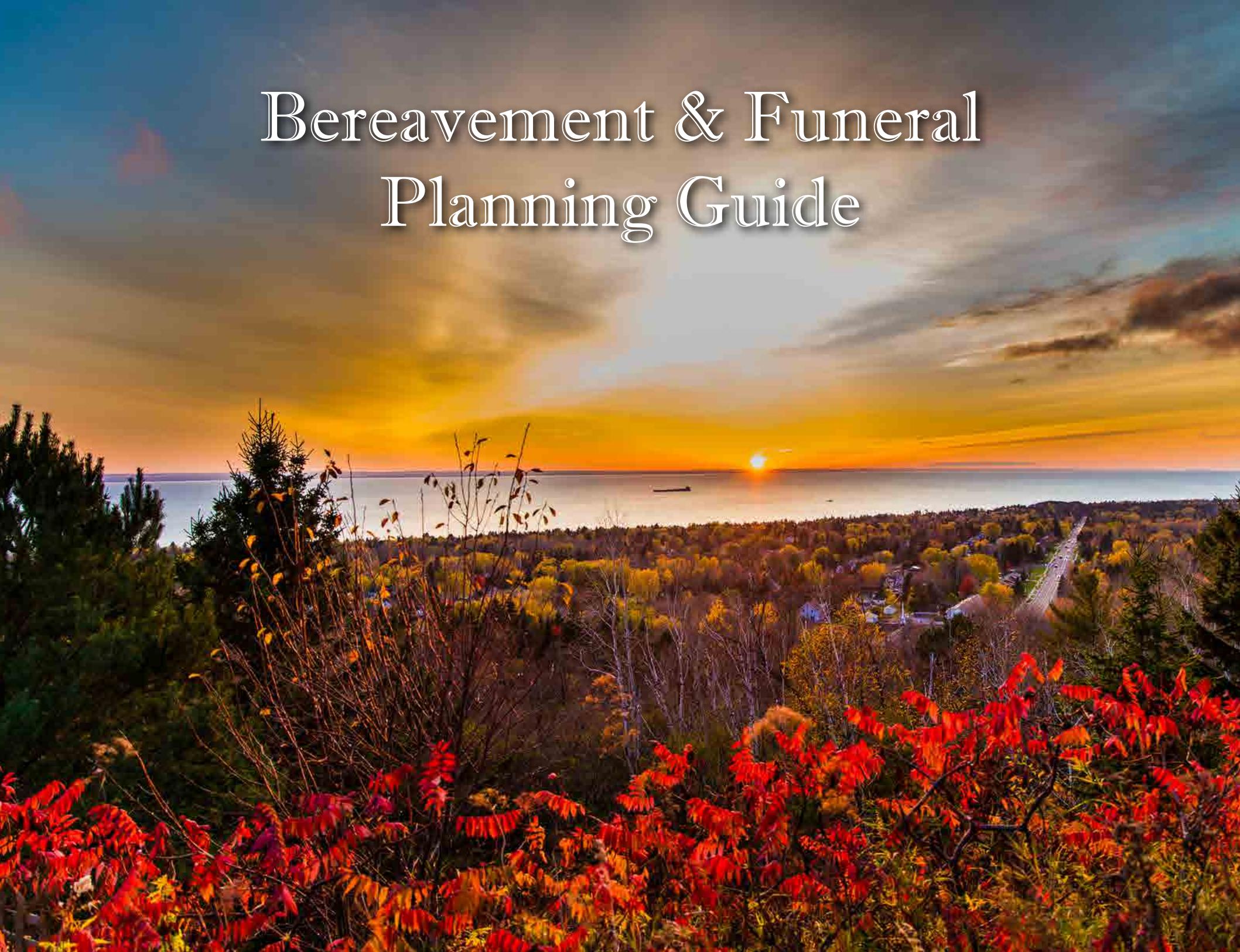


# Bereavement & Funeral Planning Guide





# Your Real Estate Professional



Riley Lind, of eXp Realty, was born and raised in Minnesota. She is knowledgeable in the real estate industry and has served clients all over Northern and Central Minnesota in real estate transactions. Riley has built a solid foundation of clients in this community through her professionalism, attention to detail, and commitment to always putting her client's needs first. As a REALTOR she is recognized

for working with honesty and integrity. In her free time, Riley treasures spending time outdoors. Spending time in Minnesota's great outdoors with her friends and family and her dog Colt is never something Riley takes for granted. Riley said, "I am lucky to spend time in Minnesota's gorgeous outdoors with friends and family whenever I get a chance". Riley also enjoys spending time with her cats, Greg and Ed.

**Riley Lind | eXp Realty**  
LIC # 40887844

**WISCONSIN**  
LIC # 111509-94



Thinking  
of Selling?



Looking to  
Purchase?

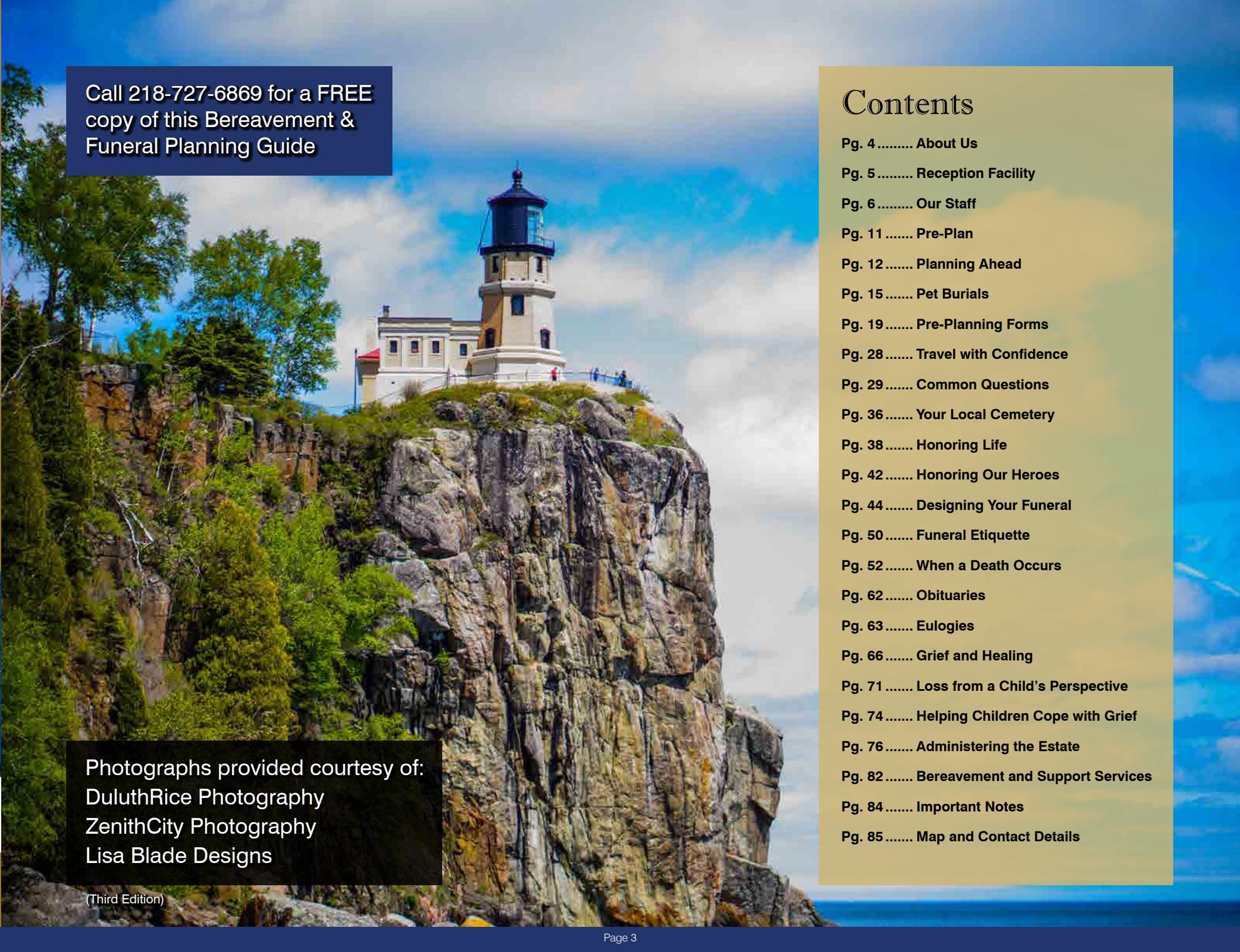


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Call 218-727-6869 for a FREE  
copy of this Bereavement &  
Funeral Planning Guide

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## About Us

At Sunrise, our facility has been thoughtfully designed to be a warm, welcoming, and multi-functional space for families and gatherings of all kinds. With its inviting Northwoods charm, the building reflects what we love most about Minnesota, featuring rich cedar accents throughout and a grand, real-stone fireplace that adds a cozy touch to our lobby.

We offer the convenience of having all your service needs met in one location. Our facility includes a catering kitchen for on-site receptions and gatherings, and it's all on one level—completely handicap accessible. Guests can enjoy the ease of a covered drop-off area and ample on-site parking. Set in a peaceful, scenic country setting, Sunrise provides a calm and beautiful backdrop for your most meaningful moments.



The caring and experienced team at Sunrise is here to support you every step of the way. We provide a range of personalized services to meet your family's unique needs and wishes. You can trust us to help you create a thoughtful and lasting tribute to your loved one while gently guiding you through the many decisions that come with this difficult time. We understand the emotional and financial weight of loss, and we are committed to offering compassionate, quality care to every family we serve.

We are available 24 hours a day, 7 days a week, 365 days a year.

In addition to memorial services, Sunrise is proud to host a variety of life celebrations—including weddings, birthdays, reunions, and other gatherings. If you're planning a special event, we invite you to reach out and see how our beautiful space can help you create a truly memorable occasion.



# Reception Facility

At Sunrise, we understand how important it is to keep loved ones close—especially on the day of a memorial or funeral. That's why we designed our reception facility with convenience, comfort, and connection in mind.

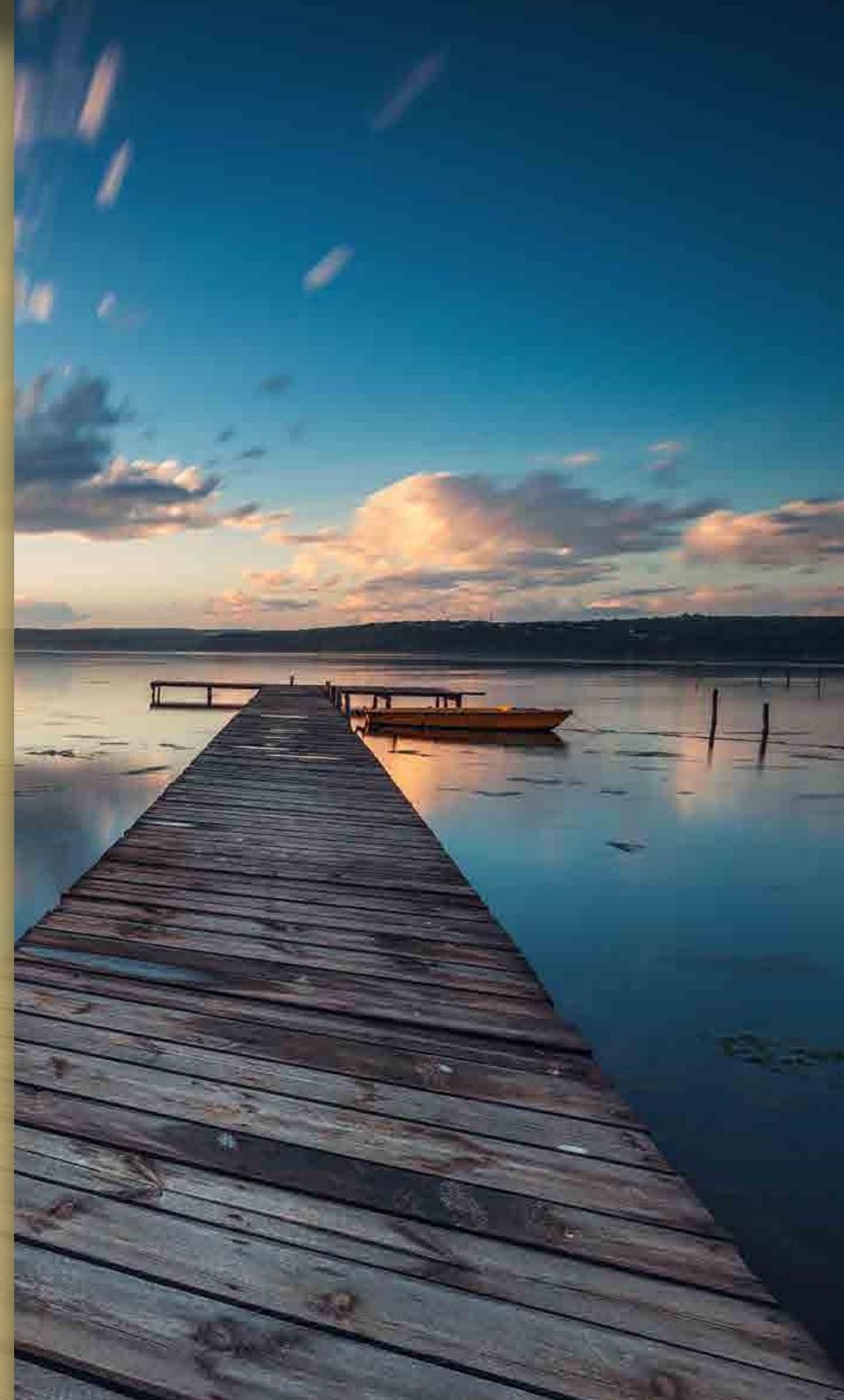
Our on-site catering kitchen allows families to host both the service and reception in one location, eliminating the need to travel off-site. Before building our facility, many families expressed a desire to share food, stories, and time together without having to coordinate multiple venues. Their feedback inspired the thoughtful design of our reception space.



One of the biggest benefits of staying in one location is that more guests tend to remain after the service. This means more shared memories, more heartfelt conversations, and more time for the family to hear the stories and love that might otherwise be missed.

Our commercial kitchen includes an ice maker, coffee maker, warming cabinet, side-by-side refrigerator, under-counter dishwasher, and generous counter and cabinet space. Whether you're hosting a small, intimate gathering of ten or a full reception for up to 250 guests, our space adapts comfortably to your needs.

We invite you to stop by for a cup of coffee and a personal tour. Our facility is family-friendly, welcoming, and designed with a warm Northwoods charm that captures the spirit of Minnesota.



# Our Staff



## **Bart Porter, CEO of Sunrise Funeral Home, Crematory & Cemetery**

Bart Porter is a third-generation cemeterian and the proud owner of Sunrise Funeral Home, Crematory, and Cemetery. As CEO, Bart leads with heart, vision, and an unwavering dedication to the families and communities Sunrise serves. He honors the legacy passed down to him while embracing innovation, always striving to meet modern needs with compassion, care, and excellence.

Known for his boundless energy and genuine generosity, Bart is the kind of leader who would give you the shirt off his back—because helping others isn't just part of the job, it's who he is. Whether he's guiding a grieving family, mentoring his team, or enhancing the services Sunrise offers, Bart shows up with purpose and heart every single day.

Outside of work, Bart channels his passion and creativity into music. As the drummer and vocalist for the band Sidestreet Detour, he spends his nights and weekends performing around the region. That creative outlet reflects his belief in living life fully and connecting deeply—with his team, his community, and everyone he meets. A proud Hermantown graduate and resident, Bart married his high school sweetheart, and together they've built a family rooted in love, tradition, and service. They have two daughters, including Larissa, who now works alongside him as a funeral director at Sunrise. More than anything, Bart treasures his role as a grandfather. His grandchildren are the light of his life—their joy, curiosity, and energy fill his heart and remind him of what truly matters. For Bart, family isn't just important—it's everything. Bart's blend of hands-on leadership, big-picture thinking, and selfless service continues to guide Sunrise's growth and trusted reputation. He is, and always has been, a steady and compassionate force in both his profession and his community.



## **Tom Porter, President, Sunrise Memorial Park Cemetery**

Tom Porter is the heart and history of Sunrise Memorial Park Cemetery. A second-generation cemeterian, Tom began working at Sunrise in the early 1970s, starting out as a groundskeeper and eventually moving on-site in 1984. Over the years, he worked his way through nearly every role, earning the respect of colleagues and community alike before becoming President.

Even now, decades later, Tom remains hands-on—personally overseeing operations, performing most of the burials, and handling marker installations. His leadership is built on a lifetime of experience, deep care for the families Sunrise serves, and a genuine love for his work. Retirement isn't even on the horizon—Tom says he simply loves what he does too much to step away. Outside of work, Tom is a passionate NASCAR fan. He's traveled to numerous tracks across the country, met drivers and crews, and proudly owns a massive collection of NASCAR die-cast cars. But above all, Tom treasures his family—especially his grandkids and great-grandkids, who are his greatest joy.

Tom's legacy, both personal and professional, is one of commitment, integrity, and quiet strength—and his continued presence at Sunrise is a cornerstone of the cemetery's enduring care and tradition.

*Our families are committed to serving your family.*

*We are a family owned and operated funeral home - living and working right here in our local community.*

*We strive to live by our philosophy of treating every family the way we would like to be treated.*



## **Joan Crawford, President, Sunrise Funeral Home**

Joan Crawford brings decades of leadership, innovation, and heartfelt service to her role as President of Sunrise Funeral Home. A fourth-generation funeral service professional, Joan began her career as part of her family's legacy at Crawford Funeral Service and was the proud owner for nearly two decades. Her commitment to excellence and passion for honoring lives have made her a respected figure in the death care industry for over 45 years.

Joan is also a true innovator—she was a pioneer in the use of memorial videos in funeral services, founding Crawford Memorials, a creative production company that transformed how families celebrate and remember their loved ones. Today, she is a recognized expert in custom memorial design, using her eye for detail and storytelling to create meaningful, lasting tributes. In addition to her leadership and design work, she is a seasoned preplanning specialist, helping families plan ahead with care and clarity.

Outside the funeral home, Joan embraces adventure and the great outdoors. A true Northerner at heart, she's known for swimming in freezing-cold lakes and thrives on travel, camping, and weekends at the family cabin. She is also a proud grandmother of two grandsons and cherishes every moment spent with them.

Joan's blend of tradition, creativity, and compassion makes her a guiding force at Sunrise and a trusted partner to the families she serves.





### **Larissa (Porter) Paulson, Licensed Funeral Director**

As a fourth-generation cemeterian and first funeral director in her family, Larissa Paulson brings both legacy and leadership to her role at Sunrise. A proud Hermantown graduate and resident, Larissa is deeply rooted in her community, where she now serves families with the same care and compassion her family has offered for generations.

Larissa finds profound fulfillment in guiding families through one of the most difficult times in their lives. "I hate that I am needed," she says, "but I'm so glad I can be there when I am." For her, being a funeral director is not just a profession—it's a calling. Though it's the hardest job she's ever had, it's also the most rewarding, allowing her to offer support, connection, and steady guidance when people need it most. Outside of her work, Larissa embraces life with a sense of adventure. She and her husband—her high school sweetheart—and their two young children often head up the North Shore to hike and hunt for lake glass along the shoreline. At home, she enjoys kayaking on the area's beautiful local lakes. A lifelong book lover, she's rarely without her Kindle app, sneaking in a few pages whenever she has a free moment. Larissa values the meaningful relationships she builds with the families she serves and is honored to carry on her family's tradition of care—while creating a legacy of her own.



### **Kristina Minotte, Office Administrator**

Kristina Minotte has been an integral part of the Sunrise team since 2021. As our Office Administrator, she's truly a jack of all trades—keeping operations running smoothly, supporting the team, and jumping in wherever she's needed. Her go-to phrase, "That's what I'm here for," perfectly captures her helpful spirit and hands-on approach to every task.

Kristina has a natural passion for people and a genuine desire to make things better for those around her. Whether she's organizing behind the scenes or offering a helping hand, she brings warmth, reliability, and energy to everything she does. Outside of the office, Kristina is just as dynamic. She's crafty, outdoorsy, and loves spending time with her dog, Rosie. Whether she's tackling a DIY project or enjoying nature, she finds joy in the simple things—and brings that same joy into her work at Sunrise.



### **Jennie Parks, Transfer Care Specialist & Service Attendant**

With over 15 years of experience in the death care industry, Jennie Parks brings deep compassion, professionalism, and heart to every family she serves. As a Transfer Care Specialist and Service Attendant at Sunrise, Jennie plays a vital role in supporting families during some of their most difficult moments.

While she wears many hats in her role, Jennie finds the greatest fulfillment in being a steady, caring presence for those who are grieving. "It can weigh heavy on my heart at times," she says, "but that's what gives me the compassion and dedication these families so deserve." Outside of work, Jennie's nurturing spirit continues to shine. She and her son share their home with five rescued pets in what she lovingly calls her "retirement sanctuary." Jennie has a particular soft spot for animals in need and is especially passionate about providing care for senior animals. Jennie's warmth, empathy, and unwavering commitment make her an invaluable part of the Sunrise team—and a quiet source of comfort to the families she serves.



### **Danielle Geasley, Crematory Manager & Transfer Care Specialist**

Danielle Geasley brings compassion, professionalism, and a deep sense of purpose to her roles as Crematory Manager and Transfer Care Specialist at Sunrise. With three years of experience in death care services, Danielle was one of the first in her area to become a registered Transfer Care Specialist—setting a high standard for respectful, empathetic care during some of life's most difficult transitions.

Her commitment to service doesn't stop at the workplace. Danielle serves on the Board of Directors for Carlton County Animal Rescue, reflecting a lifelong devotion to helping those in need—whether they walk on two legs or four. Her compassionate nature, strong ethical grounding, and drive to make a difference guide everything she does. Whether she's supporting grieving families or working to place animals in loving homes, Danielle leads with empathy, integrity, and a heart for service—qualities that make her an invaluable member of the Sunrise team.



### **Chuck Juntunen, Lead Groundskeeper**

Chuck Juntunen is the Lead Groundskeeper at Sunrise Memorial Park, where his reliability, hard work, and deep commitment have made him an essential part of the team. A lifelong Duluth resident and proud graduate of Central High School, Chuck has been with Sunrise for many years, showing up every day with quiet dedication and an unwavering work ethic.

Known for his steady presence and attention to detail, Chuck takes great pride in maintaining the beauty and dignity of the grounds—ensuring that every family is met with peace, respect, and care. Outside of work, Chuck is a talented drummer and performs with the band Super D and The Double Chucks. He's also a family man—married with two children, both of whom graduated from Denfeld High School with honors and are now thriving in college. Though he loves the outdoors and enjoys fishing whenever he can, Chuck spends most of his time giving his all to Sunrise. His loyalty, consistency, and behind-the-scenes dedication make him a quiet but powerful force in everything Sunrise stands for.



### **Kathy Tarnowski, Landscape**

Kathy Tarnowski brings hard work, heart, and a constant smile to her role as a landscaper at Sunrise Memorial Park. Monday through Friday, you'll find her out on the grounds, mowing, maintaining, and ensuring that everything looks its very best for the families we serve. With an incredible work ethic and a cheerful presence, Kathy is known and appreciated by the entire Sunrise team.

Her care for the landscape is matched only by the kindness she brings to every interaction. Whether she's hard at work or passing by with a friendly wave, Kathy's warmth makes a lasting impression. Outside of Sunrise, Kathy is a proud mom and became a grandmother at 69—now cherishing time with her two grandkids and her son and daughter-in-law. She enjoys quilting, reading, and taking walks, and she feels truly grateful for the many friends in her life. Kathy's dedication and joyful spirit make her an irreplaceable part of the Sunrise family.

How many *smiles* are in your bank account? How many *laughs*?

How many *hugs* and shoulders to lean on?

And when you add it all up - after all the years -

Is there **anything** that counts more?



*How will you be remembered?*

At Sunrise, we're more than a service -  
we're a family, here to care for yours.

As a family-owned business, we believe every life deserves to be  
remembered with love, respect, and meaning.

We're the only place in the Northland that brings it all together,  
funeral home, cemetery, and new crematory,  
right here in one location, with one trusted team.

Family-owned. Complete care. Always here when you need us.



Call us today: (218) 727-6869

*Because how you're remembered matters.*

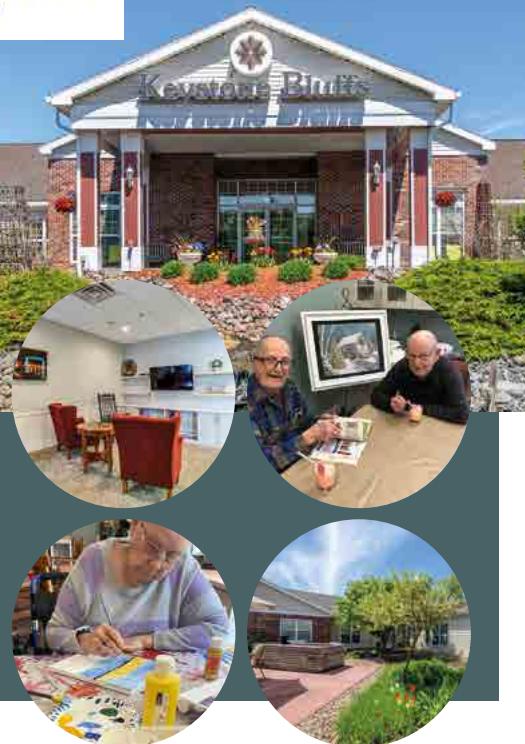


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deserve.

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# Plan Ahead

Planning ahead can make all the difference to your family.



# Pre-Plan - Do it today, so your kids don't have to

**The only certainties in life are death and taxes**

## **Pre-planning? Why?:**

- Funeral prices, on average, double every 10 years.
- Funds are protected and not considered assets (nontaxable).
- Completely transferable to any funeral home - these are YOUR funds.
- Expresses your wishes to loved ones, giving direction and clarity in a time when needed most.

## **Peace of Mind:**

- Provides your family with a guide for your final wishes.
- Professional guidance through the process - for anything from a direct cremation to an elaborate event.
- Financial support for your family, so the burden does not fall to them.

## **Life Insurance FAQ's:**

- Funds are protected in an irrevocable life insurance policy through a 3rd party insurance company.
- Policies can be paid-in-full, or in payments.
- These irrevocable policies are not considered an asset, therefore any growth is non-taxable.
- Should the funds exceed the need at the time of your passing, left-over funds are returned to your estate.
- Money from a spend-down can be put into these policies to pay for future funeral and cemetery needs.
- Completely transferable to any funeral home - these are YOUR funds and YOUR policy.



*Call to set an appointment at our  
office or your home if needed.*

**Barton M. Porter**

Minnesota Resident Insurance Producer (Life)

**218-727-6869**

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



# Planning Ahead

## Why Should I Plan Ahead?

Pre-planning your final arrangements is simply a matter of taking the time to think about, and to write down, your desires. It's a thoughtful gesture to those you love, and a way to let go of anxieties about the future. You'll be more relaxed, knowing your plans are made and in the hands of reliable friends or family.

## How Do I Ensure My Wishes Are Known?

When you take the time to think about it, you'll quickly realize that pre-planning is all about taking control. Pre-planning your final arrangements:

- Relieves your family members of making very personal decisions at the time of need.
- Let your family know your wishes. The wishes are recommended to be placed on file with your funeral professional.
- Opportunity to protect you and your family from the effects of inflation.
- Your funeral professional at Sunrise Funeral Home, Crematory and Cemetery will provide to you a planning session at your home or business at no charge.

## Does Pre-Planning Require Pre-Payment?

A one-word answer to that question: no. You can choose to set a plan to paper, simply record your wishes, and leave it for your family to pay for your desired services at the time of your passing.

Or, you can protect you and your family from the ravages of inflation by pre-funding your plan. This ensures your guaranteed expenses will be covered when you need them to be. When you choose to pre-fund your final arrangements, your funeral is paid for in full, and you will never have to pay more for the guaranteed items you listed on your contract.

Another point we'd like to stress: when you pre-plan with Sunrise Funeral Home, Crematory and Cemetery, your plan will go where you go. No matter where you reside at the time of your passing, no matter what funeral home you choose to work with, your plan will be transferable to any funeral home in the United States.

## Why Pre-Plan with Sunrise?

Our plans offer a variety of payment options to fit everyone. Choose the payment option that's right for you.

## Pre-Planning Checklist

So much to think about! But, let's be honest here, taking control of the important things in life just feels good; you know it's the right thing to do for you and your family.

### Prepare

Laying the foundation for a well thought out plan for you or a loved one takes a bit of time, but it's worth every moment spent. After all, you're setting the stage for a more relaxed and enjoyable life, because you'll have the peace of mind preparedness brings. Here's what to do to get started:

- Prepare a contact list of individuals who should be notified in a medical emergency or death.
- Write an obituary or simply jot down information you would like included in an obituary.
- Decide where obituary and memorial information should appear.

Choose the type of service you would like, including the burial you prefer, and make those arrangements.

### You Can Decide:

- Cemetery lot location.
- Casket type; cremation urn type.
- Vault or sectional crypt.
- Type of service: religious, military, non-denominational, or fraternal.
- Pallbearers, music, flowers, scripture, or other readings.
- Charity to receive donations in lieu of flowers, if donations are preferred.
- Select the speakers and the eulogies that you would want to represent you.
- Decide what organizations or church will benefit from memorial donations in your name.
- Donations to the family help to offset the costs.

### When you pre-plan with us, it will follow you anywhere!

Just call us and we will handle your services nationwide! There is no need to contact a local funeral home where your loved one passes - just call us and we will handle everything! By pre-planning with us, we are there for you no matter where life takes you.





### Arrange and Delegate

The people who know and care about you will be there when you need them. You only need to provide them with instructions and important financial details and then relax. You're in good hands.

- Give your executor a copy of your will. Safety deposit boxes are often opened up during the estate settlement process, long after the funeral. Any funeral planning documents therein can be of no help to your executor.
- Make sure your representative has a list of important account information or telephone numbers for retirement plans, insurance policies, investments, bank accounts, safety deposit boxes, properties, preferred law and accountant firms, and mortuaries.

• Designate a power of attorney to ensure that proper information can be accessed in the event of your illness or death. Make sure a durable power of attorney for health care and a living will are in place so that your wishes are carried out if you are unable to do so.

- Make arrangements for telephone and utilities services and newspaper and magazine deliveries to be canceled.
- Make arrangements for pets to find a new home.

### Pay for:

- Cemetery and memorialization services.
- Funeral arrangements, including clergy, florist, and transportation.

### Right to control disposition: Who controls your body when you die?

- **Designated Agent:** A dated, written instrument (like a health care directive, but not a durable power of attorney) signed by the decedent takes precedence. **POWER OF ATTORNEY ENDS AT DEATH**—this document will not help in determining the right to control disposition.
- **Spouse:** If no valid document exists, the surviving spouse has the right.
- **Adult Children:** If there is no spouse, the majority of the adult children have control (yes, they have to agree).
- **Other Relatives/Friends:** If there are no children, other relatives in a specific order (parents, siblings, etc.).

The easiest way to simplify the process is to name an agent(s) in your health care directive. There is a line where you can name your agent(s) to control your disposition; this line must be initialed, or it must be included if you are creating your own.



# Sunrise

## NOW PROUDLY OFFERING PET BURIALS!

### TOGETHER FOREVER -

#### HONORING THE BOND BETWEEN YOU AND YOUR BELOVED PET

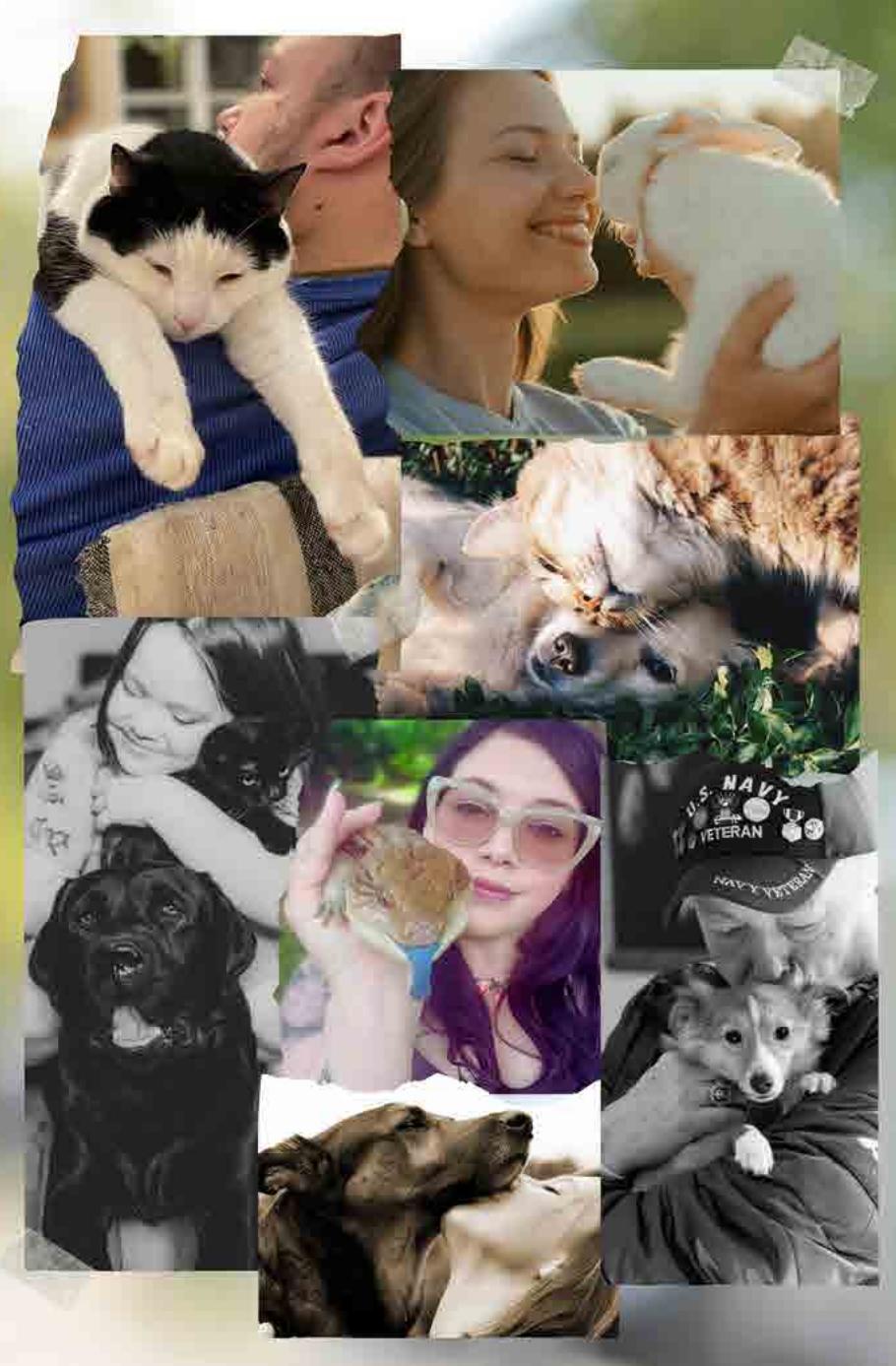
The loss of a pet is no less profound than the loss of any close family member.

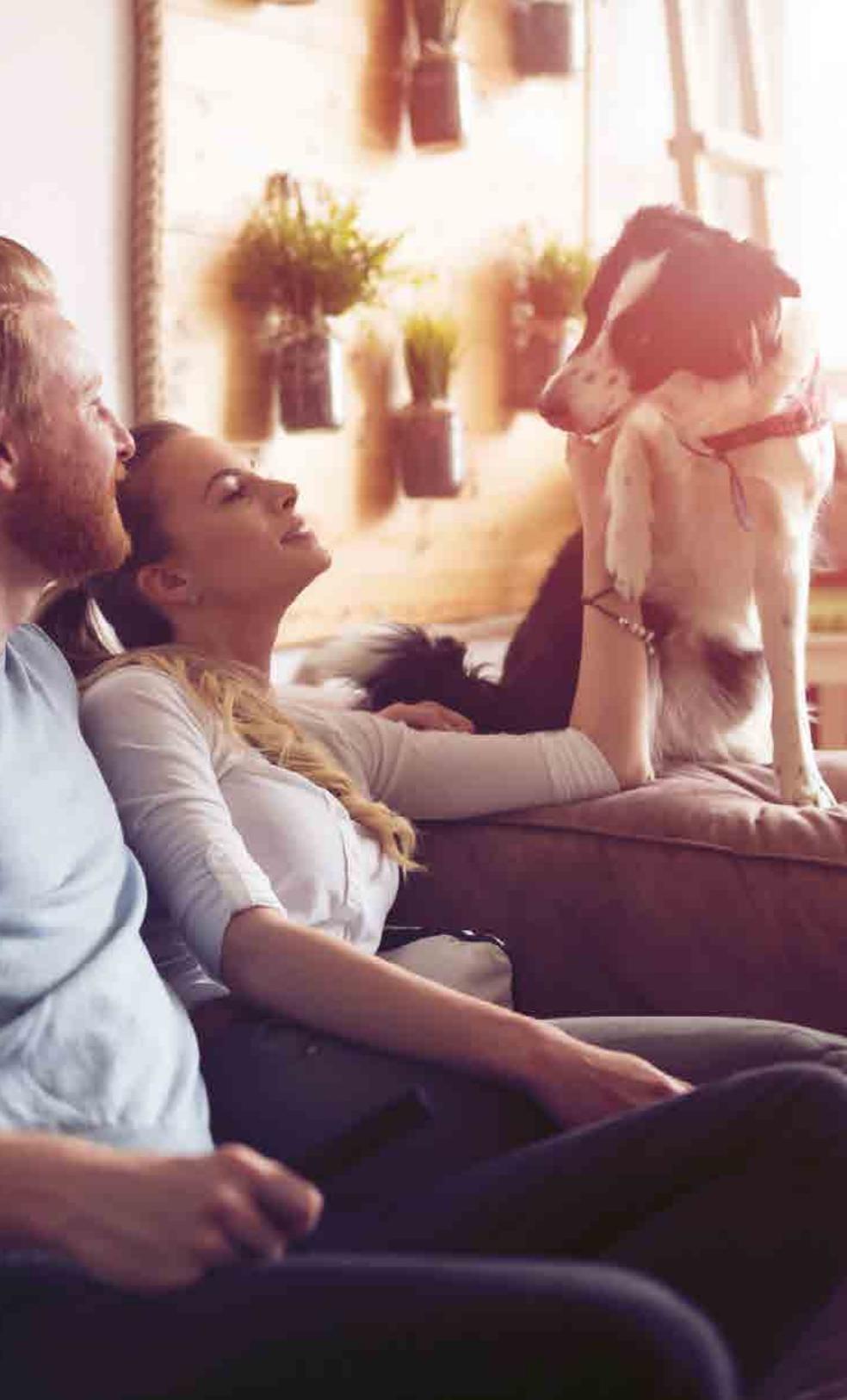
At Sunrise, we understand the deep connection you share with your cherished companions – and we believe they deserve the same dignity and respect in their final resting place.

#### THAT'S WHY, WE'RE PROUD TO INTRODUCE OUR NEW PEOPLE & PET SECTION:

a dedicated area where you can ensure your beloved pets rest alongside you. With space for up to six cremated pets, you never have to worry about leaving them behind if you move or where they may end up when your time comes.

Their lives may be short, but their impact lasts forever. With Sunrise, you can ensure those who once followed your footsteps now rest beside you – forever close, forever cherished.





## NOW'S THE TIME TO PLAN AHEAD WITH LIFE INSURANCE

They depend on you. Feel good knowing you've taken steps to protect what matters most, no matter what tomorrow holds.

**Let's talk about securing your loved ones' financial future with life insurance that fits you.**



**Dylan Merriman, Agent**

Dylan Merriman Agency LLC

2818 Piedmont Ave Ste A

Duluth, MN 55811

(218) 722-1178

[dmerrima@amfam.com](mailto:dmerrima@amfam.com)



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# Abbie Litchke

REAL ESTATE AGENT

With 15 years of experience as a Registered Nurse specializing in palliative and end-of-life care, I bring a **unique approach to real estate**. As a licensed Realtor®, I serve individuals and families with the same **integrity and calm presence** that guided me throughout my nursing career.

Whether you're navigating the emotional sale of a family home, right sizing for a new season of life, or simply looking for a **professional who understands** the importance of patience and trust, I offer more than real estate expertise—I offer **peace of mind**.

Let me help you move forward, not just with transactions, but with care and respect every step of the way.

218-940-2339

ablitchk@gmail.com | abbielitchke.mzr.com



The logo for Open Arms Senior Living. It features a stylized "OA" monogram where the "O" is blue and the "A" is grey, with three green pine trees to the left. Below the monogram, the words "open arms" are written in a lowercase, sans-serif font, with "SENIOR LIVING" in a smaller font underneath.

## GIVE YOUR LOVED ONE COMPASSIONATE CARE

Just north of Duluth in Rice Lake, Open Arms offers assisted living and memory care in a warm, beautifully designed setting. Locally owned and operated, we provide personalized care, engaging amenities, and a compassionate team dedicated to making every resident feel at home. We're not a corporation—we're your neighbors. Experience senior living with heart. Experience Open Arms.

A circular image showing three senior women sitting on a grey outdoor bench. They are all smiling and looking towards the camera. The background shows a lush green lawn and trees.

A circular image showing a black wooden signpost with a blue sign that reads "open arms". The sign is set against a backdrop of green grass and trees.

A circular image showing three women in a common area. One woman in a pink shirt is holding a small dog. They are all smiling and appear to be engaged in a friendly conversation.

A circular image showing two women in a common area. One woman is seated in a wheelchair and the other is standing beside her, both are smiling and looking towards the camera.

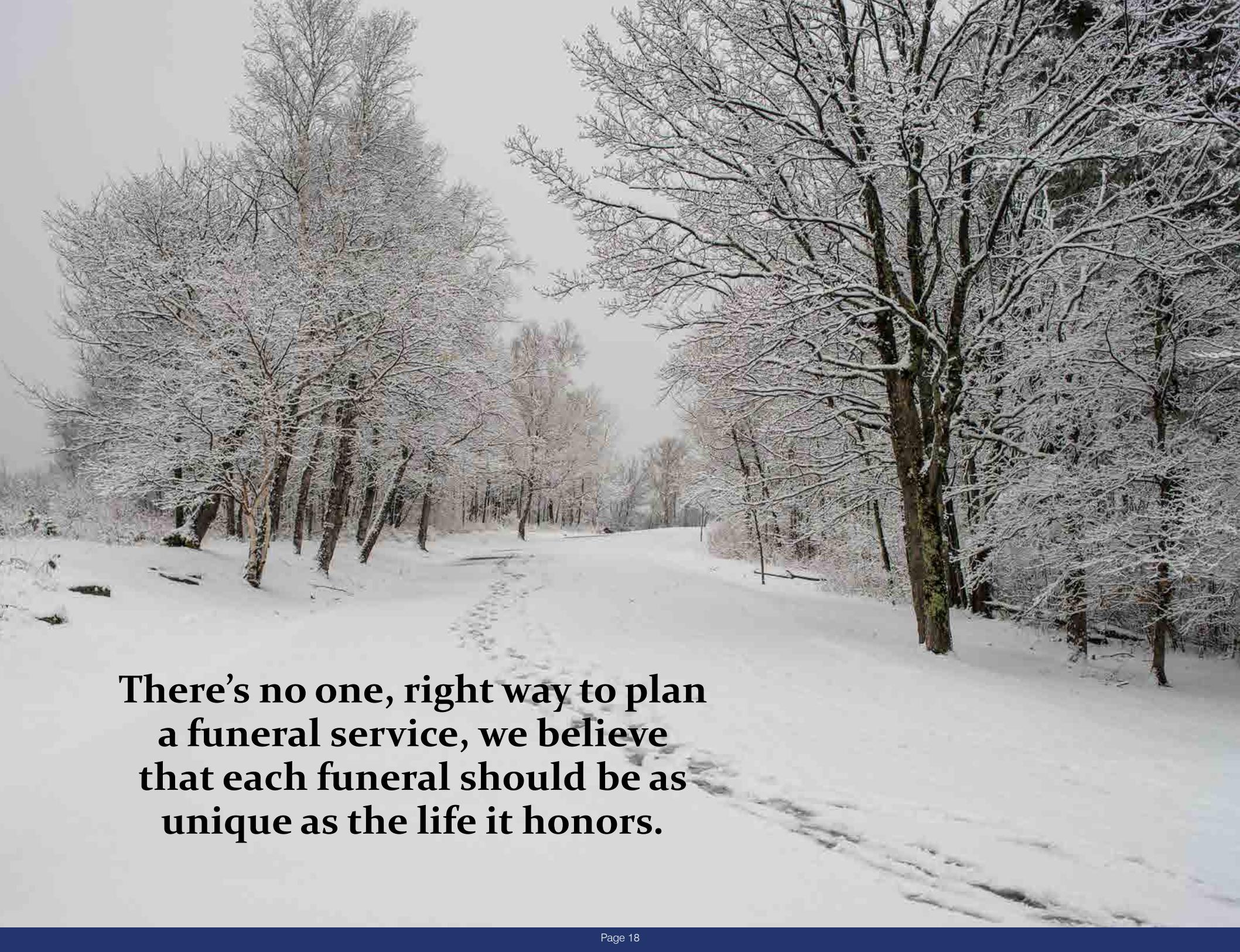
218-275-7280

Jordann@openarmsseniorliving.com

4414 Martin Rd  
Rice Lake, MN 55803

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

A circular image showing a woman with grey hair sitting on a wooden deck, petting a large black, white, and tan Bernese Mountain Dog. They are both smiling.

A black and white photograph of a winter scene. A path or road is visible in the foreground, leading into a dense forest of trees. The trees are heavily laden with snow, and their bare branches reach out into the overcast sky. The ground is a uniform, light-colored snow.

**There's no one, right way to plan  
a funeral service, we believe  
that each funeral should be as  
unique as the life it honors.**

### To My Loved Ones:

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

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

The section also includes more personal material for eulogies, obituaries and other remembrances.

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: \_\_\_\_\_

Name: First \_\_\_\_\_ Middle \_\_\_\_\_ Last \_\_\_\_\_

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

Name: First \_\_\_\_\_ Middle \_\_\_\_\_ Last \_\_\_\_\_

### First Person to Be Notified Upon My Death:

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

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

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

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

Notes:



Legal Name: First \_\_\_\_\_ Middle \_\_\_\_\_ Last \_\_\_\_\_

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

State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

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

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

Place of Birth: \_\_\_\_\_ Hispanic Origin  No  Yes

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

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

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

Marital Status:  Married  Divorced  Widowed  Never Married

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

Name of Spouse: \_\_\_\_\_

Father's Name: First \_\_\_\_\_ Middle \_\_\_\_\_ Last \_\_\_\_\_

Mother's Name: First \_\_\_\_\_ Middle \_\_\_\_\_ Maiden Surname \_\_\_\_\_

#### My Preference for the Location of the Visitation, Service or Celebration of Life:

Sunrise Funeral Home  Church  Other

Address of Church or Gathering: \_\_\_\_\_

Address of Cemetery: \_\_\_\_\_



Clergy/Officiant/MC: \_\_\_\_\_ or  Funeral Home to Recommend

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

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

Notes:

Personal Items:

Eyeglasses:  Remove  Leave On Jewelry:  Remove  Leave On

Clothing:  Purchase at the Time  Selected

Pallbearers (4-8 recommended):

1. \_\_\_\_\_ 5. \_\_\_\_\_

2. \_\_\_\_\_ 6. \_\_\_\_\_

3. \_\_\_\_\_ 7. \_\_\_\_\_

4. \_\_\_\_\_ 8. \_\_\_\_\_

Musical Tributes: \_\_\_\_\_

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

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

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

Community Organizations or Clubs That May Participate: \_\_\_\_\_



### Cemetery Instructions:

The following are my wishes regarding my final resting place.

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

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

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

Property, Crypt or Niche Owned?  Yes  No

If Yes, Specify Location Written On Cemetery Purchase Agreement: \_\_\_\_\_

---

Final Resting Place:  Earth Burial  Mausoleum  Interment Following Cremation -  Earth  Niche  Other

Marker, Monument or Plaque: \_\_\_\_\_

Purchased:  Yes  No

If No, Inscription Instructions:  Bronze Scroll  Lettering  Engraving

Reception Location:  Sunrise  Place of Worship  Other

Reception to Follow Cemetery  Reception to Follow Service

Notes:

Scattering: \_\_\_\_\_



## Information for Newspapers - A Guideline:

Place of Death: \_\_\_\_\_

Date of Death: \_\_\_\_\_

Spouse, Widow or Widower Of: \_\_\_\_\_ Married for Number of Years: \_\_\_\_\_

Children and Their Spouses: \_\_\_\_\_  
\_\_\_\_\_

Grandchildren and Their Spouses: \_\_\_\_\_  
\_\_\_\_\_

Siblings and Their Spouses: \_\_\_\_\_  
\_\_\_\_\_

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

Clubs and Lodges: \_\_\_\_\_

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

Special Interests, Hobbies and Pets, etc.: \_\_\_\_\_

Memorial Donations: \_\_\_\_\_



## A Personal Life Review for the Funeral and Eulogy:

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: \_\_\_\_\_



## Have the Talk of a Lifetime

*How well do you know the people who matter most to you?*

You talk about everything. You share the big events and small victories. Chances are you know many things about them simply because there are memories you share with them—those moments in life you experienced together—and the family stories that are recounted over and over.

However, that's often just on the surface. There's one conversation you probably haven't had—it's the discussion about how you want to be remembered. It can make the difference of a lifetime.

You may know what happened on the day you graduated from high school—you could see your parents beaming proudly in the crowd. But have you ever asked your dad what he was feeling that day?

You have heard the family stories about your parents' wedding—but have you ever asked your mom what she was thinking the moment before she started walking down the aisle?

Although we may know about some of the significant people, places, and events that have shaped the lives of our loved ones, we don't know everything.

Sharing stories with those who matter most isn't just important today; it will be especially significant when it's time to commemorate a life. We encourage families to have conversations about life and what matters most. These discussions can help families make important decisions about how they wish to remember and honor the lives of their loved ones.





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-  INDOOR WHIRLPOOL
-  FITNESS CENTER
-  LOUNGE/BAR

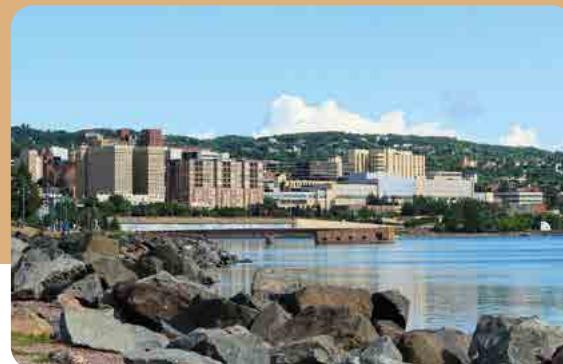
Established in 1970, the Radisson Hotel Duluth-Harborview is Minnesota's longest-operating Radisson and a prominent landmark in downtown Duluth. Its distinctive circular architecture provides sweeping views of Lake Superior, the harbor, and the city skyline.

## GUEST ROOMS & AMENITIES

The hotel features 268 well-appointed guest rooms equipped with a microwave, mini-refrigerator, Keurig coffee maker, and complimentary Wi-Fi. Business travelers will appreciate the ergonomic workspaces and high-speed internet access.



**CONTACT US**  
**+1 218-481-1185**



## EXPLORE THE TOP THINGS TO DO IN DULUTH

It's easy to find things to do near the Radisson, including attractions like Lake Superior Railroad Museum and Bayfront Festival Park, just a short walk away. Want a closer view of Lake Superior? Book a Vista Fleet dinner cruise or visit the lakeside Canal Park. Art lovers won't want to miss exploring the Lincoln Park Craft District. To catch live performances at venues like the DECC and Amsoil Arena, you can enter the city's Skywalk system, a 3.5-mile climate-controlled pedestrian walkway that connects the hotel to other downtown destinations.

SCAN THE CODE FOR ONLINE BOOKING



**ChoiceHotels.com/MN287**

For more information or to make a reservation, please contact Jennifer Rabold at **218-727-1490** or via email at [jennifer.poulter@radissonamericas.com](mailto:jennifer.poulter@radissonamericas.com)



## TRAVEL WITH CONFIDENCE

### The last thing you expect to deal with on vacation is a death.

But if the unexpected happens far from home, the emotional toll can be compounded by staggering costs and complex logistics.

Most basic health plans - and even Medicare - don't cover the expenses of dying away from home. Transporting a loved one back can cost anywhere from \$2,500 to \$5,000 domestically, and \$5,000 to \$10,000 internationally. On top of that, permits and paperwork vary by state, and international arrangements often require navigating consulate offices and foreign regulations.

That's why we offer **Out of Area Protection** - a simple, affordable plan that takes care of everything if death occurs 75 miles or more from home. It covers all costs and coordinates every detail, so your loved ones don't have to.

Travel with peace of mind, knowing you're protected - wherever life takes you.

# OUT OF AREA PROTECTION PLAN

# \$499

Whether you're on a day trip or traveling the world, we make sure you're never far from home and your loved ones are spared from unnecessary financial and emotional pain.

### FUNERAL HOME CONTACT

- Oversight of retrieval and coordination of the transportation of the deceased

### CUTS THROUGH RED TAPE

- Coordination with local officials and hospitals to arrange legal transportation
- If necessary, foreign authorities are notified to obtain permits and transportation approval

### PROTECTION FROM INFLATION

- Protection plan ensures you and your family pay one price
- Your family is shielded from the effects of global inflation

### CREMATION SERVICES

- Cremation is included (if desired) with the protection plan if cremation is done at the location of death.

### TRANSPORTATION INCLUDED

- All transfer permits requested and gathered
- All paperwork and transport costs are fully covered.

### RELOCATION BENEFIT INCLUDED

- Provides flexibility in the event you should move from the area where you purchased your plan



## CALL TODAY FOR PROTECTION

Barton M. Porter

Minnesota Resident Insurance Producer (Life)

218-727-6869

# Common Questions

## What is a funeral?

The funeral is a ceremony of proven worth and value for those who mourn. It provides an opportunity for the survivors and others who share in the loss to express their love, respect, and grief. It permits facing openly and realistically the crisis that death may present. Through the funeral, the bereaved take that first step towards emotional adjustment to their loss.

## Can I personalize my funeral service?

Absolutely, in fact, we recommend it. After all, the funeral is a celebration of life. Funeral directors are happy to discuss all options and ensure your funeral is tailored to your wishes. It may be personalized in many unique ways. Contact us to explore the possibilities.

## Why do we need an obituary notice?

It is helpful to friends and the community to have an obituary notice published announcing the death and type of service to be held. A notice can be placed in a local newspaper or on the Internet.

## What type of service should I have?

The type of service conducted for the deceased is specified by the family. Funeral directors are trained to help families arrange the type of service they desire. The service is usually held at a place of worship or at the funeral home. The service may vary in ritual according to religious denomination or the wishes of the family. The presence of friends at this time is an acknowledgment of friendship and support. A private service is by invitation only, where selected relatives and a few close friends attend the funeral service. A memorial service is usually a service without the body present and can vary in ceremony and procedures according to the family's community and religious affiliations.

## Why should we have a public viewing?

There are many reasons to view the deceased. It is part of many cultural and ethnic traditions, and many grief specialists believe that viewing aids the grief process by helping the bereaved recognize the reality of death. Viewing is even encouraged for children, as long as it is their desire to do so and the process is explained well.





### What do funeral directors do?

Funeral directors are both caregivers and administrators. In their administrative duties, they make the arrangements for transportation of the body, complete all necessary paperwork, and implement the choices made by the family regarding the funeral and final disposition of the body.

As caregivers, funeral directors are listeners, advisors, and supporters. They have experience assisting the bereaved in coping with death. Funeral directors are trained to answer questions about grief, recognize when a person is having difficulty coping, and recommend sources of professional help. Funeral directors also link survivors with support groups at the funeral home or in the community.

Funeral directors have many duties when attending to families at a visitation, funeral, or memorial service. When adding our staff to your service, we can guarantee that we will be working with everyone involved to make sure your event runs smoothly and without inconvenience. Every family's needs and service are different, and our staff are used to expecting the unexpected.

The following services are just a small example of what our funeral directors and staff may provide during the visitation and service:

- Provide floral stands, easels, reserved seating signs, pens, tissues, and many other supplies that may be needed.
- Accept floral deliveries and display the flowers for viewing.
- Greet guests at the door.
- Hand out memorial folders and service programs.
- Collect memorial cards and gifts.
- Direct guests to the register book and make sure there are plenty of pages and pens.
- Direct guests to where rooms are located (chapel, bathroom, luncheon room, etc.).
- Direct catering where to set up.
- Usher and direct guests before and during the service.
- Provide support and aid to the clergy.
- Assist with any portion of the service necessary (such as reading poems, prayers, eulogies, etc.).
- Direct casket or urn bearers
- Run technical equipment (sound system, projector, DVDs, CDs, etc.).
- Deliver flowers and catering to be donated after the service.
- Available to provide assistance and guidance through the entire event.

## **Has the cost of a funeral increased significantly?**

Funeral costs have increased no faster than the consumer price index for other consumer items.

## **What should I do if a death occurs while away from home?**

Your funeral director can assist you if a death occurs anywhere on the globe. Contact your hometown funeral director of choice immediately. They will assume responsibility and coordinate the arrangements for the return of the deceased person to their community. They may engage the services of a funeral director in the place of death, who will act as their agent.

## **What is the purpose of embalming?**

Embalming sanitizes and preserves the body, retards the decomposition process, and enhances the appearance of a body disfigured by traumatic death or illness. It makes it possible to lengthen the time between death and the final disposition, thus allowing family members time to arrange and participate in the type of service most comforting to them. Embalming the body enables mourners to view the deceased if they wish. The emotional benefits of viewing the deceased are enormous, particularly to those having difficulty dealing with the death.

## **Is embalming mandatory by law?**

No. But the factors of time, health, and possible legal requirements might make embalming either appropriate or necessary. Please note that embalming may be required if the deceased is being transported by air to another country where local laws need to be observed.

## **Is cremation a substitute for a funeral?**

No, cremation is an alternative to earth burial or entombment for the body's final disposition and often follows a traditional funeral service. We can assist you with the necessary information for a funeral with a cremation following or a memorial service.

## **Can I have a visitation period and a funeral service if cremation is chosen?**

Yes. Cremation does not preclude having a visitation period and a funeral service. Cremation is simply one option for the final disposition of the body.

## **Do we need to buy a casket?**

A casket is not required; however, law requires that at a minimum, the deceased must be placed into a rigid combustible container. Many options of caskets and containers are available to you.





### Why are funerals so expensive?

In some respects, funerals are a lot like weddings or birthday celebrations. The type and cost will vary according to the tastes and budget of the consumer.

A funeral home is a 24-hour, labor-intensive business with extensive facilities (viewing rooms, chapels, limousines, hearses, etc.). These expenses must be factored into the cost of a funeral.

Moreover, the cost of a funeral includes not only merchandise, like caskets, but also the services of a funeral director in making arrangements; filing appropriate forms; dealing with doctors, ministers, florists, newspapers, and others; and seeing to all the necessary details.

### What is an urn?

An urn is a container designed to hold the cremated remains permanently. It may be constructed from a variety of materials such as wood, bronze, copper, steel, pewter, granite, marble, clay pottery, or fine porcelain. We have a large selection of urns available designed to reflect the lifestyle of an individual. Urns may also be personalized by engraving and come in a variety of sizes that allow more than one member of the family to have a portion of the cremated remains.

### Who pays for funerals for the indigent?

Other than the family, there may be organizational benefits to help pay for funerals. Most funeral directors are aware of the various benefits and know how to obtain them for the indigent. However, funeral directors often absorb costs above and beyond what is provided by agencies to ensure the deceased a respectable burial.

### What can we do with the cremated remains?

#### *Burial*

Cremated remains may be buried in an existing cemetery plot, or a new plot may be purchased.

#### *Inurnment*

The urn may be placed in a niche in an above ground structure called a columbarium.

#### *Scattering*

Cremated remains may be scattered on private or public property if authorization is obtained. Properties may be bought and sold, so it is important to know that once the scattering takes place, the cremated remains are irretrievable. Scattering on either public or private property may offend some people, and there may be laws prohibiting such action.

### ***Shipping***

You may wish for the cremated remains to be shipped to another state or country. We can look into this 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 to obtain any additional documentation that may be required.

### ***Keeping***

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

While laws vary state by state, for the most part, remains can be buried in a cemetery lot or a cremation garden, interred in a columbarium, kept at home, or scattered.

### ***What options are available beyond ground burial?***

Besides ground burial, some cemeteries offer interment in lawn crypts or entombment in mausoleums. Sunrise Funeral Home and Cemetery has private above-ground mausoleums for full-size caskets. In addition to providing choices for those who have selected cremation. At Sunrise Funeral Home and Cemetery, this includes placement of cremated remains in a niche of a columbarium owned and operated by Sunrise Funeral Home.

### **How can I be sure I receive the correct remains?**

The states of MN and WI have developed rigorous sets of operating policies and procedures in order to maximize the level of service and minimize the potential for human error. Since it is illegal to perform more than one cremation at a time, and the vast majority of crematories can only cremate one body at a time, it is next to impossible to receive the incorrect remains.

### **What are burial vaults and grave liners?**

These are the outside containers into which the casket or urn is placed. Burial vaults are designed to protect the casket and may be made of a variety or combination of materials, including concrete, stainless steel, galvanized steel, copper, and bronze. A grave liner is a version of a vault that simply keeps the grave surface from sinking in and is made from cement. At Sunrise we like to explain the difference in simple terms like this: Vaults are sealed, and grave liners are non-sealed units. Both are used to keep the weight of the soil off the casket and to prevent the grave from over-settling. If the grave does over-settle, damage or leaning of the headstone may occur.





### **Why is it so important to have a place to visit?**

To remember and to be remembered are natural human needs. A permanent memorial in a cemetery provides a focal point for remembrance and memorializing our loved ones. Throughout human history, memorialization of our dead has been a key component of almost every culture. Psychologists say that remembrance practices serve an important emotional function for survivors by helping them bring closure and allowing the healing process to begin. Providing a permanent resting place for the deceased is a dignified treatment for a loved one's mortal remains, which fulfills the natural human desire for memorialization.

### **Does a body have to be embalmed before it is buried?**

The simple and legal answer is no. Embalming is a choice that may depend on several factors—if there is to be an open casket viewing of the deceased or if there is to be an extended time between death and interment. State, federal, and international health laws may require embalming if your loved one is going to be transported by air or rail.

At Sunrise, we encourage embalming, as we believe in the practice and the benefits embalming provides.

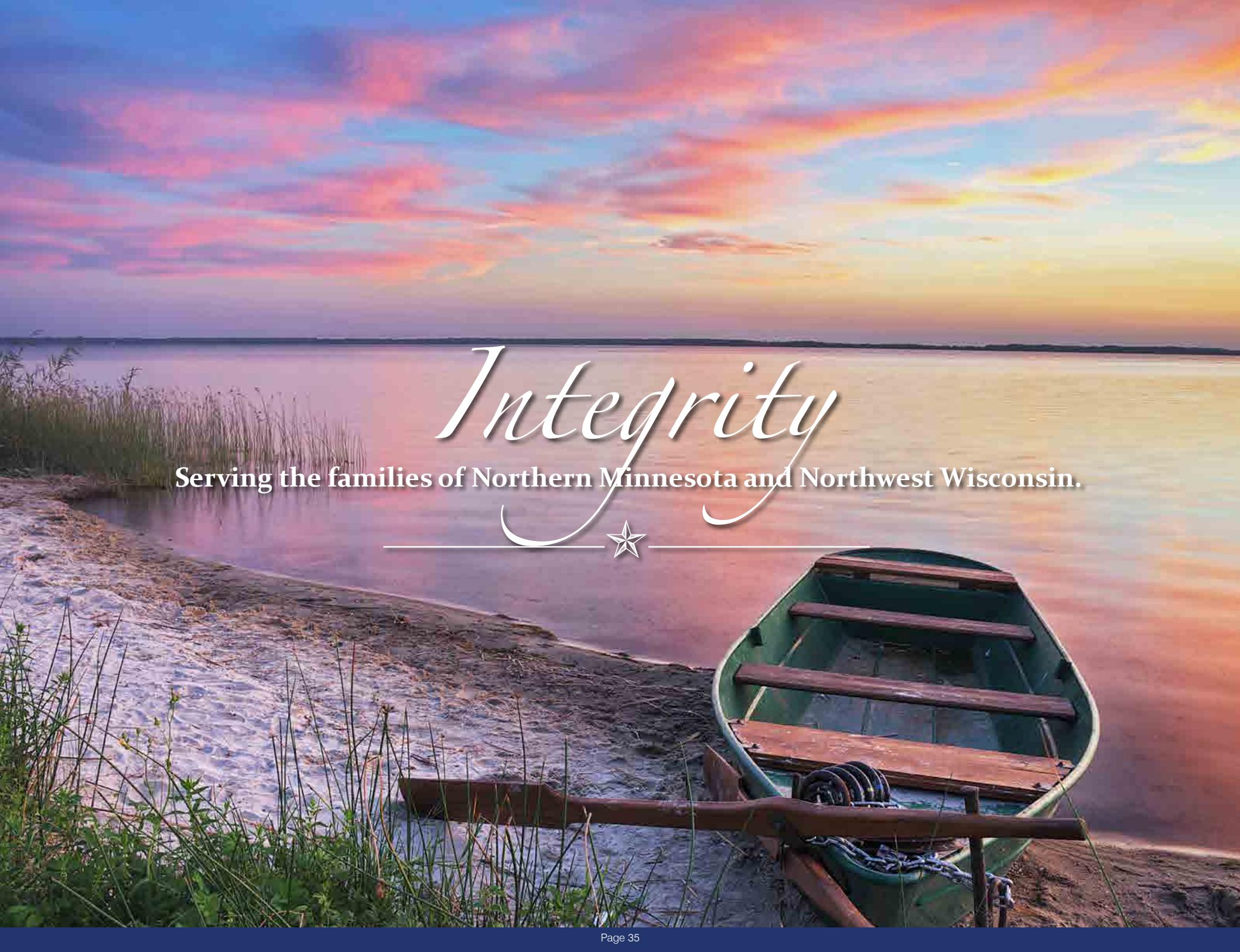
The three main purposes of embalming are for public safety, to restore (after illness or injury), and to preserve (to delay the natural breakdown after death).

### **Must I purchase a burial vault?**

In many of our rural cemeteries here in the North Country, grave liners and vaults are optional (the family's choice). This means the casket may be buried directly in the ground with no outer receptacle required. At Sunrise Funeral Home and Cemetery, the minimum requirement is the use of a concrete liner. Note: At Sunrise, we believe in using some form of outer receptacle to prevent over-settling of the grave. If you want to learn more, please give us a call. We will be glad to share our thoughts and personal experiences that have brought us to this conclusion. Point of Interest: In Northern Minnesota, Northwest Wisconsin, and other major cemeteries throughout North America, the minimum requirement for an outer receptacle is a concrete liner with a lid.

If you have questions, please give us a call. We would be pleased to have a conversation with you, and there's absolutely no obligation. If you prefer, please send us an email or even drop by and speak to us face-to-face.

Our family will guide you through the necessary steps and decisions that come with planning a burial.

A photograph of a serene sunset over a lake. The sky is filled with vibrant orange, pink, and purple clouds. In the foreground, a small green boat is pulled up onto a sandy shore, with its oars resting inside. The water is calm, reflecting the warm colors of the sky. The overall atmosphere is peaceful and scenic.

# *Integrity*

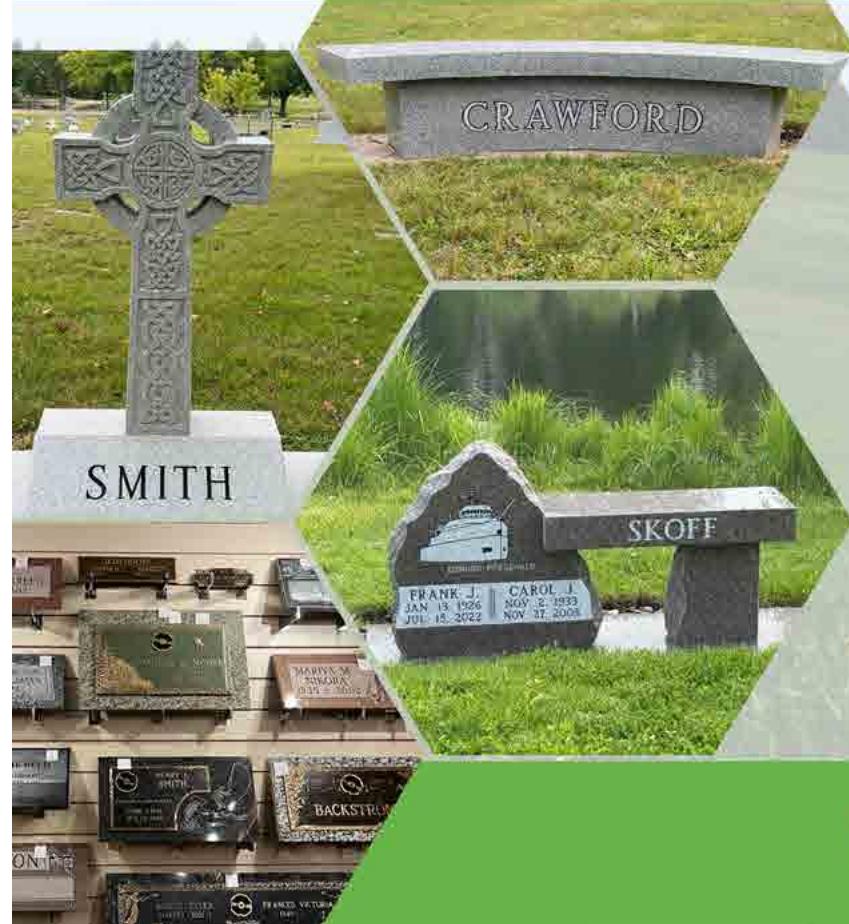
Serving the families of Northern Minnesota and Northwest Wisconsin.



# YOUR LOCAL EXPERTS



SUNRISE  
marker experts



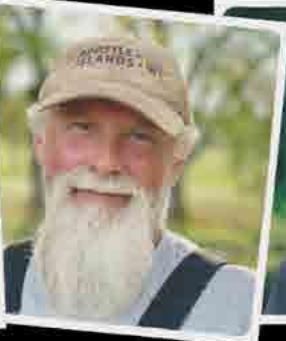
Backed by over 70 years of combined expertise, our marker specialists will guide you in designing a custom memorial that will honor your loved one for generations

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- ✓ Monuments - Markers - Vases
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Trusted by families throughout Minnesota and Wisconsin, we're here to help you create a lasting memorial. Schedule a consultation today and see what we can do for you.

CALL US TODAY! 218-727-6869



# SUPPORT YOUR LOCAL CEMETERY

Maintaining cemetery grounds requires dedicated staff and costly equipment. Your support helps ensure your loved one's final resting place remains beautiful, clean, and well cared for.

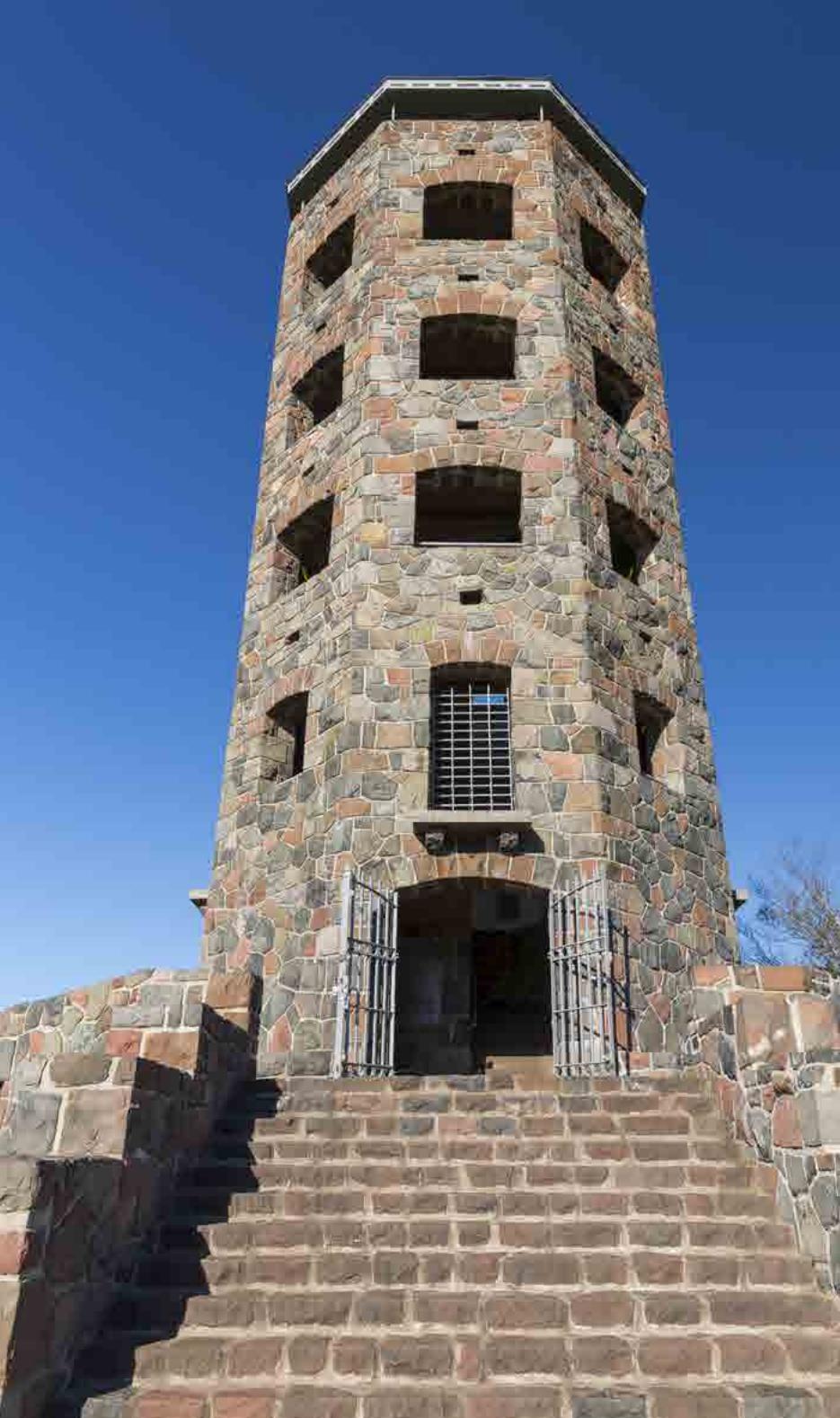
## HOW? BUY PRODUCTS & USE SERVICES TO HELP COVER THE COST OF OPERATION

- ✓ Graves - Niches - Crypts
- ✓ Markers - Plaques - Vases
- ✓ Engraving - Lettering
- ✓ Marker maintenance and service
- ✓ Memorial trees & plants
- ✓ Flowers

YOUR FUNERAL HOME CARES FOR YOUR LOVED ONE FOR A FEW DAYS - YOUR CEMETERY HONORS THEM FOR ETERNITY.

EVERY BIT OF SUPPORT HONORS THEIR MEMORY





# Honoring Life

Bringing family and friends together at a time of loss is natural and a socially expected practice. Not only that, a funeral or memorial service, whether in a traditional or contemporary setting, is the first step in healing.

The ceremony to honor your loved one needn't be traditional; there are many different ways to celebrate the life and love you shared. In fact, the design of a funeral or memorial service is limited only by your imagination. That's where we can help. Our suggestions, based on knowledge and experience, will help you create a memorable service.

You can select the perfect location for the celebration and the most suitable time of day for it to be held. Featuring a selection of your loved one's favorite music or most beloved hymns or prayers will make the event uniquely personal. The possibilities are endless.

We can help you create the most suitable and memorable service to honor your loved one. We're here to help you come to the decisions that will meet your needs now and in the future. You'll need to live with these decisions for a long time; doing the right thing now can make all the difference in your peace of mind through the coming years.

## **It's All About the Relationship**

Honoring the life of your loved one means you value the relationship you shared. We look forward to helping you decide how to celebrate that bond and honor the unique individual you've lost. We can make suggestions to enhance your tribute ideas. Together we will create a fitting and memorable event. Contact us today to discuss the possibilities.



## Tribute Videos

Your family photographs are skillfully blended with wonderful graphic images and music to create an elegantly emotive cinematic video. It can be an integral part of any funeral or memorial service. After the ceremony, the video is sure to become a treasured family keepsake. And, we can make copies as gifts for family and friends. It will be posted on our website for those who were unable to attend to have the opportunity to view the video.

## Burial or Cremation?

Now that you've thought about a service that honors your loved one's life, your next consideration needs to be about burial or cremation. Commonly, people are clear on this point, but it can be a sticking point for some families, especially when the wishes of the deceased were never clearly stated. If that's the case for you and your family, please know we're able to help you come to the perfect decision.

Once the decision is made, the finer points come into focus. If you've chosen burial, then selection of the casket, vault, and cemetery of interment follows.

If cremation is the option of choice, then you'll want to make the decision as to whether the cremated remains will be placed in a mausoleum niche or buried on the cemetery grounds.



# Our *Difference*

Providing families with unparalleled service, tributes,  
and customized experiences.



In the midst of loss, it can be easy to overlook the importance of gathering together—but coming together after the passing of a loved one is a deeply meaningful part of the grieving process. Setting aside time to remember and honor someone allows family and friends to share stories, offer comfort, and support one another in a space filled with love and remembrance.

Without this dedicated time, expressions of grief and condolences often emerge in unexpected moments—at the grocery store, in the mall, or even during a grandchild’s soccer game. By choosing a time and place to be together, we create a shared moment of reflection, healing, and connection—one that helps carry us forward.

At Sunrise, we believe every gathering should be as unique as the individual being remembered. We offer a wide variety of service types and are always open to creating new, personalized experiences. Below, we share a few traditional service types and how they can be adapted to reflect modern needs and preferences:



## Service Types We Offer

### Funeral

A structured ceremony held with the casketed body present. The casket can be open or closed but is more often closed just prior to the funeral. Funerals are typically led by a clergy member or officiant and often include readings, music, eulogies, and stories shared by family and friends.

### Memorial

Similar in format to a funeral but held “in memory,” without the casket present. Memorials often occur after a casketed burial or cremation and may include or exclude the presence of cremated remains.

### Visitation (Viewing or Wake)

Traditionally held the day before or just prior to a funeral or memorial, visitations provide an opportunity for friends and acquaintances to pay their respects and offer condolences. Increasingly, families choose open-house-style visitations as informal gatherings held over several hours.

### Celebration of Life

A broad, contemporary term for services that don’t fit traditional service categories.

### Committal/Graveside Service

A brief ceremony at the cemetery or final resting place, often held before burial. These services “commit” the body to the ground and are especially significant in many religious traditions.

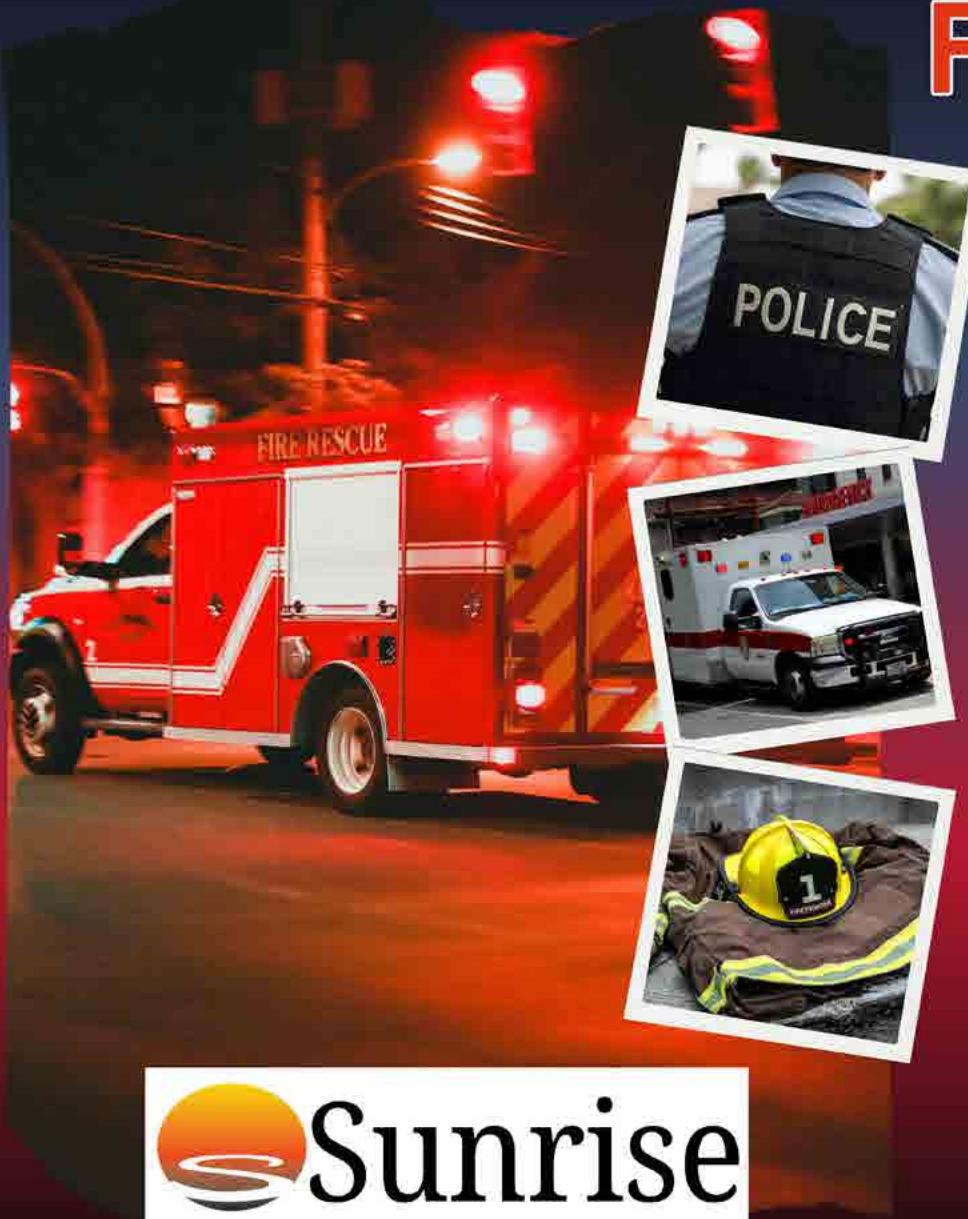
### Reception

A relaxed gathering typically held after a formal service. Receptions often include food, refreshments, and a focus on fellowship and shared memories.

Whatever form your gathering takes, the act of coming together gives everyone the chance to share, to grieve, and to remember. Whether you choose casketed burial or cremation, the need to acknowledge and honor a life lived is universal.

At Sunrise, we’re here to help you create a meaningful, personalized ceremony—one that reflects the unique spirit of your loved one and brings healing to all who attend. With welcoming reception spaces and catering options, we provide a beautiful setting where comfort, connection, and memory come together.

Let us help you design a service that will be long-remembered—and deeply felt.



# FIRST RESPONDERS

## HONORING OUR HEROES

At Sunrise Funeral Home, Crematory, and Cemetery, we are truly grateful for the courage, compassion, and dedication you show every day. Your service does not go unnoticed, and we are honored to give back in a small way.

As a **heartfelt thank-you**, we offer the following to First Responders who choose Sunrise for their final arrangements - whether cremation or a traditional burial:

- **10% OFF OUR FUNERAL HOME SERVICES\***
- **A COMPLIMENTARY GRAVE AT OUR CEMETERY (A \$1,600 VALUE)**

It's our way of expressing deep appreciation for your selfless service. Just as you've been there for our community, we're here for you and your family - now and always.

\*SOME EXCLUSIONS APPLY

**Sunrise**  
Funeral Home, Crematory & Cemetery

# VETERANS & ACTIVE DUTY

## HONORING THOSE WHO PROTECTED OUR FREEDOM

At Sunrise Funeral Home, Crematory, and Cemetery, we are profoundly grateful for the courage and sacrifice of those who have served our country. Your commitment to protecting our freedoms and way of life inspires deep respect and lasting gratitude.

For more than 50 years, Sunrise has proudly honored our Veterans by providing free burial spaces in gratitude for their service. While the nearby National Veterans Cemetery has become a popular option, we remain deeply committed to serving those who served us. At Sunrise, we offer something uniquely meaningful - families can be laid to rest together, side by side with their beloved Veterans. It's our way of keeping loved ones close and preserving the bonds that matter most.

As a **heart-felt thank you**, when you choose Sunrise to care for your final arrangements - whether for cremation or a traditional burial - we offer:

- **10% OFF OUR FUNERAL HOME SERVICES\***
- **A COMPLIMENTARY GRAVE AT OUR CEMETERY (A \$1,600 VALUE)**

It's our privilege to serve those who have so honorably served our nation.

Thank you for your service.

\*SOME EXCLUSIONS APPLY



  
**Sunrise**  
Funeral Home, Crematory & Cemetery



# Designing Your Funeral

## Create Healing Experiences

Losing someone you dearly loved can be emotionally devastating, and in the depth of early grief, you might think that it would be 'easier' to just take care of things as simply as possible. But, we hear it every day: easier isn't always better. You must set the stage for the future by providing your family and friends with an opportunity to start the healing process.

## You Can Never Go Back and Do It Over

We hope that you'll honor your loved one in a way that you can look back, years from now, and be thankful that you did the best you could to honor the life of someone you cared for. Creating a ceremony that calls together the hearts and minds of all who loved them is a gift to everyone involved. A gift of memories, a gift of healing...a gift of a lifetime.

## Comfort in Tradition

Familiar rites and rituals give everyone peace of mind. A traditional funeral with an accompanying visitation looks and feels like it did years ago and brings comfort to all.

## A Consistent Place of Healing

In our modern society, people aren't given enough time to grieve their losses. The pressures of work and financial concerns both can bring the bereaved back into the workplace far too soon. Having a permanent place, in a cemetery, mausoleum, or cremation garden, that can be visited regularly by family and friends is an essential part of the time following a death. Such a location is a focal point of memorialization. It provides a consistent place to go to remember your loved one and to commemorate important occasions. It can help to make a birthday or anniversary less painful.

A permanent place to reflect on your loved one becomes a way of connecting to a family's past. Visiting the resting place of grandparents or great-grandparents can anchor children to their personal history.

Many families do genealogy searches. This ensures future generations a path to their past.

## The Value of Coming Together

Even with a cremation, bringing family and friends together to share memories and to support one another can be done simply and elegantly. Offer everyone an opportunity to collectively begin the healing process.

## A Patriotic Tribute

Honoring a veteran can include a 21-rifle salute, a flag presentation ceremony, a graveside ceremony, and even the playing of taps. No matter what you choose to include, such a service always shows your gratitude for their sacrifice and dedication.

## Comfort Hearts and Nourish Connections

Throughout their lives, they cared for those they loved with good food, lovingly prepared. Now, celebrate that love by sharing their favorites in a relaxed gathering. A chili or seafood feast? Maybe desserts were their specialty. Whatever it was, gather together and savor the memories.

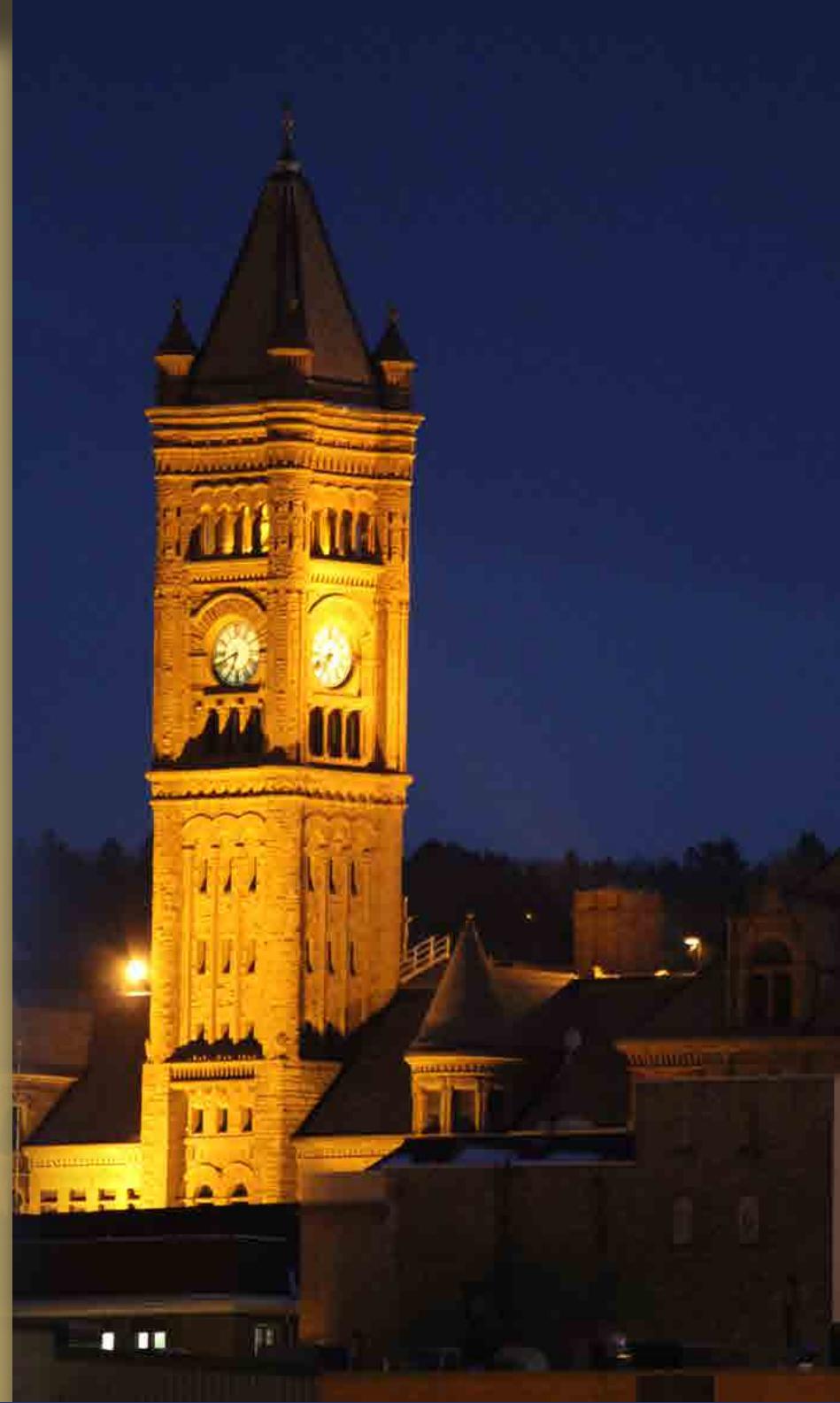


## Footage of the Service

Footage of the service can be put on our website for those who could not attend to watch at their convenience. It also allows those who did attend the opportunity to watch it time and again. This way they can remember the stories shared, as the day of can become a blur because emotions were running high.

## Floral Tributes

We save you time and money by providing floral concierge services. You can now have the most beautiful floral design at an affordable price, all handled conveniently at the time of arrangements.





### Personalized Items

There are many creative ways to incorporate personal items into a service. Anything, whether a creation by the loved one you are celebrating or in tribute of their life and love, can be a beautiful addition to a service. Displayed throughout the funeral home, they can help people learn more about a life that was cherished. We have a variety of easels, bookcases, and tables for this. We'll work together to arrange your items to the best advantage.

### Music

Music is an evocative, emotional art. Live or prerecorded music enhances a service in a moving, personal way. Some ways to use music in the service include:

- Putting together a selection of your loved one's favorite recorded music.
- Hiring musicians to play live music.
- Playing music written by your departed loved one.
- Encouraging musical friends and family members to perform.
- Play a video or recording of your loved one.

Our staff will be pleased to download selected music from iTunes and create a playlist to be used during the visitation, funeral, or luncheon. We have a modern, state-of-the-art surround sound system. Our facility is designed to accommodate the musicians and their instruments.

Sunrise believes in the importance of personalizing a service to beautifully reflect the life and personality of your loved one. A personalized funeral service touches friends and families and celebrates a life well-lived.

To learn more about putting together a unique, personalized service, please contact us. We would be pleased to help you plan a meaningful life celebration. We work with you to create a service that truly reflects your loved one's special qualities.

### Photos and Albums

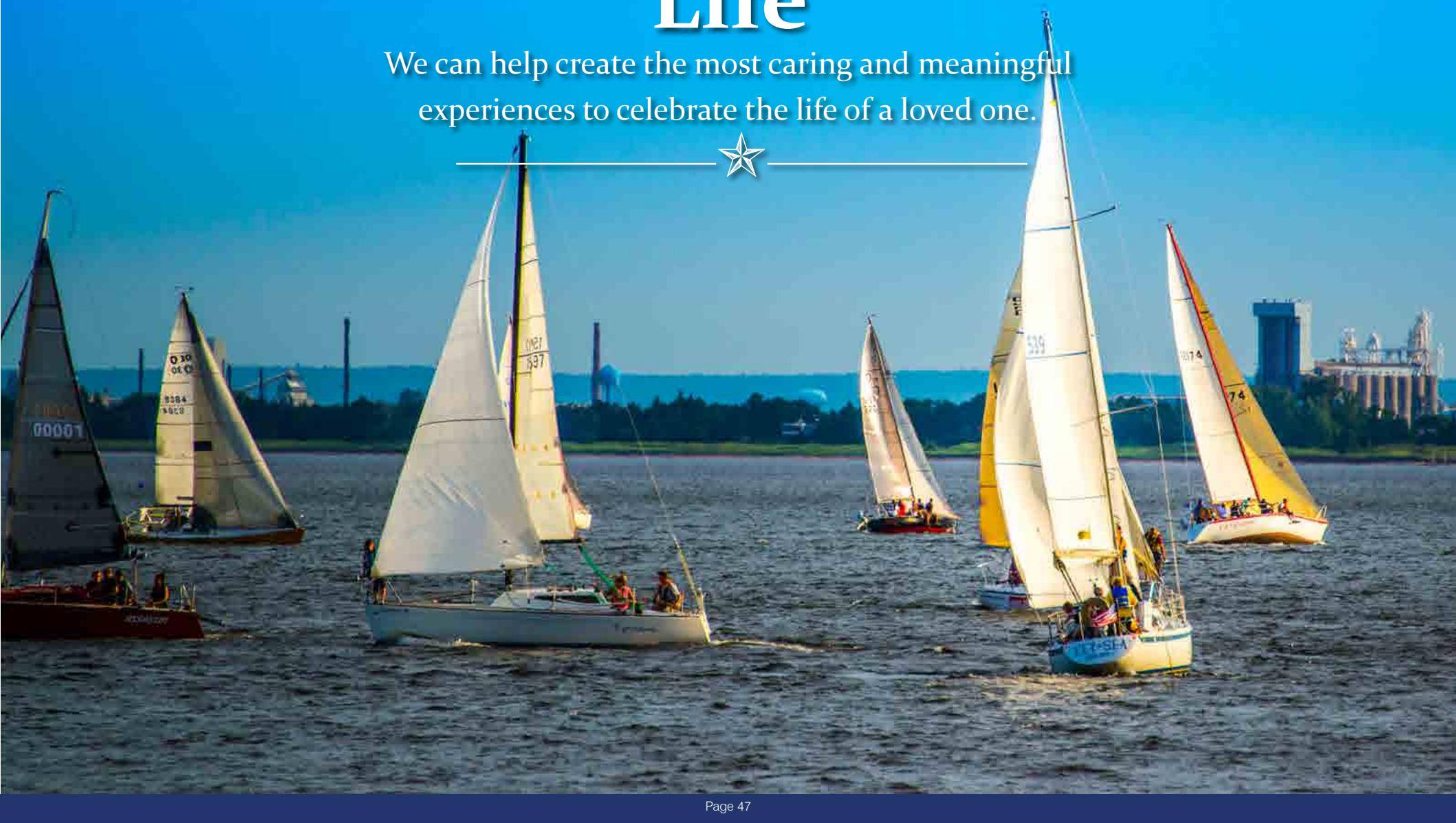
Images of your loved one provide a powerful way to bring memories to life. There are many opportunities to display photos at a funeral service. The built-in projector in our gathering room can display DVD tributes of your loved one's life. You might like to include favorite photographs in the program or on keepsake mementos. Photo albums can be arranged for people to look through and reminisce together.

### Memorial Tribute Video

Your family photographs are skillfully blended with wonderful graphic images and music. There is a plethora of themes and music selections to choose from, ensuring your loved one's memorial tribute video is sure to become a treasured family keepsake. We can make copies as gifts for family and friends. It will also be put on our website for those who were unable to attend to watch at their convenience.

# Celebrate Life

We can help create the most caring and meaningful  
experiences to celebrate the life of a loved one.





### Special Clothing

Coordinating clothing is a moving visual tribute that also creates a sense of togetherness. You can make a clothing request in the obituary: 'Please wear John Deere green in honor of Grandpa's beloved tractors' or 'Let's all wear something purple—Mom's favorite color.' Perhaps everyone might put on hockey jerseys in honor of a dedicated sports fan. Recently one of our families told us their dad disliked wearing suits. The obituary read, 'In honor of Fred, we ask you to leave your suits in the closet and wear something more comfortable to the funeral.'

### Customized Memorial Folders

The memorial folder handed to friends and family as they enter the service provides an easy opportunity to personalize the experience. Use the memorial folder to display words of wisdom, photographs, and/or special memories and stories of the deceased. At Sunrise we design and print all of the memorial folders and other related stationery. Please be in touch—we'd be happy to help you fulfill all your printing requirements creatively and competently.

### Readings of Sacred Scriptures, Poetry, and Literature

Passages from your loved one's favorite scriptures, books, or poems that capture the essence of their 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.

### Religion, Faith, Spirituality

Religion provides structure and guidance for grieving survivors. From protocols for cleaning and dressing your loved one to features of the funeral service to guidelines for memorial events, there are often specific religious frameworks for putting a loved one to their final rest. We have absolute respect for these and are ready to work with you to make sure everything takes place as necessary. Use passages from your loved one's favorite Scriptures, liturgical practices, music, or hymns.

### Name Tags

Have a table with tags and pens. This will help connect the face to the name for many friends you may not have seen in years.

## Honoring Service to Our Nation

Honor your loved one's commitment to their country. A memory table can help tell this part of their story. Display key items from your loved one's time of service to help personalize their celebration of life. A memory table makes a great place for guests to gather around and reminisce. There are many special ways to memorialize a veteran. Display your loved one's medals, set out pictures of them in uniform, have the Legion participate in the service, and have a bagpiper play Amazing Grace or the 'Last Post' performed by a bugler.

## Flower Seeds

Have a grandchild or other family member hand out envelopes with flower seeds ready to be planted. Each time you see the flowers in bloom, you'll be reminded of your loved one. Recently, we assisted a family in handing out their late dad's award-winning tomato seeds to all of the guests in attendance. It was really special—everyone smiled, knowing that his tomatoes were a big part of who he was.

## Display of Personal Items

A display of your loved one's most cherished possessions is a nice way to show the life they lived. These possessions can be whatever you choose, such as mementos from a creative hobby or sporting pastime, items from a special collection, or anything else that helps tell the story of the one being celebrated.

## Fondest Memory Cards

A classic way to remember your loved one is to ask friends and families to share memories. Attendees can write them down in a collective book or on notecards to be collected. Each writer could also read their memories aloud as a part of the service.

## Food

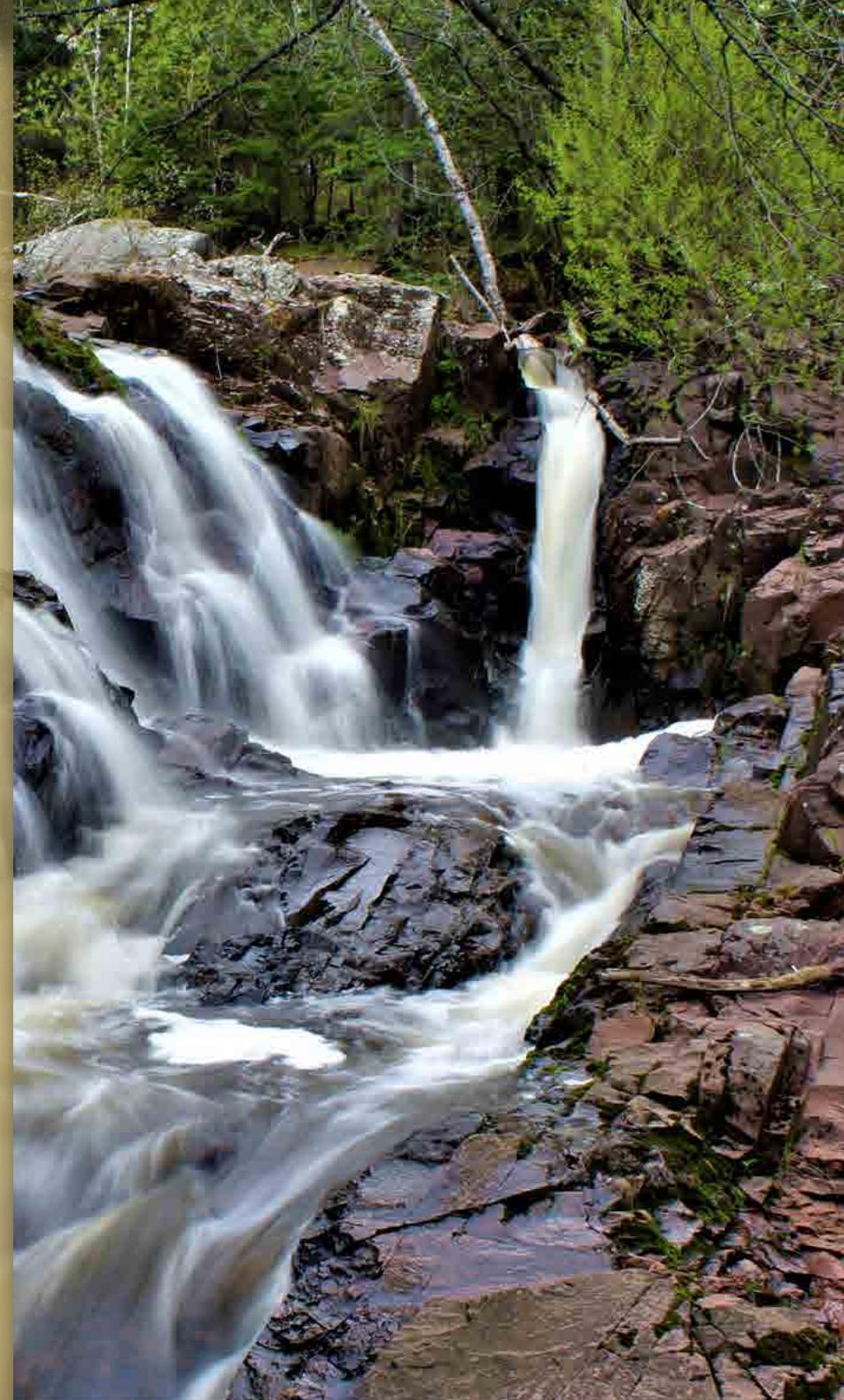
Our facility has a catering kitchen, making sharing a meal easy. We have contracted caterers to help design the perfect menu for your event.

## Bagpipes

Bagpipe music has roots in traditional Irish and Scottish funerals but has gradually become a tradition for firefighters and police officers as well. These days, bagpipes are commonly integrated into a service, playing tunes such as 'Amazing Grace' and 'Danny Boy,' adding a solemn, moving touch loved by many.

## Memory Trees

One way to create a beautiful lasting tribute to your loved one is to plant a tree in their memory. We are happy to help you, whether planting in a cemetery, home, or special location.





# Funeral Etiquette

There's more to it than what you wear. Certainly the accepted customs of dress and behavior at a funeral have changed over time, but courtesy never goes out of style.

Perhaps you've got special concerns about an upcoming funeral or memorial service?

We're here to provide the answers you're looking for.

Call us at (218) 727-6869.

## Making the Most of a Difficult Time

Part of that compassionate attention to detail involves knowing what religious, ethnic, or personal considerations you need to take into account. And the other part is being respectful of the emotions of close family members.

## Here are a Few Things Expected of You:

- Offer an expression of sympathy. Often we are at a loss for words when encountering something as final as death. Simply saying "I'm sorry for your loss" is usually enough. Be respectful and listen attentively when spoken to, and offer your own words of condolence.

- Find out the dress code. Honestly, these days almost anything goes, but only when you know it's the right thing. If you can't learn the wishes of the family, then dress conservatively.
- Give a gift. It doesn't matter if it is flowers, a donation to a charity, or a commitment of service to the family at a later date; as always, "it's the thought that counts." Always make sure to provide the family with a signed card so they know what gift was given and by whom.
- Sign the register book. Include not only your name but also your relationship to the deceased: co-worker, gym buddy, or casual acquaintance from the golf club. This helps family place who you are in the future.
- Keep in touch. It's sometimes awkward for you to do so, but for most people the grieving doesn't end with a funeral.

## But, What Shouldn't You Do?

- Don't feel that you have to stay. If you make a visit during calling hours, there's no reason your stay has to be a lengthy one.
- Don't be afraid to laugh. Remembering their loved one fondly can mean sharing a funny story or two. Just be mindful of the time and place; if others are sharing, then you may do so too. There is simply no good reason you shouldn't talk about the deceased in a happy, positive tone.
- Don't feel you have to view the deceased if there is an open casket. Act according to what is comfortable to you.
- Don't allow your children to be a disturbance. If you feel they might be, then leave them with a sitter. But if the deceased meant something to them, it's a good idea to invite them to share in the experience.
- Don't leave your cell phone on. Switch it off before entering the funeral home, or better yet, leave it in the car. All too often, we see people checking their cell phones for messages during the services.
- Don't neglect to step into the receiving line. Simply say how sorry you are for their loss offer up your own name and how you knew the deceased.

- Don't be too hard on yourself if you make a mistake. Everyone does, and you can be sure that an apology may be all that's needed to mend and soothe.

When it's all over, always remember to continue to offer support and love to the bereaved.

The next few months are a time when grieving friends and relatives could need you most. Let them know that your support did not end with the funeral.

Perhaps you've got special concerns about an upcoming funeral or memorial service? We're here to provide the answers you're looking for.





# A Death Has Occurred

## What Do We Do First?

Whether you received a 2 a.m. phone call with news of an unexpected death or shared your loved one's final moments after a long illness, your initial reaction to the death likely involved sadness and shock. It doesn't seem to matter how prepared we are—or aren't—a loved one's death often leaves us feeling numb and bewildered. If you're responsible for making the funeral arrangements or executing the will, shock and grief can be immobilizing. Even simple decisions can be overwhelming.

## Making the First Phone Calls

What to do first depends on the circumstances of the death. When someone dies in a hospital or care facility, the staff will usually take care of some arrangements, such as contacting the funeral home you choose and, if necessary, arranging an autopsy. If the person died at home, notification will depend on the circumstances. If the death was expected, you should notify the hospice. If the death was unexpected, you should notify the authorities, who will determine if further examination or investigation is required.

Whatever the circumstances of death, one of your first calls should be to a funeral director at Sunrise. We are on call 24 hours a day, seven days a week, and we are always available to help and answer questions. Once we have received the initial call and the deceased person has been released from the hospital or care facility, we will ensure that they are brought safely into our care at the funeral home. We are here to help you get through those first few stressful moments... and beyond.

You may also want to notify immediate family members or close friends. It may be easier on you to make a few phone calls to other relatives or friends and ask each of them to make a phone call or two to specific people, so the burden of spreading the news isn't all on you. If you are alone, ask someone to keep you company while you make these calls and try to cope with the first hours after the death.

Your funeral director will also make an appointment at a time convenient for you and your family members to meet at the funeral home and begin the planning process, which we refer to as 'funeral arrangements.'



# *A Helping Hand*

Let us handle the details so you can concentrate on the celebration.





### How Long Will the Process Take?

Typically, if there are no prearrangements on file, the arrangement process may take anywhere from two to four hours, depending on the decisions that need to be made and the number of people involved in making them. Sometimes, it may take even more time. If the services have been prearranged, the time required will typically be less, as many of the decisions were already made and paid for by the deceased.

### Widening the Circle

Our staff members are experienced professionals who can provide much of the information you need, emotional support, and compassionate guidance.

While you may ask the director any questions at this time, you will be able to discuss the arrangements in detail later when you meet in person. During this initial call, the funeral director will gather information to be able to transport your loved one to the funeral home.

The funeral director may ask you several questions, including whether your loved one made any prearrangements. The director will also schedule a date and time for you to meet at the funeral home and will let you know what you should bring with you.

Others you will need to call are:

- Family members and friends
- Clergy or other spiritual advisors

There are several other questions that you may have in regard to the death of your loved one:

- Do I have to have embalming?
- Do I need to purchase a casket?
- What about cemetery arrangements?
- Does the family have to engage the services of a minister?
- What type of service should we have?

By contacting our staff, we'll be able to help answer your questions and assist in making the appropriate plans.

However, one of the best ways to make sure that all of your questions and desires are taken care of is to make prearrangements. This is as simple as outlining your wishes, having all of the details written down and having the financial arrangements prepaid. Please contact one of our staff at (218)-727-6869 to learn more about pre-arrangement.

### What to Expect When You Arrive

When you visit us, the funeral arranger will provide you with price lists and guide you through the entire arrangement process, explaining how you can create a memorable personal celebration of your loved one's life.

The arrangement process may include:

- Preparing and filing the official death certificate
- Scheduling the location, date, and time of services or events
- Selecting a casket, urn, or other items
- Preparing an obituary notice
- Scheduling vehicles
- Selecting pallbearers

You may also sign necessary authorizations or make arrangements to have them signed by the appropriate family members.

Feel free to bring any photos, a favorite song, or memorabilia so that you and your funeral arranger can discuss how you would like your loved one to be remembered. More and more people today choose to personalize the funeral services they plan for their loved ones. A favorite song, a favorite gathering place, and even a favorite activity can all become part of the service.

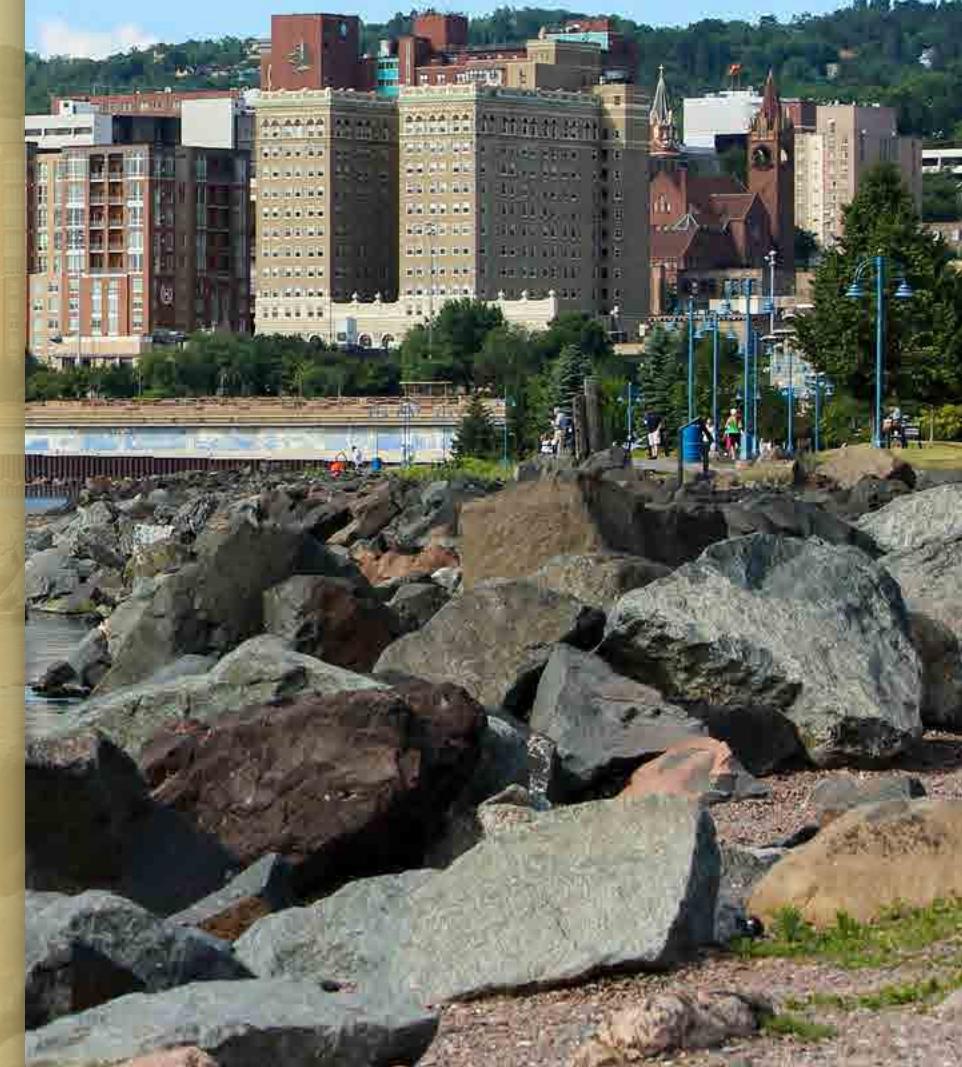
Our funeral arrangers will listen and assist you in planning a loving tribute that captures the spirit of the person whose life you wish to honor.

To learn more about personalizing the service, please read the 'Honoring Life' section of this guide. The funeral arranger will discuss personalization with you during your arrangement conference.

The following checklist will help you remember what information about the decedent and which items will be needed when meeting with a funeral arranger:

- Full legal name
- Current address (six months or longer)
- Social security number
- Date/place of birth
- Father's first, middle, and last names
- Mother's first, middle, and maiden names
- Veteran's discharge papers (DD-214)
- Recent photograph
- Highest education
- Occupation
- Place of burial (if applicable)
- Clothing
- Clergy name and phone number
- Survivors (name and relationship)
- Insurance policies (if applicable)
- Obituary outline

Call us at (218) 727-6869, and a staff member of Sunrise Funeral Home will be honored to explain all of the options available to you.



# ORGAN, EYE AND TISSUE DONATION SAVES AND HEALS LIVES.

If you're considering donation as part of your end of life planning, here's what you need to know.

## What can be donated?

Organs that can be donated include heart, lung, liver, kidneys, pancreas and intestine. Organ donation may be an option when death occurs in a hospital.

Tissues that can be donated include eyes, skin, heart valves, bone, veins and connective tissue. Tissue donation can be an option when death occurs in a medical facility or at home.

## Understanding donation

**FACT:** One person can save and heal up to 75 lives through organ, eye and tissue donation.

**FACT:** Anyone can register as a donor, regardless of age or health condition.

**FACT:** If you are taken to the hospital after an accident or injury, it is the hospital's number one priority to save YOUR life. Your status as a donor is not considered until every effort has been made to try to save your life.

**FACT:** All major religions in the United States support organ, eye and tissue donation and consider it a generous act of caring.

**FACT:** An open casket funeral or any type of viewing is possible after organ, eye and tissue donation.

## Documenting your decision

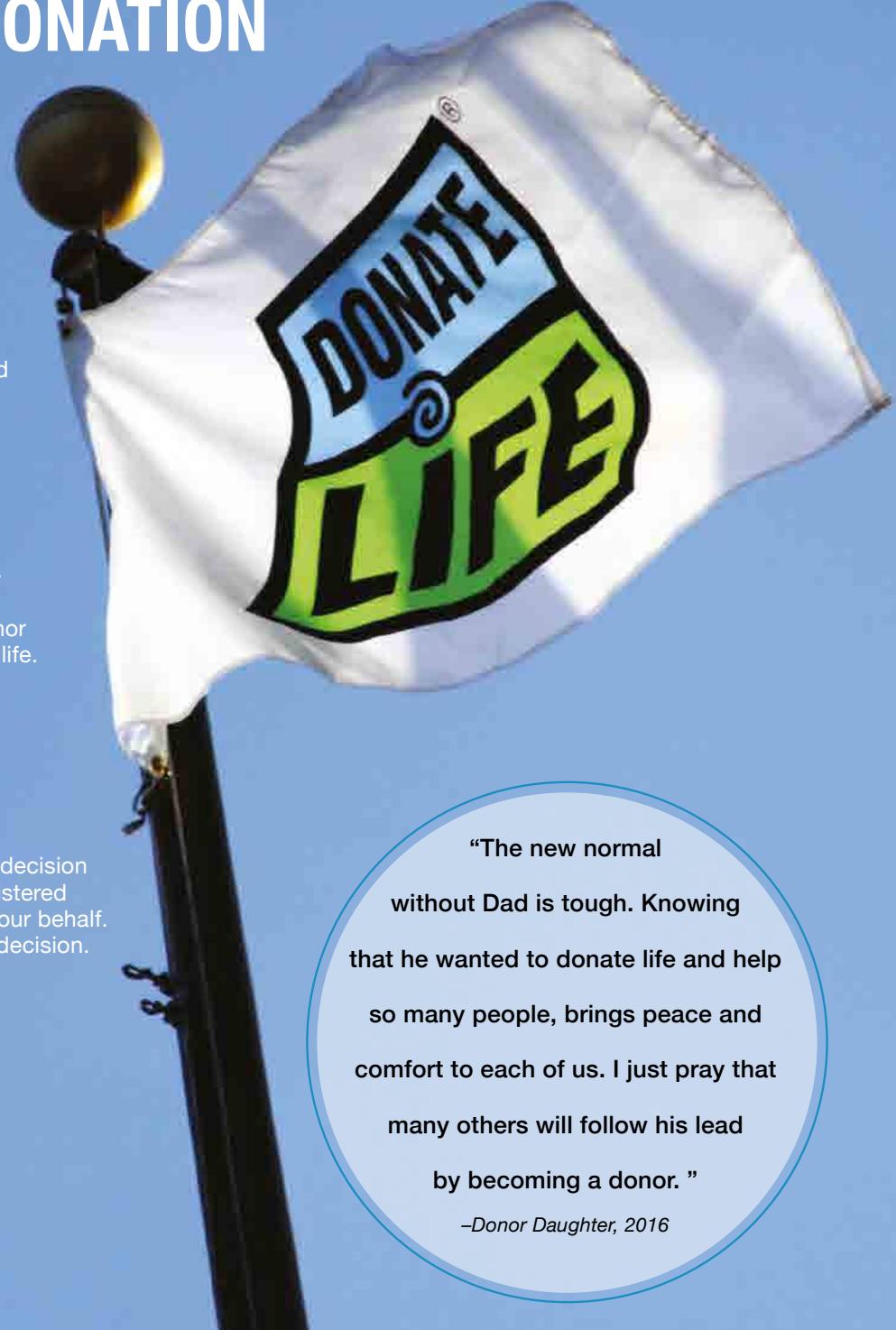
When you register as an organ, eye and tissue donor you are making a legal decision and, even after your death, your decision will be honored. If you haven't registered as a donor your family will be asked to make a decision about donation on your behalf. It's important to talk with your family so they can be prepared to honor your decision.

Register as a donor in one of the following ways:

- Check the box on your driver's license or ID card
- Go online to [DonateLifeMN.org](http://DonateLifeMN.org)
- Register when you get your hunting and fishing license online
- Residents of other states visit [RegisterMe.org](http://RegisterMe.org)



[DonateLifeMN.org](http://DonateLifeMN.org) / 1.888.5.DONATE



"The new normal  
without Dad is tough. Knowing  
that he wanted to donate life and help  
so many people, brings peace and  
comfort to each of us. I just pray that  
many others will follow his lead  
by becoming a donor. "  
—Donor Daughter, 2016

## Lions Gift of Sight Accomplishments and Benefits

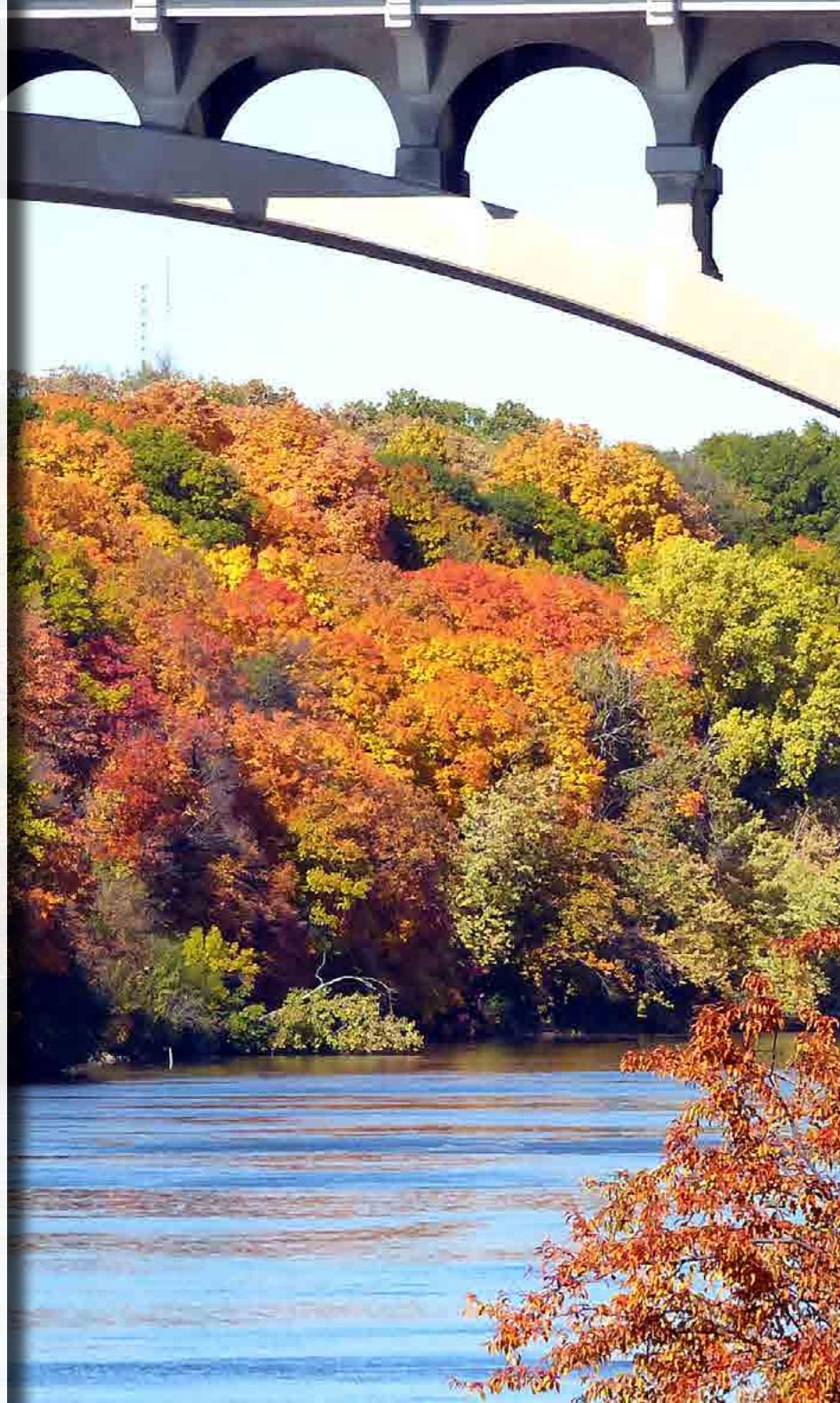
Since 1960, Lions Gift of Sight, in partnership with funeral directors and donors and their family members, has provided more than 40,000 corneas for sight-restoring transplants and helped countless people across the world by providing more than 30,000 eyes donated for research.

**Eye donation for transplant** can restore sight lost due to eye injuries, infections, or hereditary and degenerative eye conditions. **Eye donation for research** helps develop treatments and cures for diseases like macular degeneration, diabetic retinopathy, and glaucoma.

- Lions Gift of Sight, in partnership with Minnesota Lions clubs and the University of Minnesota, provides eye donation services to Minnesota, parts of North Dakota, and western Wisconsin.
- Lions Gift of Sight is a non-profit, full-service eye bank.
- LGS is Eye Bank Association of America (EBAA) accredited for all aspects of eye banking, from initial donor screening through eye tissue recovery, processing, and distribution.
- The majority of eye tissue donated to Lions Gift of Sight goes to patients in Minnesota and North Dakota.
- There is a 99% success rate of corneal transplants with Lions Gift of Sight corneas.
- Lions Gift of Sight has compassionate staff caring for donors and donor families before, during, and after donation.



*Photograph of Mississippi River taken by Perrine Dailey,  
who has a currently untreatable visual-impairment.  
"I love my camera because through it I can see things I can't see with my eyes."*



# Have You Decided About Eye Donation?

Many people benefit from the work of donation agencies and the selfless gifts of donors, and one eye donor can directly help as many as 10 people through cornea and sclera transplants. Thousands more benefit from research that seeks to discover the causes of vision disorders and develops cures for blindness.

Here are some answers to common questions about eye donation.

## **Will the donor's family have to pay any additional expenses related to donation?**

No. Donor families are not responsible for costs related to the recovery of organs, tissues, or eyes.

## **Is there any delay in funeral arrangements?**

No. Eye donation normally occurs within six hours of death. Donation organizations work closely with family members to ensure funeral service needs are met.

## **Will eye donation prevent an open-casket reviewal?**

No. Eye donation techniques should not prevent open casket reviewals. The eye bank works closely with funeral directors to respectfully care for the deceased person's body.

## **Will eye donation affect the appearance of the donor?**

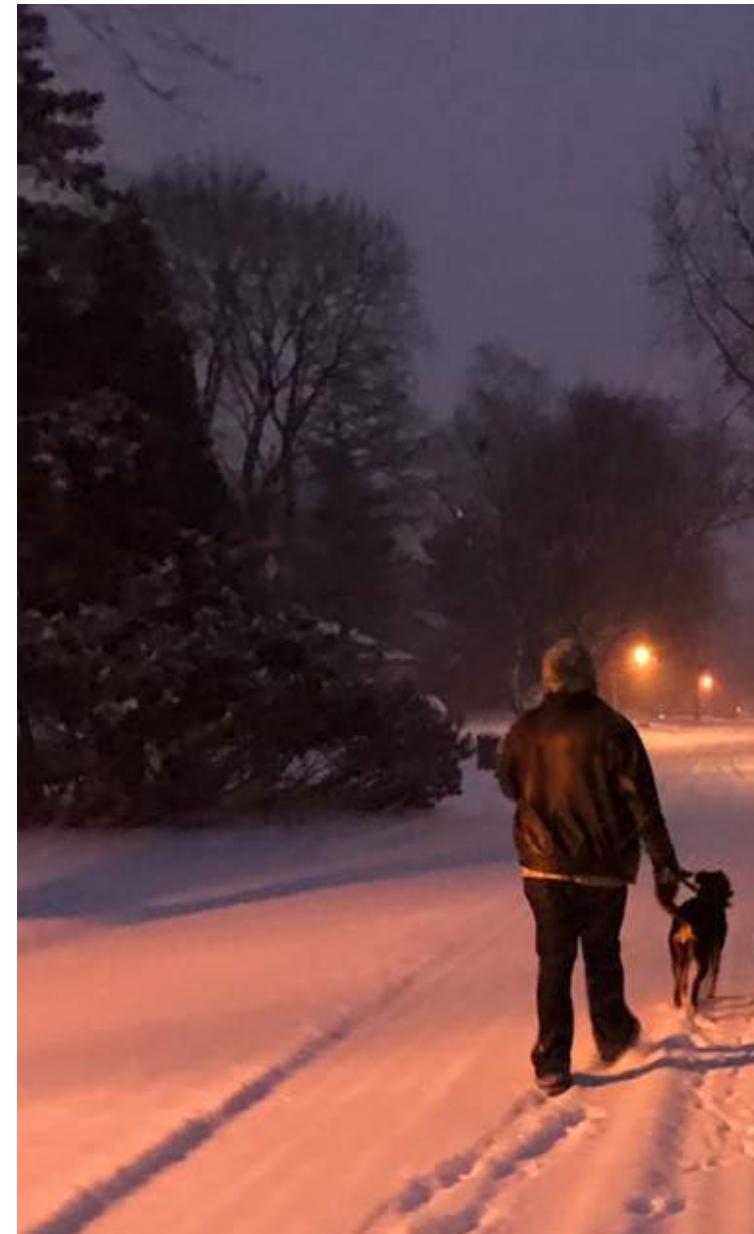
Bruising and swelling around the eye area may occur; however, a donor's appearance is rarely changed. A skilled professional performs a surgical eye- or cornea-removal procedure, which is designed to maintain the natural appearance of the donor.

## **Who can be an eye donor?**

Almost anyone. Cataracts, poor eyesight, or most cancers do not necessarily prohibit someone from becoming an eye donor.

## **Why should eyes be donated?**

To help give sight to another person. There is no substitute for donated human eyes for the preservation and restoration of sight.





## **What is an eye bank?**

An eye bank is the link between people who donate their eyes and people who help restore sight. Eye banks obtain, medically evaluate, and distribute eyes donated by humanitarian-minded people for use in transplantation, research, and education.

## **What is the cornea?**

The cornea is the clear tissue in the front of the eye. It is the main focusing element of the eye. If the cornea becomes cloudy from disease, infection, or injury, vision is dramatically reduced.

## **What is a cornea transplant?**

A cornea transplant is the surgical procedure that replaces an unhealthy cornea with a healthy donor cornea. More than 95 percent of corneal transplant operations are successful, making this operation the most successful transplant procedure that exists.

## **How common are cornea transplants?**

A cornea transplant is one of the most frequently performed human transplants. Nationwide, nearly 50,000 corneal transplants are done each year. Corneas have been transplanted to patients ranging in age from only a few days to 103 years old.

## **Can the whole eye be transplanted?**

No. At this time, only the cornea or sclera can be transplanted. The entire eye can be used for research and education.

## **Is a signed donor card or “donor” on my driver’s license enough to ensure that I will be a donor?**

Yes. A donor card or an indication on a driver’s license is legally binding, but please tell your family your wishes as well. They will be a part of the donation process.

## **What about donation for research?**

Although not all eye tissue is suitable for transplantation, it’s possible the donation could be used for research or education. Donated eye tissue helps professionals learn more about diseases like macular degeneration, diabetic retinopathy and glaucoma or develop new treatments or cures for eye diseases and injuries. Additional consent is needed for donation for research.



*Photograph by Jeanne Wilber,  
whose cornea donation restored the sight of two women.*

## **Paula's Story**

**A** national award-winning educator, as well as a wife and mother, Paula had everything but good vision. With 20 / 400 vision in her right eye, she could not drive at night, had difficulty reading and using the computer, and had frequent headaches. Paula's diagnosis: keratoconus. Her only option for restored sight and relief from the pain was a corneal transplant.

Since her transplant, Paula's life has changed significantly. She reads for pleasure again. She can drive at any hour. And her vision is now 20/25. She describes her world as brighter, sharper, and clearer—all the better to see her new grandchild!

## **Lizzie's Story**

**L**izzie loved art, music, and reading. She was a certified nursing assistant in a nursing home, a role she loved because she was so involved with her residents. She often brought in movies from her personal collection for residents to watch. An excellent cook, many of Lizzie's recipes are still being traded among her friends and coworkers. And Lizzie loved to volunteer, especially for causes she believed in, such as animal and human rights.

Lizzie had told her mom she wished to be a donor and listed it on her driver's license. Giving to others was such a big component of her character! Her death was terribly sad for her family, but it led to new beginnings with restored sight for two people through eye donation. "That was our Lizzie," says her mom. "Always giving, and her spirit lives on."

## Donating Organs, Tissues, Eyes, or Other Body Parts

More than 115,000 Americans are in need of eye, tissue, or organ donations right now. Each year, millions need blood donations and thousands more are diagnosed with diseases for which a marrow or blood cell transplant would be a cure. A donor's decision to give the gift of life can save lives, restore sight, or improve the quality of life.

### What Can Be Donated?

<b>Living Donations</b>		<b>Deceased Donations</b>	
Blood	Portion of Liver	<b>Whole Body</b>	
Bone Marrow	Pancreas (Islet Cells)	<b>Organs:</b>	Heart, Intestines, Kidneys, Liver, Lungs, Pancreas
Intestine	Umbilical Cord Blood	<b>Tissues:</b>	Bone, Bone Marrow, Cartilage, Middle Ear, Connective Tissue, Heart Valves, Ligaments, Skin, Tendons, Veins
Kidney	Cornea Limbal Stem Cells	<b>Eyes:</b>	Corneas, Whole Eyes
Lung (lobe)	Blood Stem Cells		

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### My Wishes about Donation

Check the statements that apply to you:

I DO NOT wish to donate organs, tissue, or other body parts when I die.

I DO wish to donate organs, tissue, or other body parts when I die.

Any needed organs, tissue, or other body parts.

Only the following listed organs, tissue, or body parts: \_\_\_\_\_

---

I consent for donation to research of the above body parts.

Limitations or special wishes I have include: \_\_\_\_\_

---

Yes  No Mention my decision to donate in my obituary.



Remember most newspapers charge by the word, this template is good for getting all the information necessary in as few words possible. However, this template is not written in stone. You can make any adjustments you feel necessary.

# Obituaries

Writing an obituary is a difficult and emotional task. First, you will need to gather information from family and friends of the deceased about their childhood, education, career, and hobbies and interests. As well, speak to the funeral home to receive any important information on the date, time, and location of any funeral service or other funeral-related events. Using this template—please feel free to add/omit as much as you would like, as this is just a rough guide. Once you have it put together, send it to your funeral director, and they will help you edit and place it on their website. Do not forget a photo (or two) if you would like one. Most funeral homes do not charge for placing the obituary on their website, and newspapers vary greatly in their cost, so your funeral director can help guide you in those decisions.

Replace all **CAPITALS** below with the appropriate information.

[GIVEN NAME] ["NICKNAME"] [MIDDLE NAME] [LAST NAME], [AGE], of [CITY] [STATE], passed away on [DATE OF DEATH] at [LOCATION].

[NAME] was born in [LOCATION OF BIRTH] to [PARENT'S NAMES] on [DATE OF BIRTH]. He/she went to high school at [SCHOOL NAME] and graduated in [YEAR]. He/she went on to earn a degree/certificate in [DEGREE TYPE] from [SCHOOL NAME].

He/she worked as a [JOB TYPE] for [COMPANY] for [NUMBER OF YEARS]. He/she enjoyed [ACTIVITIES/HOBBIES]. He/she received [AWARDS/HONORS] and was involved in [CHARITIES/ORGANIZATIONS].

[NAME] was preceded in death by his/her [RELATION], [FIRST NAME] (SPOUSE) [LAST NAME]. (List predeceased: spouse, children, grandchildren, great-grandchildren, parents, siblings, nieces and nephews, etc. Example: "Art was preceded in death by his son, Randall, and granddaughter, Marissa.")

[NAME] is survived by his/her [RELATION], [NAME] (SPOUSE). (List all survivors: spouse, children, grandchildren, great-grandchildren, parents, siblings, nieces and nephews, etc. Example: "Art is survived by his wife, Joann; daughters, Lee (Scotty) Falls, Cher (Bert) Potter, and Victoria (Ray) Williams; grandchildren, Drake (Cole) Falls, Taylor (Allan Berg) Potter, and Rory Williams; and great-granddaughters, Miley, Leyton, and Chelsey.") The family wishes to extend their gratitude to [ORGANIZATION NAME].

Visitation will be held at [TIME] on [DATE] at [LOCATION NAME], [LOCATION ADDRESS], with a Funeral/Memorial service to follow at [TIME AND DATE]. Burial at [CEMETERY NAME], [CEMETERY LOCATION]. Memorial donations may be made to [ORGANIZATION NAME], [MAILING ADDRESS].

[FINAL WORDS].

# Eulogies

Giving a meaningful, moving eulogy can be a nerve-wracking situation for even the most accomplished public speaker, but it need not be. How can you summarize somebody's life in a few short minutes while being both somber and funny at the same time? Writing and delivering a eulogy is a therapeutic tool to help deal with your grief, and being chosen to give a eulogy is an honor and should be treated that way. Here are some tips for writing and delivering an eloquent and memorable eulogy.

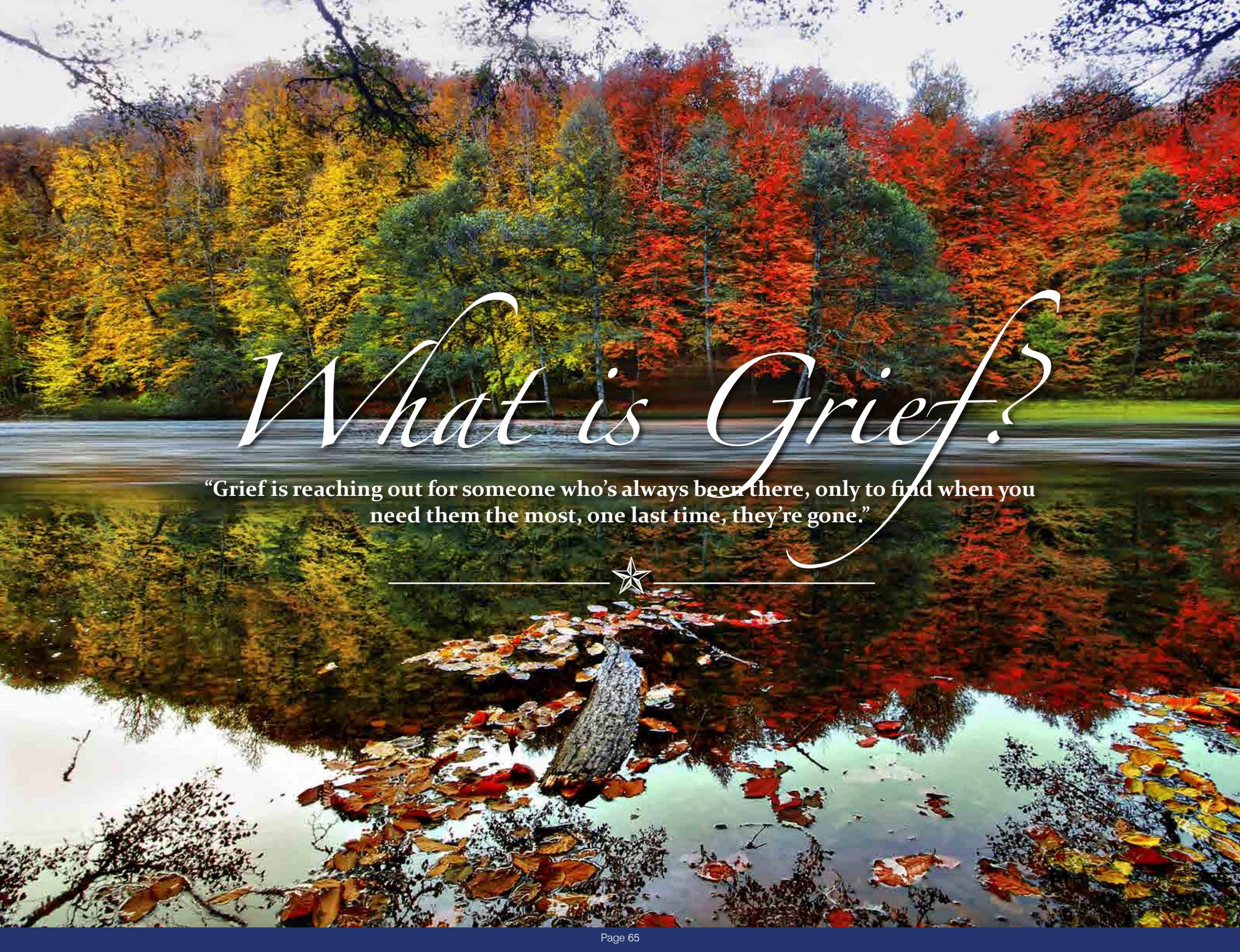
- **Gather information.** Talk with family members, close friends, and co-workers to get important information on the deceased. Some important information to include in the eulogy is the person's family and other close relationships, their education/career, hobbies or special interests, places the person lived or traveled to, and any special accomplishments they had.
- **Organize your thoughts.** Jot down your ideas by whatever means are most comfortable and familiar to you. Create an outline of your speech, and fill in the information that you gathered about the person.
- **Write it down.** This is not a toast at a wedding where you can make off-the-cuff remarks, and you should not ad-lib a eulogy. Writing it all down allows you to include and remember every detail you wanted in your eulogy. When you bring a copy of your eulogy to the podium, make sure it is easy to read; print it out in a large font, or if handwritten, leave a few spaces between the lines. Keep in mind your time constraints; it's best to keep things on the short side, especially if there are other speakers.
- **Review and revise.** Your first draft will not be the last. When you think you are done, sleep on it and look it over in the morning when it is fresh again; that will be the time to make any necessary revisions.
- **Practice, practice, practice.** Read over your eulogy several times in order to become familiar with it. Practice in front of a mirror, read it over to some friends or family, and have them give you feedback. Become familiar with your speech so you can recite it without making it look like you're reading from a script. The more you practice, the more comfortable you will be.





- **Make them laugh, but be respectful.** A funeral is not a roast; however, there is room for humor in your eulogy. Fondly remember a story about the person that everyone can relate to. Keep it appropriate; there will be children and the elderly there that may not share the same sense of humor. Laughter is truly the best medicine, and some well-placed humor will help people cope and will bring back fond memories of the deceased.
- **Don't be afraid to show emotion.** Funerals are an extremely emotional event; nobody expects you not to shed a few tears. However, if you feel that you will be too strongly overcome by your emotions, have a backup plan in place where someone you trust can deliver the eulogy for you. Give them a copy well in advance if you feel this could be an issue
- **Have a glass of water as well as tissues handy.**





# 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.”





# Grief and Healing

The death of a loved one is life's most painful event. People's reactions to death remain one of society's least understood and most off-limits topics for discussion. There are often times 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 which must become healed. 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, yet 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. And 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 normally 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 guide provides practical suggestions to help you move toward healing in your personal grief experience.

### **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.

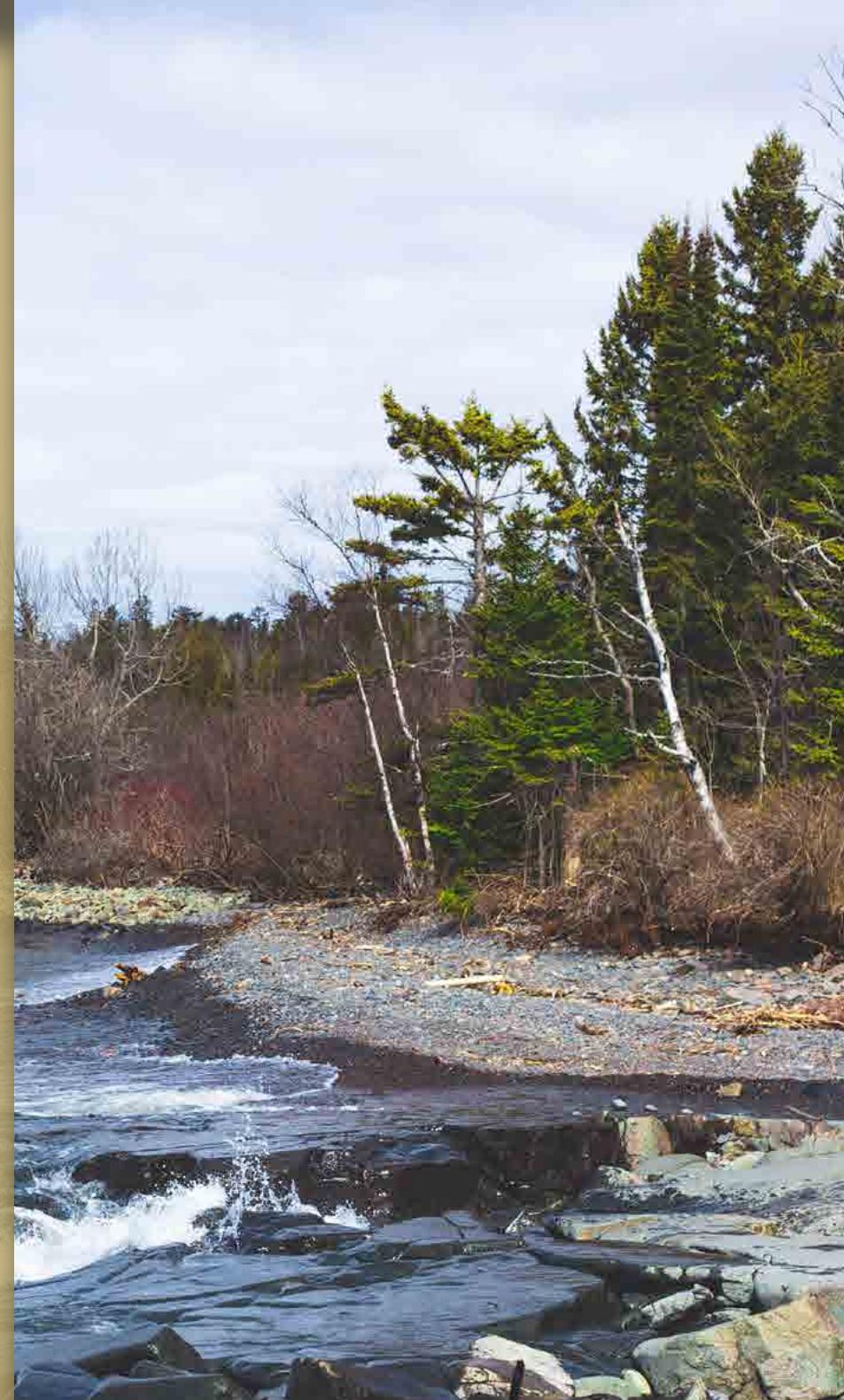
### **Realize Your Grief is Unique**

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.

### **Make Use of Ritual**

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





### **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 about it 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 who 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.

### **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 take 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.

### **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 work. 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. And 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.



## **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 level may naturally slow you down. Respect what your body and mind are telling you. Nurture yourself. Get daily rest. Eat balanced meals. Lighten your schedule as much as possible. Caring for yourself doesn't mean feeling sorry for yourself; it means you are using survival skills.

## **Allow a Search for Meaning**

You may find yourself asking, "Why did they 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.



## **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 grief work. 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.

## **Treasure Your Memories**

Memories are one of the best legacies that exist after someone loved 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. Embrace your grief and heal.

Reconciling your grief will not happen quickly. Remember, grief is a process, not an event. Be patient and tolerant with yourself. Never forget that the death of someone loved 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.

*“The experience of grief is powerful. So, too, is your ability to help yourself heal. In doing the work of grieving, you are moving toward a renewed sense of meaning and purpose in your life.”*

*- Dr. Alan D. Wolfelt, Center for Loss and Life Transition*

### 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 and 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 mental or physical health of someone you love.
- Retiring from a work 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 a car 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 living. 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.

# Loss from a Child's Perspective

By Dr Bill Webster

"My mother died when I was five years old. I felt like I was insignificant, as if I was getting smaller and smaller...so unimportant that I might disappear. It's very hard to explain, but I believed I was wrong, somehow. For years I felt like I was on the outside of things, even though others would not have thought I was." Sally, 35, who lost her mother.

Sally's words teach us that a child's feelings resulting from the death of a parent or sibling may not be obvious to others. Because the child thinks the universe revolves around them, a death can produce an anxiety that translates into a "fear of losing myself". Sally, at five, felt like she was getting "smaller and smaller" and that she might "disappear". This fear of being lost, and the related anxieties about being on the outside of things is common among children of all ages.

It should be obvious that any child old enough to love is old enough to grieve. Children of all ages are affected by any significant loss, and often very deeply, because their coping mechanisms are just developing. To understand the complexity of how each situation affects a child, we should ask ourselves:

"What does THIS loss mean to THIS child, at THIS time in his/her life?"

However it is important to recognize that a child's comprehension and their response to a death varies, depending on their age and developmental levels. Death means different things to children of different ages.

For infants, awareness of their world is limited, so the death of a mother is perceived as "unavailability" or "absence". An infant's needs are for physical contact, warmth and consistency, which creates security. The absence of a nurturer poses a threat to survival, resulting in fears.

Between about two and four years, a child still has no concept of the permanence of death, but their fears are more numerous. Cartoons suggest that characters can be blown up, run over, hurt, but then simply get up and go about their business. Likewise the young child may believe that "Mom will come back" and may continue to act as if the dead person is still alive. Death is just a "sleep" from which they didn't wake up.





Between ages five and nine, a child's understanding of death undergoes another change. This is often the age of "magical thinking". They see death as coming from an external source...a bogeyman, or angel who comes to take people away. They regard it as some kind of enemy or assailant. Thus children may regard death as something to outwit, rationalizing "If I am good or do the right things I will be able to reverse this." If we do not make children a part of what is happening, or keep it "a secret", they assume that somehow they are responsible, which mistaken perception merely adds complications to their mourning.

Again remembering that we are talking developmental levels as well as actual ages, between nine and twelve the child begins to understand that death is the end of life, irreversible, and is a natural part of life rather than an enemy who steals people away. They become more concerned with the consequences of death: "Who will take care of me? Will we have to move? Will Dad marry again? (If so what will happen to us?)" Because they are no longer thinking of themselves as "little children", they may present a façade of independence and coping. They want to comfort a surviving parent or family member, and may try to assume the roles of the person who has died. They want to be helpful, which can be OK, but caution is required.

All too often younger children have a terrible burden placed on them by some well intentioned person who says, "You need to act grown up. You're the father/mother of the family now." The child will assume the role to attempt to master their pain and deny their helplessness, but it is unrealistic to expect a child to be anything other than a child.

Older children often need help to express their grief, especially over the loss of a parent. Research clearly shows that teenagers have more intense grief, but struggle desperately not to show it. Adolescents are suspended between the dependency of childhood and the adult responsibility they hope to earn. The young person may fear that expressing deep sadness or grief displays a return to childhood vulnerability, which they resist stoically. But also, it is part of the teenage role to be in conflict with parents, and so when a parent dies during this transition between reliance and self-determination, there can be a struggle. Besides, it is not regarded as "cool" to be talking about missing your parents. Teenagers are exceedingly concerned about the acceptability of their responses to others, particularly their peers. Thus the teen may find it difficult to express the feelings the death of a parent can raise.

Any death confronts teenagers with their own mortality. They could die. Angry at the death, they may adopt a "Why should I care?" attitude.

Perhaps as a defense, or maybe in defiance, young people sometimes engage in reckless or dangerous behaviors to show they don't care or to try to prove they are immortal.

As we have mentioned, a child who has been personally affected by death will have multiple fears, among which might be:

- Fear of losing the other parent (then what will happen to me).
- Fear that he or she too will die.
- Fear of going to sleep (lest I never wake up, like mom).
- Fear of being separated from a parent or sibling.
- Fear of being unprotected.
- Fear of sharing feelings or emotions with others.

One teenager says: "I was afraid to talk about how I felt to my mother because I knew she would start crying. Then my older brother would get mad at me for upsetting mom. So I kept my feelings to myself, and pretty soon I was afraid to say anything to anyone."

Guilt often comes from four common beliefs expressed by surviving children:

- The death is a punishment for my bad behavior.
- I wished the other person dead. (The child is thinking that their wish that the person would "drop dead" or similar sentiment has caused it to happen.)
- I didn't love them enough, so that is why they left.

- I should have died. Often with the death of a sibling, the child may hear the parents talk of the deceased in glowing terms, and feel like they preferred the sibling to the surviving one; or maybe would wish that they had died and the deceased had survived.

Special care is necessary when talking to children about death:

- Children tend to mourn little by little, bit by bit, and should be allowed to process their grief in child-sized segments. Do not expect the child to respond in an "adult way".
- Use language that is appropriate to the age of the child. Try to use concrete rather than abstract language. Initiate the conversation. Children may not ask questions because they are unsure if they will upset us adults. Ask, "You've probably been wondering about..." and then try to pose the question the child may be asking. Answer the child's questions openly and honestly, and even if there is no answer, be up front about that.
- Observe how the child may be feeling. Dispel any fears, including the anxiety that someone else in their family, or they themselves will die also. Reassure the child about his/her place in the family; that the family still exists and their place in it is just like always.

A few practical guidelines:

- When describing the death of a loved one, use simple direct language.
- Be honest. Never teach a child something they will later have to unlearn.
- Allow children to express all their emotions.
- Listen to children, don't just talk to them.
- Don't expect the child to react immediately. Be patient and available.
- Understand your own adult feelings about death and grief, for until we have come to terms with it for ourselves, it will be difficult to convey a positive attitude to children.

Children do not stop grieving until they have gone through ALL their developmental levels. At each stage, there is new learning about the old experience. The child may grieve until they become young adults, because it is not until we are sure that we can survive the experience that we are able to integrate the fact of our loss into our changing lives.





# Helping Children Cope with Grief

By Dr Bill Webster

It is important to note that children have many questions about death, and these are usually different from the ones that occur to adults. Children's questions deserve simple, straight forward answers. The first task of a grieving child is to make sense of the factual information about how the loss occurred. A caregiver's direct, concrete explanation of the facts surrounding the death will help the children begin to come to terms with what has happened. They may ask to hear the facts a number of times. They may also want to share the story with many others such as friends, teachers, and strangers to try to comprehend the unimaginable that has happened.

Children's perception of loss and their grief has to be understood according to their developmental levels. Death, or indeed any loss, means different things to children of different ages. Inquire and try to figure out what this loss means to this child at this particular time in life. What they feel they have lost will be a determinate of what they are missing, and what needs to be.

Dispel any fears the child may have. Children are often afraid that someone else in the family, or they themselves will die also. They need to have reassurance that these fears are unfounded. Every child is afraid of being abandoned, so

if one parent has died, the remaining parent can assure the child that he/she expects to live a long time, and will take care of all the child's needs.

Children need to teach adults about their grief. Every child and every response is unique. Rather than assuming that we know what the child is feeling, we must allow the children to be our teachers. As children share their grief with others they trust, they tell us what they are feeling and experiencing. As adults communicate respect, acceptance, warmth and understanding, the child will sense that they are being taken seriously and be more open to the stabilizing presence of that individual as they reach out with meaningful support.

Children express themselves in a variety of ways after a loss. Some of the most widely recognized include: an apparent lack of feelings; acting out behavior, due to feelings of insecurity and abandonment and often expressed by behaviors which provoke punishment, for children would rather be punished than feel ignored; regressive behavior; fear; guilt and self-blame; "Big Man" or "Big Woman" syndrome, (often encouraged by those who with good yet unwise intentions tell a 10 year old that he has to be the "man of the family"); disorganization and panic; loss and loneliness; explosive emotions.

Simple ceremonies such as lighting a candle next to a photograph; placing a letter, picture or special memento in a casket; or releasing a helium balloon with a message attached for the person who died, can be effective rituals of farewell. Children can be wonderfully creative with these kinds of meaningful, symbolic ideas.

**Speak in simple language:** Ask the child what he/she thinks, knows and feels, and respond specifically to these concerns. Do not give excessive detail, and make sure you check how the child is putting the information all together.

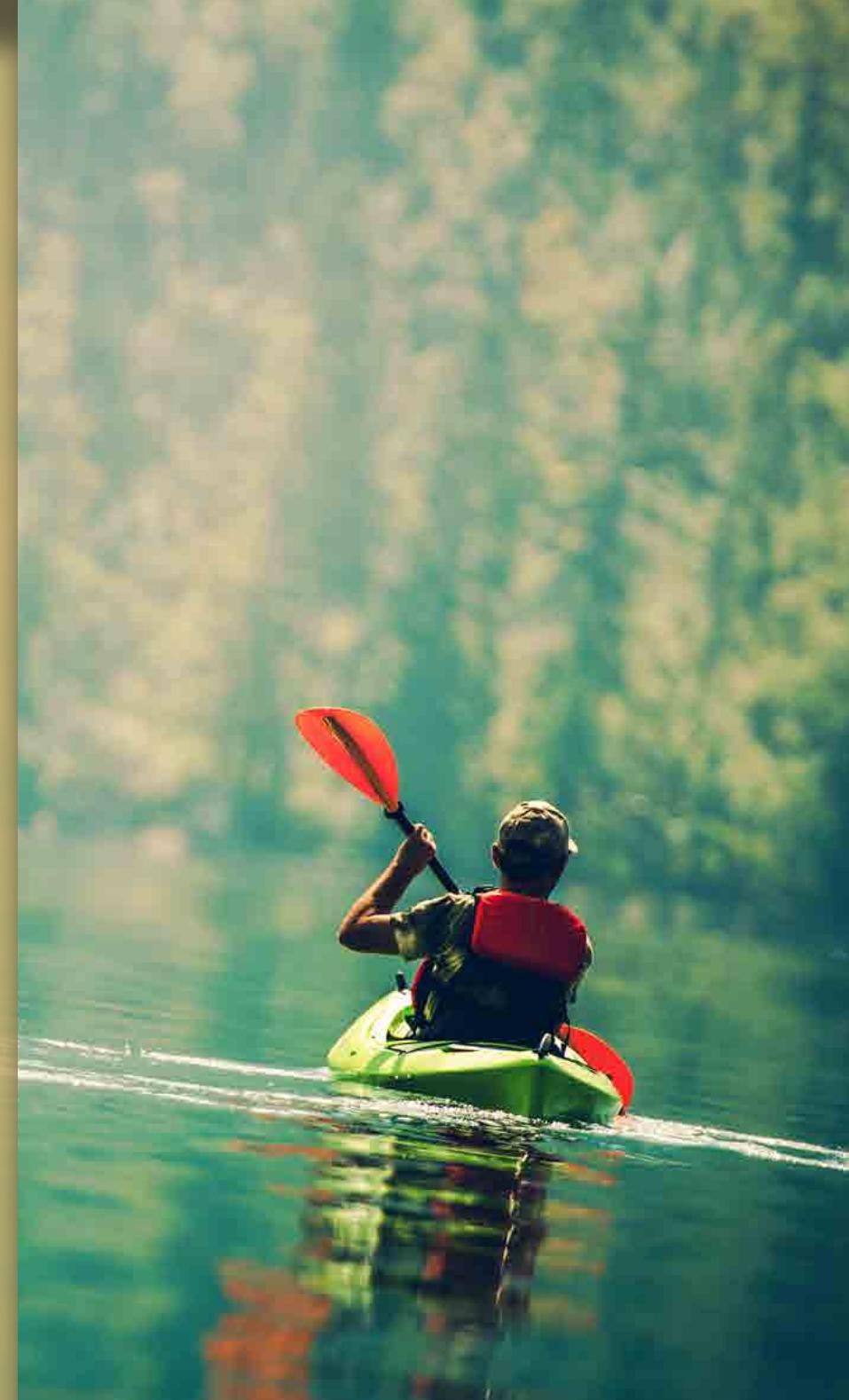
Be honest. Avoid half truths. Never tell a child something he/she will later have to unlearn. Don't avoid the word death, because sometimes the alternatives (asleep, gone away, in a better place, etc.) create worse difficulty in a child's mind.

**Be open about the situation:** When my wife died, my boys were nine and seven years of age. As much as I might have wanted to, there was no avoiding the questions that arose. "Why did mommy die?" "Where is she now?" "What will we do if you die too?" I tried to answer the questions they asked simply and honestly, without giving too complicated responses. They discerned that I was making them a part of it all, and was being open about everything and accepted that.

**Initiate the conversation:** Children may not know what to ask, or be able to put their uncertainties into words. They know that something unusual is happening, and are scared by it. Instead of asking questions, they may turn to whining or other negative behaviors, which add to your emotional stress. In response, rather than helping them cope, adults may get upset or angry and this adds to the reluctance to talk. Try to be sensitive to opportunities to ask children how they feel. We might ask, "You've probably been wondering about...", and pose the question that the children may be asking.

Sometimes our concern for the children can mask a deep need to resolve our own adult grief issues. Sometimes it is easier and more socially acceptable to say, "I am concerned about the children," than it is to say, "I'm having a hard time dealing with this myself." So be careful not to transfer your own fears and anxieties on to the children.

Often a child may benefit from a support program. Talk to your doctor, spiritual leader or other community resource people to see what programs are available for your children. Above all, let the child know that these feelings of grief are natural and a necessary part of the grieving process and that their grief will pass. Assure them they are not alone, and that others, including yourself, feel sad as well. Assure the child, however, that these feelings will pass with time, and that life will return to normal.



# Administering the Estate

While there is no requirement to use a lawyer, probate is a rather formal procedure. One minor omission, one failure to send Great Aunt Tillie a copy of the application, or a missed deadline, can cause everything to come to a grinding halt or expose everyone to liability.

The death of a family member or friend sometimes tends to bring out the very worst in some people. Experience shows that even in close families there is a tendency to get overly emotional about relatively trivial matters at the time of a loved one's death, such as who gets the iron frying pan and who gets the kettle. Such minor matters, or any delays or inconveniences can be upsetting, pose issues of fairness, and create unfounded suspicion among family members. Thus it generally is a very good idea to "let a lawyer do it".

## Estate Settlement Issues

Wills, probate, administration with no will, social security or pension plan benefits, veterans benefits, insurance benefits, joint property, beneficiary designations, claims of dependents and creditors, probate fees, income and estate taxes and other issues may appear overwhelming after the death of a loved one.

Sorting and settling all the details may be confusing because many of the terms are unfamiliar. This guide is not intended to be a substitute for specific individual tax, legal, or estate settlement advice, as certain of the described considerations will not be the same for every estate. Accordingly, where specific advice is necessary or appropriate, consultation with a competent professional is strongly recommended. Most of all keep in mind that while it is important to take care of all of these activities, it's more important to move slowly at a pace that is comfortable for you during your grieving process.

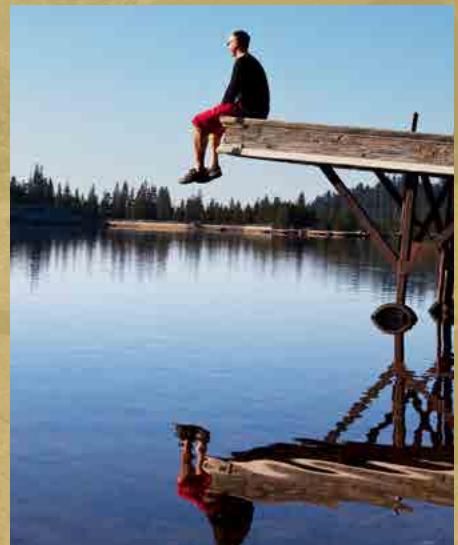


## Important Documents

Locate as many of the following documents as possible: wills, deeds, bank books, stock certificates, military discharge papers, social insurance card, tax forms, vehicle and boat titles, insurance policies, etc.

## Death Certificates

Before the business and legal issues of the estate can be pursued, it will be necessary to obtain certified copies of the death certificate. You can order them from the funeral director or directly from the Registrar of Vital Statistics in your area. It is always better to order a few more than what you think you will need. Most agencies will only accept certified death certificates and not photocopies.



## Administration of a Will

Wills are simple, inexpensive ways to address many estates. But they don't do it all. Here are some things that may not be accomplished in a will:

- Named beneficiaries for certain kinds of property, although sometimes wills contain beneficiary designations that overrule previous ones.

A will cannot be used to leave:

- Property you held in joint tenancy with someone else. At death, the deceased's share will automatically belong to the surviving joint tenant(s). A will provision leaving the deceased's share to someone other than the surviving joint tenant, would have no effect unless all joint tenants died simultaneously.
- Property that was transferred to a living trust.
- Proceeds of a life insurance policy for which there is a named beneficiary.
- Money in a pension plan, Individual Retirement Account (IRA), 401(k) plan or other retirement plan.





## Probate

Probate is the process that transfers legal title of property from the estate of the person who has died (the decedent) to their proper beneficiaries.

The term probate refers to a proving of the existence of a valid will, or determining and proving who one's legal heirs are if there is no will. Since the deceased can't take it with them, probate is the process used to determine who gets their property.

Property left through a will usually must spend several months or a year tied up in probate court before it can be distributed to the people who inherit it.

Probate is not cheap or quick. Because probate requires court approval, the process can tie up property for a year or more. In addition, probate may be expensive. Estate lawyers, who may charge a flat fee, percentage or an hourly rate, usually handle probate. Their fees and court costs may be up to 5% of the estate's value, or more if problems or litigation arise. A will is a very personal document, and may reveal private family and financial issues and concerns. But once it is entered into the court record, it becomes public, and can be inspected by anyone.

## What is probate?

Probate is a legal process where your named executor goes before a court to have the will proven as valid and to be given the right to administer estate property and prove the will.

Typically, probate involves paperwork and if the will is challenged, a court appearance by lawyers. The lawyers and court fees are paid from estate property, which would otherwise go to the people who inherit the deceased person's property.

Probate usually works like this. After your death, the person you named in your will as executor - or, if you die without a will, the person appointed by a judge - files papers in the local probate court. The executor proves the validity of your will and presents the court with the value of your property.

## What is probate necessary?

The primary function of probate is transferring title of the decedent's property to their heirs and/or beneficiaries. If there is no property to transfer, there is usually no need for probate.

The probate process also provides a mechanism for setting a deadline for dependents and creates a time frame for the distribution of the remainder of the estate's property to ones' rightful heirs.

## What is involved in administering the estate?

Your executor has many duties including:

- Identifying and cataloging all property owned by the deceased;
- Appraising the property, and paying all debts and taxes;
- Proving that the will is valid and legal; and
- Distributing the property to the heirs as the will instructs.

## How long does estate administration take?

The duration varies with the size and complexity of the estate, the difficulty in locating the beneficiaries who would take under the will, if there is one or under state law where there is no will. Delays may occur because of tax filing obligations.

If there is a will contest, or anyone objects to any actions of the executor or estate trustee, the process can take a long time. Some matters have taken decades to resolve, but a year may be closer to the norm.

## What is the probate process of an uncontested will?

Typically the person named as the deceased's executor goes to a lawyer experienced in probate matters who then prepares an application for the court and takes it, along with the will and an affidavit by a witness to the will, and files it with the probate court.

The lawyer for the person seeking to have the will admitted to probate typically must notify all those who would have legally been entitled to receive property from the deceased if the deceased died without a will, plus all those named in the will, and give them an opportunity to file a formal objection to admitting the will to probate.

If no objections are received, and everything seems in order, the court approves the petition, and appoints the executor.

## Who is responsible for handling probate?

In most circumstances, the executor named in the will takes this job. If there isn't a will, or the will fails to name an executor, the probate court names someone (sometimes called an administrator) to handle the process, most often the closest capable relative, or the person who inherits the bulk of the deceased person's assets.



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No formal probate may be required if the property of the decedent does not require probate to transfer the legal title. In such a case, the executor or estate trustee named in the will may administer the estate without obtaining probate. Or where there is no will, a close relative or friend may agree to serve as an informal estate representative. Normally, families and friends choose this person, and it is not uncommon for several people to share the responsibilities of paying debts, filing a final income tax return and distributing property to the people who are supposed to get it.

#### **Should I plan to avoid probate?**

Probate rarely benefits your beneficiaries, and it always costs them money and time. Probate may make sense if your estate will have complicated problems, such as many debts that can't easily be paid from the property you leave. Whether to spend your time and effort planning to avoid probate depends on a number of factors, most notably your age, your health and your wealth. If you're young and in good health, a simple will may be all you need - adopting a complex probate avoidance plan now may mean you'll have to re-do it as your life situation changes. And if you have very little property, you might not want to spend your time planning to avoid probate.

But if you're older (say, over 50) in ill health or own a significant amount of property, you'll probably want to do some planning to avoid probate. Probate saving strategies can be complex and may require a lawyer to ensure your property is distributed the way you want, and to avoid income tax issues.

#### **Settling an Estate**

The deceased remains a legal entity through their estate - the assets, debts and obligations of the individual need to be settled, we can help you complete required paperwork to wrap up the deceased's affairs.

#### **Survivor Benefits**

The sites listed here all provide some form of survivor benefits to the estates of qualifying individuals following a death.

**Social Security Benefits**  
[www.ssa.gov](http://www.ssa.gov)

**Bereavement Advice Centre**  
[www.bereavementadvice.org](http://www.bereavementadvice.org)

**Disabled Veterans National Foundation**  
[www.dvnf.org](http://www.dvnf.org)

**US Department of Veterans Affairs**  
[www.benefits.va.gov](http://www.benefits.va.gov)

A photograph of a forest path. The sun is low, creating a bright, golden glow that filters through the bare branches of the trees. The path is a dirt road that curves through the trees, with sunlight illuminating the trees on the left and casting long shadows on the right. The overall atmosphere is peaceful and contemplative.

**“Those we love don’t go away,  
they walk beside us every day.  
Unseen, unheard, but always near.”**



# Bereavement and Support

Healing Hearts Connection  
(support for families)  
[www.healingheartsconnection.com](http://www.healingheartsconnection.com)

Solvay Hospice House  
[www.solvayhospicehouse.org](http://www.solvayhospicehouse.org)

Essentia Health - Grief Support Services  
[www.essentiahealth.org](http://www.essentiahealth.org)

St. Luke's Hospice Duluth  
[www.slhduluth.com](http://www.slhduluth.com)

Suicide Awareness Voices of Education  
[www.save.org](http://www.save.org)

American Foundation For Suicide Prevention  
[www.afsp.org](http://www.afsp.org)

The Grief Recovery Method  
[www.griefrecoverymethod.com](http://www.griefrecoverymethod.com)

Suicide Prevention Resource Center  
[www.sprc.org](http://www.sprc.org)

The Jed Foundation (support for teens)  
[www.jedfoundation.org](http://www.jedfoundation.org)

Tragedy Assistance Program for Survivors  
(support for military families)  
[www.taps.org](http://www.taps.org)

Make The Connection  
(support for military families)  
[www.maketheconnection.netVeterans](http://www.maketheconnection.netVeterans)

Crisis Line  
[www.veteranscrisisline.net](http://www.veteranscrisisline.net)

Capital Caring  
[www.capitalcaring.org](http://www.capitalcaring.org)

The Coping Centre  
[www.copingcentre.com](http://www.copingcentre.com)

The Dougy Center  
[www.dougy.org](http://www.dougy.org)

Sudden Infant Death Syndrome (SIDS)  
[www.childrensnational.org](http://www.childrensnational.org)

Alliance of Hope for Suicide Survivors  
[www.allianceofhope.org](http://www.allianceofhope.org)

American Association of Suicidology  
[www.suicidology.org](http://www.suicidology.org)

The Centre for the Grief Journey  
[www.griefjourney.com](http://www.griefjourney.com)

Grief Share  
[www.griefshare.org](http://www.griefshare.org)

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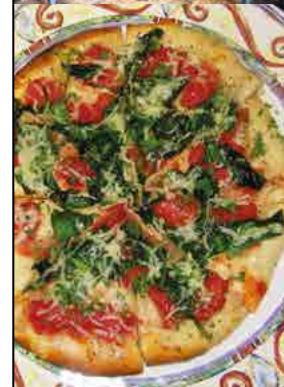
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Everyone at our table ordered pasta, all were well made and delicious. Pretty old school, but that's what people, at least older people, like. Our server, Tanner, took care of us perfectly. Nice service. Owner spent a few minutes talking to us at the end of dinner and spoke about the long history of the restaurant, the original still going in Chisholm. The jazz guitar player was a nice touch.- **David C.**



Love the ambiance and the pasta was delicious and the waitress was amazing! We got the artichoke dip and we got the fortune pasta! - **Natalie G.**



Source: [www.yelp.com](http://www.yelp.com)

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

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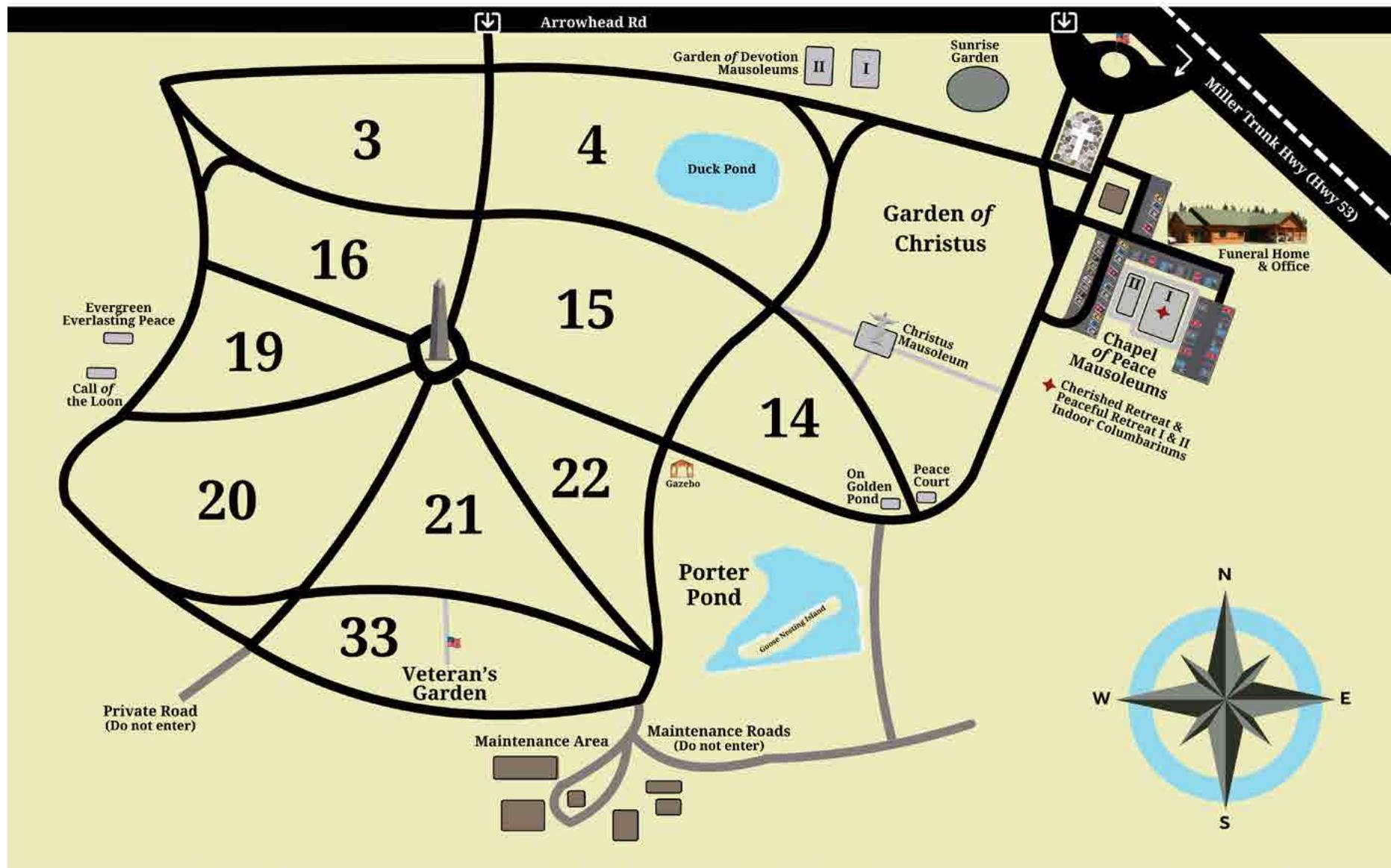
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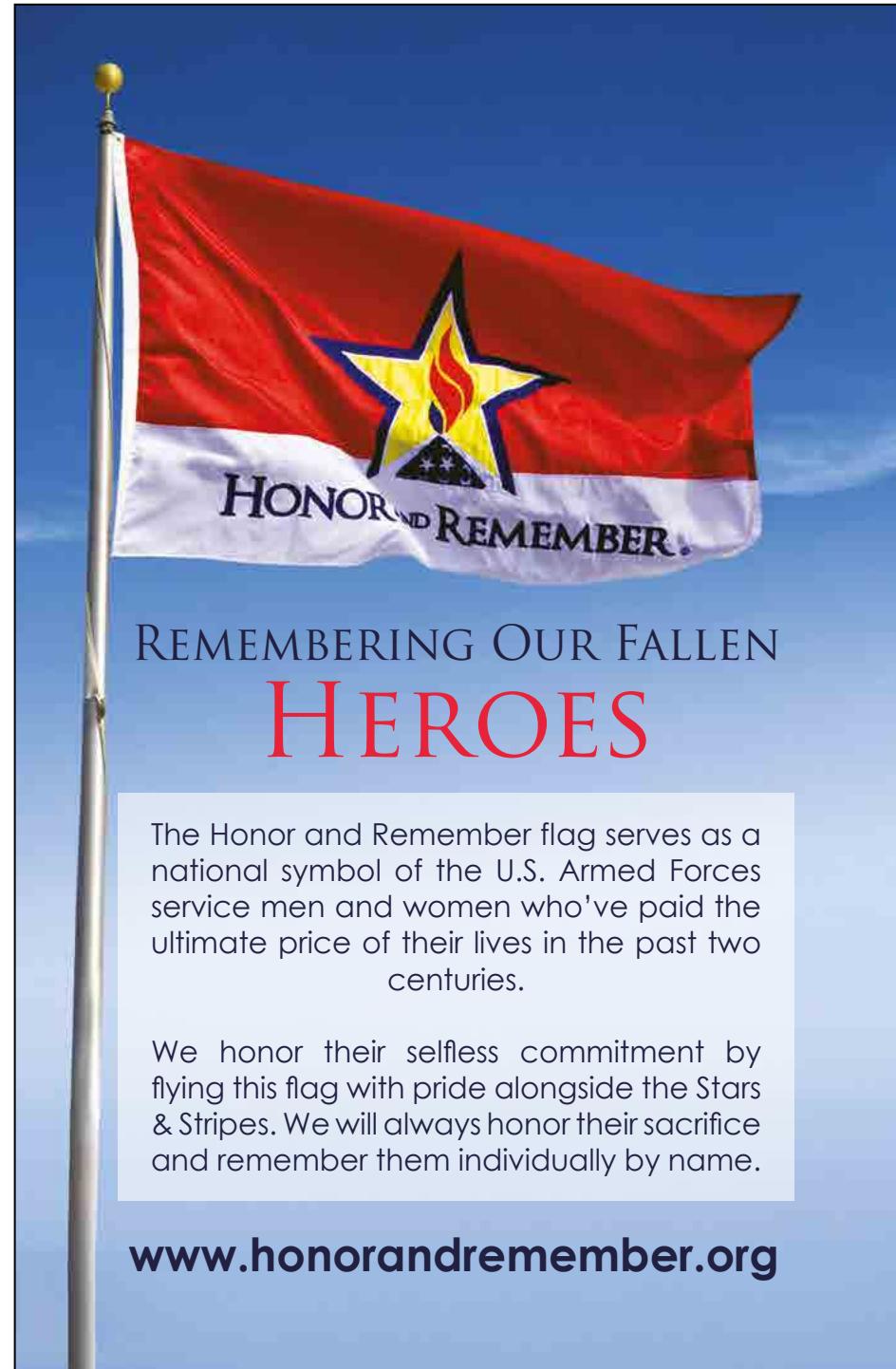


**Jake Baker, Attorney**

Hanft Fride offers probate, trust administration, and personalized estate planning for individuals, families, and businesses throughout Minnesota and Wisconsin. Our experienced attorneys are here to support you with clear guidance, compassionate counsel and practical solutions.

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