these options work and may be able to offer you additional choices and benefits depending on the arrangements you make.

## How To Pre-Plan Your Funeral

There are many different ways to begin the planning ahead conversation. You know your family and how they might best respond to the topic. For some families, it might be a casual conversation over dinner or family gathering. For other families, a formal meeting might be better suited.

Regardless of your approach, the conversation is much easier to have when death is not imminent. Bringing up the subject with loved ones earlier in life when they are younger and most likely healthier, makes the topic easier to discuss and keeps the focus on the celebration of life rather than an impending loss.

When you're ready to make a plan, call or send us an email and we will have one of our pre-planning counselors call you to set up an appointment.

### **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.

Ease into the conversation. Questions such as "Have you ever thought about where you would like to be buried?" or "What type of funeral would you like to have?" may open the discussion to more details about your loved one's wishes.

Take advantage of funeral-related opportunities. Attending the funeral of a friend, family member or colleague can give you the opportunity to talk about what you liked or didn't like about the service.

Tell your children or loved ones that because you care for them so much, you don't want to burden them with difficult decisions when you're gone. Tell them you've made your own final arrangements, and give them a written record of what they are.

Make it a family affair. Schedule an appointment with your chosen funeral home or cemetery provider and invite your children along to participate in the selection of services, funeral merchandise, and cemetery property.

Whether you're sharing plans for your own final arrangements with loved ones, or encouraging loved ones to make and share their plans with you, the conversation about planning ahead is an important one that every family should have.

While no one wants to think about their death or the death of a loved one any sooner than they must, having the conversation in advance alleviates the need for potentially more unpleasant or difficult conversations in the future.





# 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. With the opportunity for great personalization, the funeral service can truly reflect the uniqueness of the life it honors.

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

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

## So what is a funeral?

In general terms, a funeral is a gathering of family and friends after the death of a loved one that allows them the opportunity to mourn, support each other and pay tribute to the life of the deceased. It often consists of one or more of the following components:

### Burial Plans

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

### Funeral Service Options

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 elements of a funeral service, you may want to personalize other elements of the service. At a funeral service, the casket or urn is usually present, and you may choose to have the casket open or closed.

### Visitation or Viewings

Typically held the night before, or immediately prior to the funeral service, the visitation - also called 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?

### Memorial or Celebration of Life Service

At a memorial or celebration of life 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.

There's no one, right way to plan a funeral service. We believe that each funeral should be as unique and memorable as 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. Or, a celebration focusing on great memories made with family and friends may be your preference. Maybe it's a combination of both. You can have one service, or several, to honor your life.

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, consider the following questions:

- Where should the funeral or celebration be held? At your place of worship? At the funeral home?
- Who should officiate the service?
- Will your service adhere to traditions of a 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 read?
- Is there a special poem you'd like shared with the guests?
- Are there any special photographs or other memorabilia you would like displayed?
- Should the decor reflect a particular hobby or interest of yours, such as fishing, gardening or music?
- Should there be refreshments served or a more elaborate party held after the service?



## Graveside Service

As its name implies, a graveside service may be held at the grave site just prior to burial of a casket or urn, and usually consists of final remarks, prayers or memories. A graveside service may occur before, after, or in place of a traditional indoor service.

## Cemetery Property

In addition to funeral services and the choice of burial or cremation, cemetery property - also called interment rights - is another consideration when you're making final arrangements, either for yourself in advance or for a loved one.

A common misconception that people often have when they purchase the right of interment in a cemetery is that they have purchased the land itself, when in fact what they have really purchased is the right to be interred on or in that particular piece of property.

## 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:

- **Ground Burial:** burial of the casket below ground.
- **Mausoleum:** a large building that provides above-ground burial spaces, known as crypts, for entombment.
- **Private Family Mausoleum:** a small structure that provides above-ground entombment of, on average, two to twelve family members.
- **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.

## Cremation

Many people overlook the importance of a cemetery property for those who choose cremation, but permanent placement of the ashes or "cremated remains" is an important part of the final arrangements. Just consider:

- A permanent site gives loved ones a physical place for visitation and reflection.
- The ceremony accompanying the placement of an urn in a cremation niche or a cremation garden in a cemetery provides family and friends with closure after their loss.
- When cremated remains of a loved one are kept with relatives, they can easily become misplaced or discarded through the years. A permanent placement provides future generations with a location to visit.

### Some common cemetery placement options for cremated remains are:

- **Columbarium:** located within a mausoleum or chapel constructed of numerous niches designed to hold urns.
- **Cremation Garden:** a dedicated section of a cemetery designed for the burial, scattering or other permanent placement of cremated remains.
- **Memorial Benches:** benches that either simply memorialize a loved one scattered or buried in a cremation garden, or actually contain the remains within.

## Headstones

Cemeteries can offer many options for memorialization. In order to preserve the natural appearance of the landscape, some cemeteries feature headstones that lie flat against the ground called 'markers'.

Upright headstones, called 'monuments', offer another choice for memorialization. Both options come in a variety of sizes, shapes, and even colors.

# What to Do After Someone Passes Away

**If someone dies under hospice care** – When someone passes away, contact the Hospice group that is taking care of your loved one. Then call the mortuary when you are ready for us to come.

**If someone dies at a care facility (hospital, nursing home, assisted living etc.)** – The staff at the care facility will ask you which mortuary that you prefer and they will handle the arrangements of contacting the funeral home.

**If someone dies unattended at home, work, vehicle etc.** – If someone passes away unattended (meaning no one was around when they passed away), or the death was an accident, or the death was a suicide, then call the police immediately and they will handle the arrangements of contacting the mortuary, when they are ready for us to come.

**Was there a pre-arranged plan in place** – if you do not know whether the deceased had made and paid in advance for funeral and burial arrangements, call local and nearby funeral homes and ask if they have any record of such arrangements. Be sure to examine all papers of the deceased and look for funeral and burial contracts. Neglecting to check out the possibility of such arrangements, could result in unnecessary expenditure for survivors.

**Was the deceased a veteran** – The spouse of a veteran, or a dependant child of a veteran, check immediately after the death with the nearest Veterans Affairs office, to determine (if you don't know already) whether the deceased is eligible for burial in a national cemetery. Check also on what payments are available for funeral and burial expenses. In addition, ask if a grave marker or headstone is provided. Generally, a survivor is eligible to receive an American flag to use in the funeral and to keep afterwards. If you are the surviving spouse, or a dependant child of the veteran, ask about survivor benefits.

**Social Security** – If the deceased was a participant in the Social Security System, contact your nearest Social Security office as soon as possible after the death and apply for any benefits that might be payable to eligible survivors. Also, apply for the lump-sum death benefit.

**Life Insurance** – Contact all life insurance companies, with which the deceased had policies and file claims for payment.

**Death Benefits** – Collect from insurers any funeral/burial/death benefits payable to survivors.

**Work Benefits** – Check with the deceased's present and all previous employers to determine what benefits, if any, might be payable to survivors. Such benefits might include life insurance, accidental death insurance, pension benefits and payments under Workers Compensation Insurance. Also, be sure to collect pay for any vacation and applicable sick leave accumulated but not taken by the deceased.

**Labor Union** – Contact the deceased's employee's labor union and collect any death or survivor benefits due. For example, ask whether the labor union provides any financial assistance with funeral or burial expenses for the deceased, or with living and educational expenses of the survivors.

**Accidental Death Insurance** – If the death was an accident, check with the company with which the deceased carried medical/health insurance. Free accidental death and dismemberment insurance, is sometimes provided to those participating in group medical/health insurance. Free accidental death and dismemberment insurance might also be sponsored and administered in an organization, other than the medical/health insurance company, such as sponsored and administered by the National Association of Government Employees. If the death was an accident, normally payment will be made to the designated beneficiary.

**Pension & Retirement** – File for any pension/retirement benefits due to the survivors of the deceased.

**Life insurance with credit unions** – Check with community credit unions, credit unions at all places where the deceased has been employed and possibly other credit unions, to see whether he or she had deposits or life insurance there. If so, discuss payment of money in the accounts and apply for insurance benefits.

**Automobile or homeowner's insurance** – Check with insurance companies which the deceased had automobile insurance and homeowner's insurance, to determine whether any death benefits such as payment of funeral and burial expenses, are payable under the policies.

**Automobile club** – Check with the deceased's automobile club to see if any life insurance, or other benefits are due to the survivors.

**Credit card companies** – Check with all credit card companies with which the deceased held credit cards and apply for any death benefits that are due. For example, some credit card companies automatically carry accident life insurance on card holder. The insurance may be collected by survivors, for example, if the cardholder had charged his or her airline ticket on the credit card and was subsequently killed in a crash of the aircraft, or died within a specified time following the accident.

**Medical claims** – Submit any medical claims for the deceased to health insurance companies, and/or Medicare for payment or reimbursement.

**Debts** – Check on all debts of the deceased. Some debts may carry credit life insurance that will pay the outstanding balance of the debts.

**Insurance companies** – Notify the deceased's insurance companies of the death; cancel policies, if appropriate (or remove the name of the deceased from the policy, if appropriate) and request refunds of premiums. Such insurance may include automobile, personal property, medical, disability, homeowners and others. Discuss the above with the deceased's insurance agent(s) before taking any action.

**Cancelling goods and services** – Cancel orders for unwanted goods and services ordered by the deceased and collect any applicable refunds.

**Season tickets** – Turn in season tickets that were held by the deceased (for sports events, symphonies, ballets etc.) and request refunds.

**Cancel magazine subscription** – Cancel unwanted magazine and newspaper subscription, or book club memberships held by the deceased and request refunds.

**Cancel memberships in clubs** – Cancel memberships in clubs and organizations to which the deceased belonged and request refunds

**College students** – If the deceased was a college student, cancel enrollment and request refunds of payments for such things as tuition, room and board, laboratory fees and activity fees.

**Rental properties** – If the deceased was renting living accommodation for himself or herself only, contact the landlord and cancel the lease. Ask for any applicable refunds, such as the security deposit and rent paid in advance.

**Income taxes** – Check copies of the income tax returns filed recently, to determine if any refunds are due. If the refunds are not received, you will know to follow up. (Check with your lawyer, tax accountant, IRS and state Tax Office for instructions on filing final tax returns for the deceased).

**Death by the fault of another** – if the death of the deceased was the fault of someone else, check on the possibility of benefits payable under liability insurance, carried by the person at fault. Also, consider whether a lawsuit should be brought against the responsible party. Consult your lawyer.

**Debt owed to the deceased** – Collect the total amount, or accept periodical payments for debts owed to the deceased. Caution of those wanting to help – Be cautious of strangers offering help during your bereavement, particularly those wanting to help you handle or invest your money. Put off making major financial decisions (if at all possible) until the moment your mental state will allow you to think clearly and logically.

**Loss of benefits if remarried** – If the deceased was your spouse, check with all appropriate sources of survivors benefits, to determine whether you would lose your benefits if you remarry. After receiving the necessary information, you can, in time, make an informed decision on remarriage.

# Helpful Information

## **Obituary Notice** - Please email to:

info@allenmortuaries.com OR BRING IN THE OBITUARY NEATLY TYPED OR ON A FLASHDRIVE to the mortuary, along with a clear photo of the individual, black and white or color photos are acceptable. We request that you have your obituaries to the funeral home by 3:00pm the day before publication, so that they can be proof read and corrected, if needed. Each of the papers charge for running obituary notices. This bill is based upon the column length of the notice. The mortuary can email the obituary to any out of town papers, such as: The Salt Lake Tribune, Deseret News and the Ogden Standard Examiner, or any other out of state papers.

**Funeral Program** - A funeral program outline is contained in this folder of information. This form needs to be returned to the funeral home by 12:00pm, the day prior to the services, so that it can be typeset for printing.

**Burial Clothing** - Please bring any burial clothing with you at the time of the arrangement conference. Please make sure that any clothing you wish to use is cleaned and pressed. New burial clothing is available at the mortuary, if it is needed.

**Veterans** - Please bring a copy of the veteran's military discharge papers to the funeral home, at time of the arrangement conference. These will be photocopied and returned the family.

The mortuary has the necessary paperwork to file for the veteran's burial benefits, marker and flag.

**Evening Viewing** - Evening viewings are scheduled from 6:00pm to 8:00pm, the evening prior to the services. The family is welcome to come any time after 5:00pm. Small children should be brought at this time, if the family desires for them to see their deceased loved one.

**It has been our experience that small children become bored, tired and disruptive to both the family and those attending the viewing. We strongly recommend that small children be brought in ahead of time and then taken home or somewhere else for babysitting.**

If you need to set up any memorabilia and/or photos. Please ask the funeral directors for any extra tables, easels, and/or table cloths. This will give you enough time to set up and spend time together as a family, before the viewing/visitation starts.

**Once the viewing/visitation is over, please collect your memorabilia and/or photos and take them with you.**





# Helpful Information

**Day of Service** - We will be set up at the church or mortuary at least 30 minutes before start of the viewing/visitation. For funerals at church, please back in and park your vehicles near the hearse. For funerals at mortuary, please park your vehicles facing the building (or west), making it easier to exit when the funeral is over.

We will try to conclude the viewing/visitation about 15 minutes before the start time of the funeral. At this time, we will gather family members in the room where the family prayer will be given. Please let us know if a family members would like to participate in the moments, before the closing of the casket.

**Graveside Services** - Chairs will be provided for the family or the elderly to use. Depending on the weather, a tent may be set up for shelter from these elements. Once everyone arrives, the grave will be dedicated and then family and friends will be dismissed. Once everyone has left the grave site, the cemetery staff will prepare the grave. This usually takes about 90 minutes. Once your luncheon is over, you are welcome to come back to the cemetery to view the prepared grave.

## Payment Policies

White Pine Funeral Services has established a uniform payment policy, to serve all families fairly and to prevent misunderstandings. This payment policy enables us to contain our costs for all families we serve. Our policy requires that all financial arrangements must be completed, prior to the setting of our services or viewing times. Payment for our merchandise, services and property, is due one full day before the service time, or the use of our merchandise or property. White Pine Funeral Services does not accept future payments from estate funds, due to the amount of time that an estate may take to release funds.

The following are acceptable payment arrangements. Cash, Checks (subject to electronic funds verification, third party checks are not acceptable) VISA, MasterCard, Discover and American Express.

**Assignable Insurance** - For the face value of the policy only, once assignability and beneficiary have been verified by the insurance company. Policies under two years old are generally contestable and may not be acceptable. When acceptable insurance has been assigned, a monthly statement will be sent to the purchaser, until payment is received from the insurance company. When payment is received, a statement will be sent showing the amount, date and indicate whether the funeral account is paid in full, or a new balance is due. Normal processing time for a policy is 4-6 weeks.

# Testimonials

White Pine is nothing short of a caring, thoughtful, and forward-thinking array of flexible funeral services. From the beautiful onsite premises, bright professional and intuitive staff, floral, print and video services, their team made us feel like we were part of their family. One unique service they offer is a staff person trained and dedicated to guiding families through legal and financial tasks following the death of a loved one. White Pine Funeral Services made one of life's most challenging moments less stressful and more supportive.

## Adrienne Akers

-We feel so fortunate to have found this amazing funeral home! Their motto should be, "How can we help you honor your loved one?" Anything we asked them to do, the said absolutely! Can we have a drive by viewing? Sure! Can we take the casket outside? You bet! And so on! We had a lovely send off for my dad full of tears and laughter! Considering the sad circumstances, we had a memorable and joyful experience! Thank you, White Pine!!

## Bonnie Kelly

This is an absolutely beautiful venue perfectly suited to honor a loved one who has passed away. But more importantly, it is run by very caring and helpful people with incredible sensitivity and attention to detail. We used White Pine for my mom's services. My first impression was already good after they discretely left a long-stem rose on her bed where she had been laying. Then everything they did was with a clear intent to make things as easy for us as possible. They made the process extremely convenient and did everything they possibly could to make things exactly as we wanted it to honor my mom. They walked us through the process, and even included after care services with a company to walk us through all the technical parts of dealing with insurance, accounts, etc. and all the other things you don't want to have to figure out on your own after losing a loved one. They provided snacks and a room for the kids and grandkids during the viewing, and did many other things to help us. They took care of absolutely everything so that we could focus on my mom and our family. My family could not have been more pleased with the services we were provided. I would highly recommend using this company. You'll be well taken care of.

## Aubri Thomas

My experience with White Pine Funeral Services has been outstanding. Every member of the staff was professional, knowledgeable, and compassionate. I felt valued as person throughout what was a stressful and difficult time for me and my family.

## Joel Madsen

-We loved our experience at White Pine Funeral Home. They treated us with so much kindness and respect. They cared for our mother's body with love and respect. They took this difficult time for me and my family and guided us along and made it so much easier. Everything they did was perfect and we don't feel like we can express our gratitude enough. They are so personable and genuine. We felt like they were dear friends after having worked with them. My aging father even told White Pine that he wanted them to take care of him after he passes. They had treated my father like a king. We highly recommend White Pine.

## Sharma Clark

-Care, attention to detail, competence, grace, thorough, thoughtful, communicative, delicate, responsive, I could go on! I am so happy we chose to work with White Pine Funeral Services for my dad's passing and funeral. They are everything you could hope for during a difficult time. They were so kind and caring as well as thoughtful of even the grandchildren, who they allowed to help with special tasks. Which helped the kids process the experience and all the emotions. It was so touching that they paid attention to all aspects of losing a loved one.

## Julie Titus

White pine funeral services were phenomenal! They were so kind and extremely helpful during a difficult time. They worked so hard to make sure everything was just how we wanted it and definitely went above and beyond. They also have a specialist that meets with you whenever you are ready and helps explain what papers need to be filled out and sent to social security, insurance etc. I had no idea how much paperwork needs to be done or where to even start. Her help is amazing! We appreciated so much every one that worked with us and made the services a wonderful tribute to my dad. They are so kind and understanding. They made the whole process go so smoothly. I would most definitely recommend White Pine. Thank you so much to everyone there!

## Kristin Kimball



# After The Funeral

## Settling The Estate

### A. Initial Tasks

The first step in settling an estate, is determining whether the decedent had a will, trust or neither. If they left behind no estate plan at all and there are substantial assets that need to be distributed, then a probate of the estate under the State's intestacy laws will be necessary. If a will was left, then a probate will also be needed in most cases. If the estate is small (less than \$100,000 and no real estate), the estate may be able to be administered through a Small Estate Affidavit.

If the deceased created a Trust during their lifetime, then it is likely no probate will be necessary, assuming that all their assets were properly titled in the name of said Trust. Whether you find a will or a trust, it can be very helpful meeting with an attorney, even if just for a consultation, to see what you are working with and how to best proceed.

### B. Probate

Probate is the process by which a will is proved by the courts and a personal representative named. If a will is contested, it is done so in probate. Common reasons for contesting a will is if the testator was under duress, or forced to sign it, or if the testator lacked mental capacity. A will contest can take up time and money, there are ways to have a will be "self proving" and lessen the likelihood of a will contest.

Once the personal representative is named, they are charged with gathering up and preserving the assets, putting forth creditors notices, paying valid claims/debts in order of priority, filing a tax returns for the deceased, reimbursements for funeral expenses, paying estate and other taxes. The last thing that happens is the beneficiaries are paid, according to the provisions of the will and the estate may be closed.

**Formal vs. Informal:** Probate may be informal, when all the beneficiaries are on board with the personal representatives and sign applicable consent and waiver documents. In an informal probate, there is less need for court supervision, hearings or court orders. On the other hand, the formal probate process includes hearings and court supervision. Formal probate is more expensive, however it may be necessary if there are disagreements amongst heirs, or a desire to have court supervision.

A probate is opened by a petition and is closed after there has been proper administration and closing documents are filed and ruled on by a judge. If no dispute exists over an administration, a closing statement (informal probate) may be filed by the personal representative and barring any other issues, one year after the filing, the probate is closed. To formally close a probate, any interested party may petition the court for a decision and order. The court will hear arguments and review the final accounting of the personal representative. The court may then decide to close the probate, if everything is in order.

## C. Tips for the 'Executor'

Being nominated as the personal representative or "executor" of an estate can seem daunting. Depending on the assets in the estate and family dynamics, the position can get complicated. Also, a personal representative can be personally liable if they make a mistake. Here are a few tips for personal representatives:

1. Once you have authority from the court to administer the estate, obtain a tax ID number for the estate and open up a bank account. Keep your funds and the funds of the estate separate. Any costs you incur, use the estate account to pay for it. DO NOT commingle estate funds with any other funds.
2. Make an accounting system. As a personal representative, you have a duty to keep accurate financial records. If you feel inadequate, seek the help of an accountant or probate attorney. You also need to create an inventory of assets early on.
3. Consider mediation. If you have interested parties that are at odds, a mediator can help. A mediator is a neutral third party, that can help settle disputes with an estate. Estate assets may be preserved, by settling conflicts with a mediator, rather than through full blown litigation or even a trial.
4. Keep records of everything. Keep track and make note of any communication you have with interested parties. You have a duty to the beneficiaries, to efficiently and timely administer the estate. Thus, it can be helpful to have notes, so you can account for your actions. Never be afraid to seek legal advice from an attorney. Personal representatives could be held liable for their mistakes, so it's important to have a paper trail for anything you do.

## D. Trust Administration

If your loved one left behind a Trust (Irrevocable Trust or Revocable Living Trust) then the assets within the trust, should not have to pass through probate. If the decedent was the trustee (manager of the trust) during their lifetime, then the successor trustee named in the trust, will be the authorized person to administer the trust.

A trustee must follow the trust document and after the creator of the trust passes away, the trust becomes irrevocable, meaning the trust provisions cannot be altered. If a trustee doesn't follow the trust language, they may be personally liable.



While generally there is no court involvement when administering a trust, it is important to do it correctly. The trustee will need to make sure that any creditors are paid, file income tax returns and trust tax returns, funeral expenses paid, assets are gathered and distributed, etc. For a free **SUCCESSOR TRUSTEE MANUAL** please contact Allen Law Office PLLC at 435-227-5468.

This manual is essential to any trustee or executor and will provide very helpful information, including the do's and don'ts of managing a trust estate.

## E. Consider your own estate

It is very common during the process of losing a loved one, to reflect upon your own lot in life. Part of that includes your own estate plan. If your loved one left behind little or no estate plan instructions, you may be wishing they did. You have a good perspective right now, because of what you are going through. Now may be a good time to review your estate plan or look in to obtaining one.

**The following are things to consider when reviewing your own estate:**

1. Who will manage my affairs if something happened to me.
2. Who are my beneficiaries.
3. Do I have a plan if I need to pay for Long Term Care (assisted living or Nursing home).
4. Is my estate plan tax efficient (estate tax, income tax, capital gains tax).
5. Do I have adequate life insurance and do my policies properly list my beneficiaries.
6. Do my bank accounts have payable on death beneficiaries listed.
7. Do my investment and retirement (IRA and 401(k)) accounts have payable on death beneficiaries listed.



### Medicaid Liens

If your loved one died in a nursing home, Medicaid may have a statutory lien on the family home. Medicaid is entitled to be reimbursed what they paid out. A skilled attorney can help negotiate the amount owed, to make final settlement and preserve the estate as much as possible.

## Claims & Litigation

Any ongoing litigation the deceased had, will need to be handled by a personal representative, or administrator appointed by the probate court. If the deceased passed away due to the negligence of another, a wrongful death lawsuit may be filed by the surviving family members.

Common wrongful death litigation includes; deaths from automobile accidents, faulty consumer products, pharmaceuticals, workplace death, medical malpractice and criminal acts. While Allen Law Office PLLC specializes in probate and estate planning, we are well connected with some of the best wrongful death litigation firms and can make a free referral for you. In Utah, there is only a limited time to file a wrongful death claim. Thus it is important to seek legal counsel shortly after the funeral.

Also, if your loved one's death was caused by criminal activity, funds may be available to pay some of all funeral costs, through the state's crime reparations fund. See [www.justice.utah.gov/crime](http://www.justice.utah.gov/crime)

# Social Security

The loss of a family wage earner, can be financially and emotionally devastating. Social Security benefits may be available for the families of workers who pass away. According to Social Security, 98 of every 100 children could get benefits if a working parent dies. Social Security pays more benefits to children than any other federal program. Survivor benefits are gained as the wage earner works, no one needs work more than 10 years to be eligible for Social Security benefit.

After the immediate stress of handling the services and other details surrounding the death of a loved one, the seemingly overwhelming task of dealing with financial, insurance and legal affairs begins. This section covers social security, veterans affairs and life insurance. In addition, a checklist is provided which outlines matters to consider in the areas of government, finances and insurance, pensions, stocks and bonds and property. This section is not intended to be comprehensive and in no way mitigates the need to consult with financial and legal professionals.

Also, you cannot get widow's or widower's benefits, if you remarry before age 60. However, remarriage after age 60 (or 50 if you are disabled) will not prevent you from receiving benefit payments, based on your former spouse's work. Also, at age 62 or older, you can get benefits on your new spouse's work, if those benefits would be higher.

## A. Applying for Benefits

You must apply in order to receive benefits. You may apply in person at any Social Security office or by telephone. When phoning, the social security operator will schedule an appointment for you, or arrange for the local Social Security Office to take your claim by telephone.

Make sure you have the deceased's social security number before calling. You may also need the following documentation:

1. Proof of the deceased worker's earnings for the last year (W-2 or tax return).
2. Your birth certificate.
3. Marriage certificate (if applying as a widow, widower or divorce).
4. Divorce decree (if divorced).
5. Children's birth certificates (if applying for children's benefits).
6. Your checking/savings account information (if you want direct deposit).

## B. Eligibility

The deceased worker must have credit for work covered by Social Security, ranging from 1 to 10 years, depending upon his or her age at death.

Lump-Sum Death Payment - A one-time payment of \$255 is made in addition to the following monthly cash benefits:

### **1. The lump-sum death payment (LSDP) is paid in the following priority order:**

- A surviving spouse who lived in the same household as the deceased person, at the time of death.
- A surviving spouse eligible for or entitled to benefits for the month of death.

### **2. Who May Receive Monthly Benefits?**

The following individuals may be eligible to receive monthly benefits:

1. A widow or widower age 60 or older (50 if disabled), or at any age if caring for an entitled child who is under 16 or disabled. Full retirement age for survivors are age 66-67, depending on when they were born.
2. A divorced widow or widower age 60 or older (50 if disabled) if the marriage lasted 10 years, or if caring for an entitled child, who is under 16 or disabled.
3. Unmarried children up to 18 (19 if they are attending a primary or secondary school full time).
4. Children who are disabled before reaching 22, as long as they remained disabled.
5. Dependent parent or parents 62 or older.

### **Social Security Business by Phone**

You may call Social Security toll-free, 365 days a year, 24 hours a day. To speak with a representative, call between the hours of 7:00 a.m. and 7:00 p.m., on regular business days. At other times and on weekends and holidays, you may leave a message and in most cases, they will call you back the next business day. You may use the toll-free number to make an appointment at the Social Security office, to schedule a telephone appointment, to ask questions, or to transact other Social Security business.

**Northern Utah's nearest Social Security Office is located in Ogden:**

#### **Address:**

Dept. Of Health & Human Services,  
Social Security Administration,  
324 25th Street, Room 2403,  
Ogden, Utah 84403.  
Local Phone: (877) 378-9081  
Hours: 9:00 A.M. - 4:00 P.M., Monday - Friday

Local Social Security Representatives also visit Logan, on the 1st and 3rd Wednesday of every month.

#### **Address:**

Logan City Offices  
255 North Main Street,  
Logan, UT 84321.  
Local Phone: (877) 378-9081 (Ogden Office)  
Hours: 9:30 A.M. - 12:00 P.M.; 1:00 - 3:00 P.M.



## Veterans Benefits

Military personnel or honorably discharged veterans are entitled to benefits. The following benefits may be available:

- Death pension to the widow and minor children.
- Reimbursement of part of the funeral expense to a funeral home or person who paid the bill.
- Burial in National cemeteries.
- Burial Flag and grave markers.

Wartime Veterans and their surviving spouses, age 65 or older with limited income and assets, may qualify for a pension. For qualifying Veterans without a spouse, the 2016 Maximum Annual Pension rate was \$12,907 and \$16,902 with a spouse.

For Veterans qualifying for Aid and Attendance benefit (see below), the maximum amount in 2016 was as high as \$25,525. The 2016 survivor maximum pension rates started at \$8,656 for the standard pension and \$13,836 for the Aid and Attendance amount.

Veterans and their survivors requiring assisted living, are housebound or living in a nursing home, may also qualify for a little known Aid and Attendance benefit, in addition to a pension.

To qualify for Aid and Attendance, there are asset and income limits, just like the pension requirements as well as physical need requirements. Contact Allen Law Office PLLC for assistance with this. There may be legal strategies that we can implement to help you qualify.

Documents required for claiming veterans benefits are:

- Itemized receipted funeral bill.
- Veteran's discharged papers (Form DD-214).
- Certified copy of the death certificate.
- Marriage certificate.
- Birth certificates of minor children.



# Checklist

The following checklist is provided, to give you an idea of the details that need to be resolved, after a loved one has died. This list is by no means exhaustive and should not take the place of consulting with legal and financial professionals.

## A. Government Benefits

- Social Security** - Call the Social Security Administration at (800) 772-1213 or Ogden at (877) 378-9082 to transfer, terminate, or request benefits.
- Veterans Administration** - Claim forms can be requested and completed at the funeral home, or at any VA Hospital or clinic. Questions can be directed to the Veterans Administration at (800) 827 - 1000 or (801) 582 - 1565.

## B. Financial Matters

- Bank Accounts** - Change all bank accounts and remove the deceased's name from those accounts. You will need a certified copy of the death certificate.
- Outstanding Loans** - Contact any financial institution where the deceased had a loan and inform them of the death. They will be able to inform you if the loan was covered by a credit life insurance policy and if so, what is required to file the claim. A death certificate is often required.
- Outstanding Bills** - Gather all outstanding bills together and make sure you are aware of all credit obligations of the deceased.
- Credit Cards** - Contact credit card companies and notify them of the death. Some credit cards and charge accounts include a life insurance policy with them. Verify needed documentation to terminate or transfer the account to the survivor's name. They may require a certified copy of the death certificate.
- Credit Bureau** - Contact your credit bureau. Ask for assistance to transfer your spouse's credit into your name. They may also be able to assist you in determining any outstanding obligations of the deceased.
- Safety Deposit Box** - A safety deposit box, held jointly or in the deceased's sole name, will be sealed until a county or state official can take inventory. The bank must know the date of death, interest of person making inquiry, whether the key is available and whether the box was rented in the deceased's sole name or jointly with others.
- Income Tax** - You may need to keep additional certified copies of the death certificate to send with your income tax returns.



**For additional help at no cost, please contact our family care counselor Melanie Christy for any assistance for aftercare services following the death of a loved one.**

**Call: 435-230-3836**

## C. Insurance and Pensions

- Life Insurance** - Contact all life insurance companies with whom the deceased had policies. Request a claim form or ask the local insurance agent for help. Send in the claim form, policy and certified copy of the death certificate. When making your claim, ask for the refund of any unused portion of the premium. Our staff will gladly assist you with these requests.
- Health Insurance** - Contact all health insurance companies to notify them of the death and stop coverage on the deceased.
- Insurance Review** - Review your own insurance needs. Often, these needs change after the death of a family member or loved one. Good organization of your own insurance information can aid survivors at the time this information is needed.
- Pensions and Retirement Funds** - Contact all sources of retirement funds the deceased was receiving and apply for any benefits that are due. You may need a certified copy of the death certificate.

Note - If the company requests a certified copy of the death certificate, but they are not providing you with a benefit, allow the company to pay for their own certified copy. For example, a life insurance company will pay the claim for life insurance, so you need to provide them with a certified copy of the death certificate. A health insurance company, on the other hand, just needs to stop coverage - allow them to provide their own certified copy of the death certificate if they require one.

## D. Stocks, Bonds, IRAs, 401Ks

- Savings Bonds** - A single ownership bonds is part of the estate and will be paid, or re-issued to a qualified person. A Beneficiary Bond (one owner, payable on death to a beneficiary) becomes the property of the beneficiary. If the beneficiary dies first, no action is required unless a new beneficiary or co-owner is added. Proof of death is required for redemption or re-issue. The survivor becomes the owner of the Ownership Bond (two names on bond); a beneficiary or co-owner may be added. An attorney or banker should be consulted.
- Stocks** - Stocks in the deceased's sole name require probate actions. Stocks owned jointly, may be transferred to the surviving owner by the presentation of a certified copy of the death certificate, to each company in which stock is jointly owned. A broker or banker can assist you.
- Qualified Accounts** - IRAs & 401Ks are qualified accounts that have tax consequences based on how you inherit them. The taxes owed can differ based on how fast you decide to distribute funds. Contact us to strategize.

## E. Property

- Real Estate Deeds** - Change the deed on your property and remove the deceased's name from the deed. This is done at the county seat where the property is located. Real estate owned jointly by the husband and wife, is automatically transferred to the survivor, but a certified copy of the death certificate along with an Affidavit of Death, should be filed with county authorities in connection with the real estate deed. Real estate owned solely by the deceased, or as tenant in common, will need to be probated whether or not there is a will. Estate and gift taxes should be thoroughly checked by an attorney.
- Titles and Registrations** - Change titles and registrations of your vehicles. This is done at the county vehicle registration division. This includes cars, trucks, trailers, motor homes, mobile homes, etc. You may typically use a photocopy of the death certificate for this.
- Utilities** - change all utilities from the deceased's name. You may want to place utilities in joint accounts with another family member, to help in processing future estates.

Check with landlords and inform them of the tenant's death.

#### **F. Other**

Check the deceased's mail frequently.

## Notes

# What Is Grief?

"Grief is reaching out for someone who's always been there, only to find when you need them the most, one last time, they're gone".

The death of a loved one is life's most painful event. People's reactions to death remains one of society's least understood and most off-limits topics for discussion. Often grievers are left totally alone in dealing with their pain, loneliness, and isolation.

Grief is a natural emotion that follows death. It hurts. Sadness, denial, guilt, physical discomfort, and sleeplessness are some of the symptoms of grief. It is like an open wound that must heal. At times it seems as if this healing will never happen. While some of life's spontaneity begins to return, it never seems to get back to the way it was. It is still incomplete. We know, however, that these feelings of being incomplete can disappear.

Healing is a process of allowing ourselves to feel, experience, and accept the pain. In other words, we give ourselves permission to heal. Allowing ourselves to accept these feelings is the beginning of that process. The healing process can take much less time than we have been led to believe. There are two missing parts. One is a safe, loving, professionally guided atmosphere in which to express our feelings; the other is knowing how and what to communicate.

## The Grieving Process

When we experience a major loss, grief is the normal and natural way our mind and body react. Everyone grieves differently, but at the same time there are common patterns people tend to share.

For example, someone experiencing grief usually moves through a series of emotional stages, such as shock, numbness, guilt, anger, and denial. Physical responses are typical also, they can include: sleeplessness, inability to eat or concentrate, lack of energy, and lack of interest in activities previously enjoyed.

Time always plays an important role in the grieving process. As the days, weeks and months go by, the person who is experiencing loss moves through emotional and physical reactions that lead toward acceptance, healing and getting on with life as fully as possible.

Sometimes a person can become overwhelmed or bogged down in the grieving process. Serious losses are never easy to deal with, but someone who is having trouble beginning to actively re-engage in life after a few months, should consider getting professional help.

For example, if continual depression or physical symptoms such as loss of appetite, inability to sleep, or chronic lack of energy persists, it is probably time to see a doctor.

## Allow Yourself To Mourn

Someone you love has died. You are now faced with the difficult, but important, need to mourn. Mourning is the open expression of your thoughts and feelings regarding the death and the person who has died. It is an essential part of healing.

You are beginning a journey that is often frightening, painful, overwhelming and sometimes lonely. This section provides practical suggestions to help you move toward healing in your personal grief experience.

## Realize Your Grief Is Unique

Your grief is unique. No one will grieve in exactly the same way. Your experience will be influenced by a variety of factors: the relationship you had with the person who died, the circumstances surrounding the death, your emotional support system, and your cultural and religious background. As a result of these factors, you will grieve in your own special way. Don't try to compare your experience with that of other people or to adopt assumptions about just how long your grief should last. Consider taking a "one-day-at-a-time" approach that allows you to grieve at your own pace.

## Talk About Your Grief

Express your grief openly. By sharing your grief outside yourself, healing occurs. Ignoring your grief won't make it go away; talking often makes you feel better. Allow yourself to speak from your heart, not just your head.

Doing so doesn't mean you are losing control or going "crazy". It is a normal part of your grief journey. Find caring friends and relatives who will listen without judging. Seek out those persons who will walk "with" not "in front of" or "behind" you in your journey through grief.

Avoid people who are critical or try to steal your grief from you. They may tell you, "keep your chin up" or "carry on" or "be happy". While these comments may be well intended, you do not have to accept them. You have a right to express your grief; no one has the right to take it away.

## Expect To Feel A Multitude Of Emotions

Experiencing a loss affects your head, heart, and spirit. So you may experience a variety of emotions as part of your grief.

Confusion, disorganization, fear, guilt, relief, or explosive emotions are just a few of the emotions you may feel. Sometimes these emotions will follow each other within a short period of time, or they may occur simultaneously. As strange as some of these emotions may seem, they are normal and healthy. Allow yourself to learn from these feelings. Don't be surprised if out of nowhere you suddenly experience surges of grief, even at the most unexpected times.

These grief attacks can be frightening and leave you feeling overwhelmed. They are, however, a natural response to the death of someone loved. Find someone who understands your feelings and will allow you to talk about them.

## Allow For Numbness

Feeling dazed or numb when someone loved dies is often part of your early grief experience. This numbness serves a valuable purpose: it gives your emotions time to catch up with what your mind has told you. This feeling helps create insulation from the reality of the death until you are more able to tolerate what you don't want to believe.

## Be Tolerant Of Your Physical And Emotional Limits

Your feelings of loss and sadness will probably leave you fatigued. Your ability to think clearly and make decisions may be impaired and your low energy levels may naturally slow you down. Respect what your body is telling you. Nurture yourself. Get daily rest. Eat balanced meals. Lighten your schedule as much as you can. Caring for yourself doesn't mean feeling sorry for yourself; it means using your survival skills.

## Develop A Support System

Reaching out to others and accepting support is often difficult, particularly when you hurt so much. But the most compassionate self-action you can do during this difficult time is to find a support system of caring friends and relatives who will provide the understanding you need. Find those people who encourage you to be yourself and acknowledge your feelings - both happy and sad.

## Make Use Of Ritual

The funeral ritual does more than acknowledge the death of someone loved. It helps provide the support of caring people. Most importantly, the funeral is a way to express your grief outside yourself. If you eliminate this ritual, you often set yourself up to repress your feelings, cheat everyone who cares a chance to pay tribute to someone who was, and always will be, loved.

## Embrace Your Spirituality

If faith is part of your life, express it in ways that seem appropriate to you. Allow yourself to be around people who understand and support your religious beliefs. If you are angry with God because of the death of someone you loved, recognize this feeling as a normal part of your grieving process. Find someone to talk with who won't be critical of whatever thoughts and feelings you need to explore.

You may hear someone say, "With faith, you don't need to grieve". Don't believe it. Having your personal faith does not insulate you from needing to talk out and explore your thoughts and feelings. To deny your grief is to invite problems that build up inside you. Express your faith, but express your grief as well.

## Allow A Search For Meaning

You may find yourself asking, "Why did he die?" "Why this way?" "Why now?" This search for meaning is another normal part of the healing process. Some questions have answers, some do not. Actually, the healing occurs in the opportunity to pose the questions, not necessarily in answering them. Find a supportive friend who will listen responsively as you search for meaning.

## Treasure Your Memories

Memories are one of the best legacies that exist after someone dies. Treasure them. Share them with your family and friends. Recognize that your memories may make you laugh or cry. In either case, they are a lasting part of the relationship that you had with a very special person in your life.

## Move Toward Your Grief And Heal

The capacity to love requires the necessity to grieve when someone you love dies. You can't heal unless you openly express your grief. Denying your grief will only make it become more confusing and overwhelming. Reconciling your grief will not happen quickly. Remember that grief is a process, not an event.

Be patient and tolerant with yourself. Never forget that the death of a loved one changes your life forever. It's not that you won't be happy again, it's simply that you will never be exactly the same as you were before the death.

## Accepting A Loss

For each of us - rich or poor, young or old - there are times in our lives when we must face and deal with personal losses along with the pain and sorrow they cause. Examples that come easily to mind are the death of a parent, spouse, child, or other close family member or friend. Many other events and transitions also bring with them sadness and a need to grieve:

- Being told you have a serious, possibly terminal illness.
- Having to give up interests and activities that have been a major part of your life.
- Seeing serious decline in the mental or physical health of someone you love.
- Retiring from a career or voluntary activity that has helped shape who you are and what you stand for.
- Losing a significant part of your independence and mobility; even giving up driving can be a significant loss for many people.
- Moving out of your home.
- Saying goodbye to a favorite pet.

Losses such as these are simply part of life. Like their counterparts among the joyful occasions in our lifetime - the birth of a child or grandchild, a celebration of marriage, an enduring friendship - they are part of what it means to share in the human experience. The emotions they create in us are part of living, as well.

# Bereavement & Support Services

## General Information on Grief

### **[www.HorizonHospice.com/emotional/grief](http://www.HorizonHospice.com/emotional/grief)**

Information on grief provided by a local hospice provider.

### **[www.centerforloss.com/grief](http://www.centerforloss.com/grief)**

A thorough and comprehensive look at grief and grieving offered by Dr. Alan Wolfelt.

### **[www.comfort-for-bereavement.com](http://www.comfort-for-bereavement.com)**

Helpful comforting information on bereavement.

### **[www.psycom.net/depression.central.grief.html](http://www.psycom.net/depression.central.grief.html)**

A series of links pertaining to grief and bereavement.

### **[www.grief.net](http://www.grief.net)**

Excellent grief handbook and other resources.

### **[www.willowgreen.com](http://www.willowgreen.com)**

Provides resources in the areas of illness, dying, grief and loss.

## Death of a Child

### Grief Support - **[www.compassionatefriends.org](http://www.compassionatefriends.org)**

Grief support after the death of a child.

### Parents Grieving Loss - **[www.erichad.com](http://www.erichad.com)**

Support and care for parents grieving the loss of a child.

## Children and Loss

### Dougy Center - **[www.dougy.org](http://www.dougy.org)**

This site is run by The Dougy Center for Grieving Children.

### Fernside - **[www.fernside.org](http://www.fernside.org)**

A club for kids and teens dealing with death.

### Raindrop - **[www.iul.com/raindrop](http://www.iul.com/raindrop)**

This explains death to children in cartoon form.

## Loss of a Loved One

### Loss of an Adult Sibling - **[www.adultsiblinggrief.com](http://www.adultsiblinggrief.com)**

This site is dedicated to the formation of a support community for those who have suffered the devastating loss of an adult sibling.

### Suicide Signs - **[www.sfsuicide.org](http://www.sfsuicide.org)**

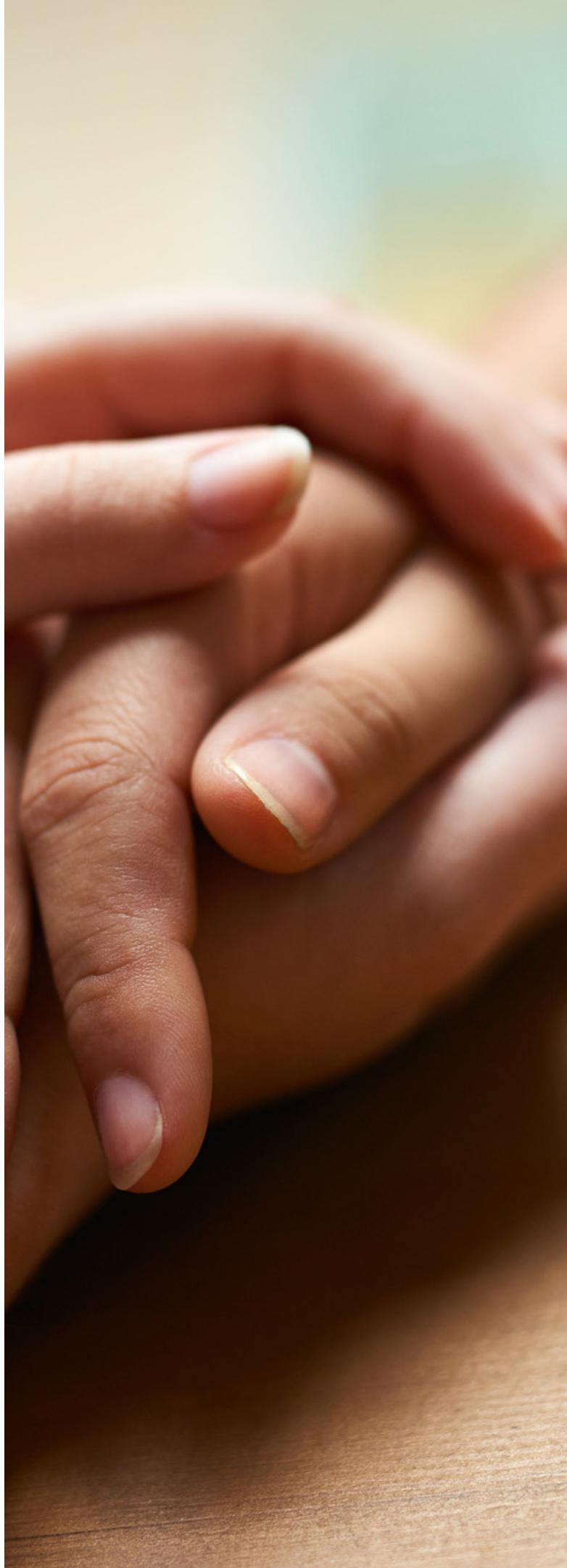
What to look for when assessing potential risk.

### Suicide: FAQ - **[www.faqs.org/faqs/suicide/info](http://www.faqs.org/faqs/suicide/info)**

This is an excellent place for information.

### Suicide Information and Education Center - **[www.siec.ca](http://www.siec.ca)**

### Teen Suicide Page - **[www.cln.org/themes/suicide.html](http://www.cln.org/themes/suicide.html)**



# To My Family and Loved Ones

I wished to spare you as much anxiety, doubt and confusion as possible at the time of my death, so in this booklet I have suggested some arrangements in advance.

This booklet includes vital statistics, funeral service guidelines and cemetery requests, which are all important to share with the funeral director while assisting you to plan my service.

The booklet also includes more personal material for eulogies, obituaries and other remembrances as well as advice and guidance on other important issues you may come across.

Please accept these arrangements in the spirit they are given: with love, hoping to give you comfort and help you to remember the times we shared.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Witness: \_\_\_\_\_ Date: \_\_\_\_\_

## Person to be notified first upon my death:

Name: \_\_\_\_\_ Address: \_\_\_\_\_

Telephone: \_\_\_\_\_

Relationship: \_\_\_\_\_

Notes: \_\_\_\_\_

## Information for a Newspaper Announcement

Name in heading: \_\_\_\_\_

Full Name: \_\_\_\_\_

Age: \_\_\_\_\_ Address: \_\_\_\_\_

Date of passing: \_\_\_\_\_

Place of passing: \_\_\_\_\_

Date of birth: \_\_\_\_\_ Place: \_\_\_\_\_

Name of Father: \_\_\_\_\_

Name of Mother (w/ maiden name): \_\_\_\_\_

Marriage (name, dates, places): \_\_\_\_\_

Education: \_\_\_\_\_

Number of years: \_\_\_\_\_

Employment: \_\_\_\_\_

# Vital Information About Me

Full Name (First, Middle, Last): \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

County: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Length of Time at Current Residence: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Gender: \_\_\_\_\_

Place of Birth (City, State): \_\_\_\_\_

Occupation: \_\_\_\_\_

Employer: \_\_\_\_\_

Business/Industry: \_\_\_\_\_

Military Service: \_\_\_\_\_

Marital Status: \_\_\_\_\_

Maiden Name: \_\_\_\_\_

Name of Spouse (incl. Maiden Name): \_\_\_\_\_

Father's Name: \_\_\_\_\_

Father's Place of Birth (City, State): \_\_\_\_\_

Mother's Name (incl. Maiden Name): \_\_\_\_\_

Mother's place of birth (City, State): \_\_\_\_\_

Highest Level of Education: \_\_\_\_\_

## My preference for the location of the Service or Celebration of Life:

Funeral Home       Outside Venue       Place of Worship       Other

Address of venue, place of worship or other location: \_\_\_\_\_

Notes: \_\_\_\_\_

# Preferences for my Service & Personal Life Review

Name of Clergy or Officiant: \_\_\_\_\_ or  Funeral Home to recommend

Contact Information: \_\_\_\_\_

Notes: \_\_\_\_\_

Pallbearers (Six are recommended)

1. _____	2. _____
3. _____	4. _____
5. _____	6. _____
7. _____	8. _____

**Personal Items:**

Eyeglasses:  Remove  Leave on Jewelry:  Remove  Leave on

Clothing:  Selected clothing supplied

Music: \_\_\_\_\_ Favorite Genre or Artist: \_\_\_\_\_

Soloist: \_\_\_\_\_ Organist/Pianist: \_\_\_\_\_

Congregational Hymns: \_\_\_\_\_

Community Organizations or Clubs that may participate: \_\_\_\_\_

I would like the following religious beliefs expressed: \_\_\_\_\_

Favorite poem, verse or scripture: \_\_\_\_\_

Some significant accomplishments in my life: \_\_\_\_\_

One of my fondest memories: \_\_\_\_\_

One of the greatest inspirations in my life: \_\_\_\_\_

If I could live my life over again, I would change: \_\_\_\_\_

Favorite places: \_\_\_\_\_

Favorite color, flower, food, etc: \_\_\_\_\_

I want my family to remember me for: \_\_\_\_\_

A message to my family and friends: \_\_\_\_\_

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Other notes: \_\_\_\_\_

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## Cemetery Instructions

The following are my wishes regarding my final resting place:

Name of Cemetery: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ County/State: \_\_\_\_\_

**Property, Crypt or Niche Owned?**  Yes  No

If yes, specify location written on cemetery purchase agreement: \_\_\_\_\_

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**Final Resting Place:**  Earth burial  Mausoleum  Interment following cremation  Niche

Other: \_\_\_\_\_

---

Marker or Monument: \_\_\_\_\_ **Purchased:**  Yes  No

Monument company name: \_\_\_\_\_

Inscription Instructions: \_\_\_\_\_

---

**Reception Location:**  Funeral Home  Outside Venue  Place of Worship  Other

Details: \_\_\_\_\_

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Notes: \_\_\_\_\_

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# Funeral Program Outline

Funeral services for: \_\_\_\_\_

Date of birth: \_\_\_\_\_ Place of birth: \_\_\_\_\_

Date of service: \_\_\_\_\_ Place of service: \_\_\_\_\_

Person conducting: \_\_\_\_\_

Dedication of grave: \_\_\_\_\_

Cemetery: \_\_\_\_\_

Pallbearers

1. \_\_\_\_\_ 2. \_\_\_\_\_

3. \_\_\_\_\_ 4. \_\_\_\_\_

5. \_\_\_\_\_ 6. \_\_\_\_\_

7. \_\_\_\_\_ 8. \_\_\_\_\_

Honorary Pallbearers (optional)

1. \_\_\_\_\_ 2. \_\_\_\_\_

3. \_\_\_\_\_ 4. \_\_\_\_\_

5. \_\_\_\_\_ 6. \_\_\_\_\_

Compassionate service cared for by: \_\_\_\_\_

Program cover design: \_\_\_\_\_

Please return this program outline to the mortuary no later than 12:00 PM the day before the services.



# Funeral Program Outline

Family prayer: \_\_\_\_\_

Organist: \_\_\_\_\_

Chorister: \_\_\_\_\_

Musical selection: \_\_\_\_\_

By: \_\_\_\_\_

Accompanied by: \_\_\_\_\_

Title: \_\_\_\_\_

Opening prayer \_\_\_\_\_

Tribute / life sketch: \_\_\_\_\_

Speaker: \_\_\_\_\_

Musical selection: \_\_\_\_\_

By: \_\_\_\_\_

Accompanied by: \_\_\_\_\_

Title: \_\_\_\_\_

Speaker: \_\_\_\_\_

Bishop's remarks: \_\_\_\_\_

Musical selection: \_\_\_\_\_

By: \_\_\_\_\_

Accompanied by: \_\_\_\_\_

Title: \_\_\_\_\_

Closing prayer \_\_\_\_\_

Contact person: \_\_\_\_\_

Phone: \_\_\_\_\_

# Funeral Item Checklist

Email obituary by: \_\_\_\_\_

(Word format with JPEG photo attached) to [info@whitepinefunerals.com](mailto:info@whitepinefunerals.com)

Return Funeral Program Outline by: \_\_\_\_\_

Provide DVD photos by: \_\_\_\_\_

Provide clothing by: \_\_\_\_\_

Provide Military Honor discharge paperwork (DD214 form).  Contact Florist.

Contact Clergy/ Bishop.  Contact hairdresser.

Contact Cemetery (to purchase property OR ensure correct plot).  Headstone Layout.

— 1 —

## Notes

# Character, Experience, Trust.

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Our team provides unsurpassed Home Health, Palliative care and Hospice services.



## Utah Location

**Phone:** 435-723-9000 | **Fax:** 435-734-9819

**Email:** [info@myaegisut.com](mailto:info@myaegisut.com)

**[www.myaegis.com](http://www.myaegis.com)**



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For general questions about Maple Springs of North Logan or our communities, please call **435-753-9400** or email [northlogan@maplespringsliving.com](mailto:northlogan@maplespringsliving.com)

350 East 2200 North, North Logan, UT 84341

[www.maplespringsliving.com](http://www.maplespringsliving.com)



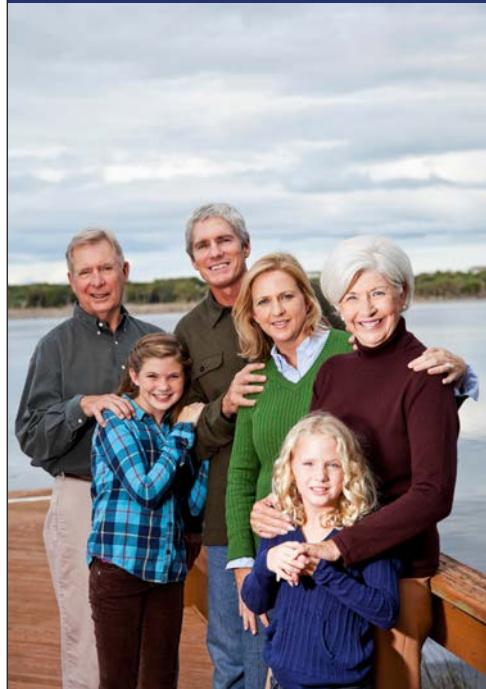
# Fleur



The Fleur Market

320 North 100 East | Logan, Utah 84321 | 435.799.3350 | [thefleurmarket.com](http://thefleurmarket.com)

## PROTECTING YOUR LOVED ONES – YOUR ASSETS – YOUR LEGACY



### **HAROLD DANCE INVESTMENTS**

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Kent specializes in preparing complimentary personalized financial plans for you and for your family's unique needs and desires. He can help you securely transfer assets to heirs and provide tax efficient planning strategies. For more than 30 years, Kent has supported families in every stage of life's journey.

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- Avoiding probate
- Transferring assets to heirs
- Tax-related planning
- Beneficiary designations
- Long-term care options
- Investment alternatives

#### **GET IN TOUCH**

Phone: 435-752-8484

72 East Center Street | Logan UT 84321

[kent@danceinvestments.com](mailto:kent@danceinvestments.com) | [www.danceinvestments.com](http://www.danceinvestments.com)



Kent Haueter, MBA, CFP®  
Harold Dance Investments



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[www.whitepinefunerals.com](http://www.whitepinefunerals.com)

