

# Memories

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... a reflection of your life

# *About funerals*

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Mention “funerals” and most people instantly think of sadness and death. But is that accurate? Think a bit more, and you’ll realize that funerals are really for the living – a chance to celebrate a loved one’s life. Of course, you can’t ignore the powerful feelings of loss and grief that death brings. But wouldn’t we have those feelings even if funerals were not a part of our culture?

A funeral, then, allows people to gather, to share and express those feelings in an atmosphere that lets them know they are not alone. It acknowledges the loss that the living are experiencing and strengthens the mutual support we need to carry on without the one who has died.

Just as important, a funeral is also a final tribute at which we celebrate a person’s unique life, take stock of why that person was special, and emphasize the memories that will survive and inspire us. No matter our ethnic or national heritage, no matter what religion we practice (or even if we don’t), a funeral is an important ritual of life.

## *What funeral directors offer*

If funerals were easy, we could do our own. But especially in today’s complicated world, that would be unwise just from a legal perspective. From a personal perspective, the death of a loved one arouses emotions that leave the living ill-prepared to handle all the issues and details on short notice.

Funeral directors are professionally trained and licensed to organize these important rituals. Ask why they chose the profession, and they will invariably say something like: “I wanted to help people through difficult times.” They empathize with the bereaved, thoroughly understand grief and grieving, and are prepared to help us cope no matter what our individual feelings and thoughts might be.

But as professionals, they also know how to focus on the most essential aspect of a funeral that both comforts the living and honors the deceased – planning.

Wouldn’t you like to have something thoughtfully and thoroughly prepared for that inevitable day?

*That’s what this guide is all about!*

## *How to approach planning*

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At some point in everyone's life, his or her next of kin will face a nurse or doctor who will ask, "What funeral home do you want us to call?" If we leave planning to that moment, and no matter who the funeral director may be, the ensuing few days can seem like a nightmare for surviving family members who are already coping with sudden bereavement.

Put these two facts together: First, death is often unexpected and always sudden; and second, the period between death and burial is almost always less than a week.

Mix in grief and other emotions, remember that we must take care of the deceased AND meet the needs of the living, and it's easy to see why we need professional funeral help. Indeed, in so short a time (usually less than 100 hours), it's amazing that even a veteran funeral director can do it.

*There's a better alternative, and it's called...*

## *Prearrangement*

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Whether you're considering your own or a loved one's mortality, one of the kindest things you can do is make final arrangements well in advance. The more thoroughly you plan, the greater these benefits will become.

- ◆ **Less stress on loved ones.** As they gather to mourn in one of life's most trying periods, time to support one another becomes priceless. The pressure of having to make funeral and burial arrangements and collecting vital information steals that time.
- ◆ **Focus on life.** When you can sit down calmly, at your own pace and schedule, you can reflect pretty clearly on a person's life – your own or a loved one's. You can create a funeral plan that accurately reflects how you want that person to be remembered. And if you remember a key detail a week later, it's not too late.
- ◆ **Cost containment.** At times of grief, survivors are ill-prepared to make rational financial decisions. When a funeral is fully (or even mostly) prepaid, they won't have to face major bills – and more of the estate will be available for favorite people or causes.

In other words, prearrangement allows you to take control, to ease stress, to create final memories as you want them to be, and to avoid sudden or needless costs.

*This booklet can be used as a guide to help you achieve those benefits.*

# Where do I start?

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Selecting a funeral director is the first step.

For many families, tradition helps us make this decision. A particular funeral home has served us well in the past; we know the management and are comfortable with them.

If we don't have that previous personal experience, or are relatively new in a community, the foremost factor is usually a funeral director's reputation. You can ask a neighbor, coworker or friend in the community for a reference. Ask about the funeral home's sensitivity to personal needs, attention to detail, capacity for handling various types of funerals and ability to provide the range of services you expect (including burial).

This suggestion may sound cold, but don't be afraid to shop around! Just talking with a funeral director will usually give you a good sense of whether the facility and staff are "right" for your needs and your family's character and values.

Likewise, feel free to discuss costs and how the funeral home handles billings. To some families, this may be an overriding factor. But a funeral is, after all, one of the most intensely personal events we experience, so most families put other considerations into the equation. Big "chains" may quote lower costs, but are often profit-focused to satisfy the home office; independent funeral homes, or those with smaller local or regional groups, are more likely to focus on individual needs and personalized service.

*My preferred funeral home for this preplanned service is:*

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I reached this decision after talking with:

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The phone number is: \_\_\_\_\_

## ***Important tip***

Make sure several family members or close friends know about this plan and where you'll keep it. **DO NOT keep it in a safe-deposit box!** You won't want to have to wait for a bank to open before someone can have access to your instructions; and in many states and circumstances, it takes legal action before next of kin can be allowed to open a deceased person's safe-deposit box.

# *Assembling life's paperwork*

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In the days immediately following a death, one of the more distracting aspects can be producing all the right documents. Most are either required by law or by the rules of insurance companies, cemeteries and other agencies. When you're thinking calmly (as right now), it's easy to understand why all the paperwork is necessary . . . but for those who are grieving, the last thing they need is to have to search for various information and documents.

*Collect information for legal purposes and benefits that will be required immediately or soon after death.*

## **BASIC INFORMATION**

Social Security number: \_\_\_\_\_

Citizenship: \_\_\_\_\_

## **LOCATION OF VITAL DOCUMENTS**

Original birth certificate: \_\_\_\_\_

Certified copy of birth certificate: \_\_\_\_\_

Last will and testament: \_\_\_\_\_

Insurance policies  
(list company, policy number and phone for policy service or claims)

Life: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Health: \_\_\_\_\_

\_\_\_\_\_

Homeowner or renter: \_\_\_\_\_

\_\_\_\_\_

Automobile: \_\_\_\_\_  
\_\_\_\_\_

Personal liability: \_\_\_\_\_

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

*(TIP: Don't overlook "minor" policies that the person may have due to employment, memberships, etc. For example, credit unions and fraternal organizations often provide life insurance or accidental death policies to all members.)*

Banking and savings accounts:

Institution: \_\_\_\_\_

Account No.: \_\_\_\_\_

Institution: \_\_\_\_\_

Account No.: \_\_\_\_\_

Institution: \_\_\_\_\_

Account No.: \_\_\_\_\_

Property interests (List properties solely owned, jointly owned and/or owned in partnership; if mortgaged, list mortgage holder and loan number.)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Investments (include name(s) of Broker(s) and/or financial advisor(s) and phone(s): \_\_\_\_\_

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Location of certificates or records of stocks, bonds and mutual funds: \_\_\_\_\_

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Military records:

Copy of DD Form 214 (official discharge document): \_\_\_\_\_

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Military retirement documents: \_\_\_\_\_

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Department of Veterans Affairs records: \_\_\_\_\_

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Location and phone of veterans' service office, survivor benefits office or other "first stop" for help in securing veterans' benefits:

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# What should we most remember?

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Every human being is unique, and one of the reasons for a funeral is to celebrate an individual's uniqueness. Each of us has our own set of distinctive qualities. Some are reclusive; some are involved in many activities. Some are deeply religious; some aren't. Some have raised large families; some never marry. Some are very dignified; some are free-spirited. And everyone develops one or more focal points – business, family, hobbies, clubs, or other pursuits that occupy major portions of their thoughts and lives.

Jotting down notes about yourself or your loved one may seem silly right now, but there's a good reason for this exercise. If you're planning for yourself, it will tell people how you want to be remembered. If you're planning for a loved one, it will help the funeral director, and any clergy involved in the funeral, to gain a better sense of who that person was.

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

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Significant accomplishments in my life: \_\_\_\_\_

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In living life over again, I would: \_\_\_\_\_

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**PERSONAL**

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

Street address: \_\_\_\_\_

City, State, ZIP: \_\_\_\_\_

Birthplace: \_\_\_\_\_

Date of birth: \_\_\_\_\_ Sex \_\_\_\_\_

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**EDUCATION**

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High School \_\_\_\_\_ Year graduated \_\_\_\_\_

College \_\_\_\_\_

Year Graduated \_\_\_\_\_ Degree \_\_\_\_\_

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**FAMILY**

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Marriage status:     Married         Widowed         Divorced         Single

Place of marriage: \_\_\_\_\_ Date: \_\_\_\_\_

Father's name: \_\_\_\_\_ Place of birth \_\_\_\_\_

Mother's name: \_\_\_\_\_ Place of birth \_\_\_\_\_

Wife's maiden name: \_\_\_\_\_

Spouse's fathers name: \_\_\_\_\_ Place of birth \_\_\_\_\_

Spouse's mothers name: \_\_\_\_\_ Place of birth \_\_\_\_\_

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**EMPLOYMENT**

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**Civilian employment:**

Most recent employer: \_\_\_\_\_

Location: \_\_\_\_\_

Years worked: From \_\_\_\_\_ to \_\_\_\_\_

Current/last title: \_\_\_\_\_

How long in position: \_\_\_\_\_

Previous employer: \_\_\_\_\_

Years worked: From \_\_\_\_\_ to \_\_\_\_\_

**Military service:**

Entered service what year: \_\_\_\_\_ Where: \_\_\_\_\_

Left service what year: \_\_\_\_\_ Where: \_\_\_\_\_

Last rank held: \_\_\_\_\_ Total years served: \_\_\_\_\_

*(Please return the original to the funeral home you are prearranging with)*

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## SERVICE PREFERENCES

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Type of service:     Funeral Service             Memorial Service             Graveside Committal

Other family preference: \_\_\_\_\_

For a funeral service, please indicate your wishes for viewing the remains: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Place of Service: \_\_\_\_\_

Who will lead the service: \_\_\_\_\_

Pallbearers: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Music: \_\_\_\_\_

\_\_\_\_\_

Special rites/ceremonies by fraternal or other group(s): \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

I (check one)     want     do not want    a wake or visitation prior to the final service.

If you want a wake or visitation, please indicate your wishes for:

Location: \_\_\_\_\_

\_\_\_\_\_

Other special arrangements: \_\_\_\_\_

\_\_\_\_\_

Final disposition (check one):     Earth Burial     Cremation     Other: \_\_\_\_\_

*(Please realize that sometimes, treatment of remains may have to vary depending on circumstances of the death and applicable state laws.)*

Cemetery/mausoleum Preferences:

Name of cemetery/mausoleum: \_\_\_\_\_

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

Have you already made arrangements with this cemetery/mausoleum?     Yes     No

*(Please return the original to the funeral home you are prearranging with)*

# What major "people factors" will influence this funeral plan?

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Just as each person is different, each funeral is different. Some aspects of a person's family and community life can have major impacts on how a funeral is scheduled, arranged and conducted.

For example, many families remain close-knit even though members live thousands of miles away; in other cases, entire families have remained in the same town. Also, some people live very private lives and have only a few relatives and close friends; in other cases, hundreds of people may want to attend a funeral for a church or civic leader or a widely respected professional. And different religious faiths or other traditions may affect the scheduling.

*In planning for this funeral, we must consider:*

- ◆ **Travel for family and closest loved ones:** To attend the funeral, will survivors who are important to the person have to travel long distances (and are they likely to do so)?

Yes; they may have to come from as far away as \_\_\_\_\_  
\_\_\_\_\_

No; all who are likely to attend are close by.

- ◆ **Will the funeral be large, small or somewhere in between?** \_\_\_\_\_  
\_\_\_\_\_

- ◆ **If it is likely** that the funeral will attract too many people for the funeral home, or if it is preferred to have the service at a church or elsewhere, where will the funeral be held?  
\_\_\_\_\_

- ◆ **What scheduling restrictions** or preferences will apply?

Day of the week:  Sun  Mon  Tues  Wed  Thur  Fri  Sat

Time of day:  Morning  Afternoon  Evening

# *A life story*

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A person's life becomes most meaningful when we remember the details. These range from the customary "vital statistics," such as birth, marriage and children, through education, religion and group affiliations, to notes about hobbies, habits and lifestyle.

## **FAMILY**

Marriage status:  Married  Widowed  Divorced  Single

Wife's maiden name: \_\_\_\_\_

Wife's parents' names: \_\_\_\_\_

\_\_\_\_\_

Place of marriage: \_\_\_\_\_

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

| Children: | Name(s) | Birthplace | Birthdate | Current residence |
|-----------|---------|------------|-----------|-------------------|
|-----------|---------|------------|-----------|-------------------|

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

| Grandchildren: | Name(s) | Birthplace | Birthdate | Current residence |
|----------------|---------|------------|-----------|-------------------|
|----------------|---------|------------|-----------|-------------------|

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Grandchildren: Name(s)      Birthplace      Birthdate      Current residence

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Great-grandchildren: How many? Boys \_\_\_\_ Girls \_\_\_\_

Great-great-grandchildren: Boys \_\_\_\_ Girls \_\_\_\_

Father's full name: \_\_\_\_\_

Mother's full name: \_\_\_\_\_

Brother's and/or sister's name(s): \_\_\_\_\_

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Current residence: \_\_\_\_\_

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### *Military service*

Entered service what year: \_\_\_\_\_ Where: \_\_\_\_\_

Significant assignments (units, locations, ranks held): \_\_\_\_\_

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Left service what year: \_\_\_\_\_ Where: \_\_\_\_\_

Last rank held: \_\_\_\_\_ Total years served: \_\_\_\_\_

*Many veterans have served in more than one branch. If this is true here, indicate approximately how many years in each:*

- |   |                            |
|---|----------------------------|
| _____ Active Army                       | _____ Active Navy          |
| _____ Army Reserve                      | _____ Naval Reserve        |
| _____ Army National Guard               | _____ Active Marine Corps  |
| _____ Active Air Force                  | _____ Marine Corps Reserve |
| _____ Air Force Reserve                 | _____ Coast Guard          |
| _____ Air National Guard                | _____ Coast Guard Reserve  |
| _____ Other US or foreign branch: _____ |                            |

Military decorations, honors and awards earned: \_\_\_\_\_

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*COMMUNITY INVOLVEMENT*

Church membership: \_\_\_\_\_

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Civic groups/clubs (also note any offices held): \_\_\_\_\_

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Other clubs/organizations (also note any offices held): \_\_\_\_\_

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Professional organizations (also note any offices held): \_\_\_\_\_

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Fraternal organizations (also note any offices held): \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Any other significant community/public service: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**MISCELLANEOUS**

Hobbies: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Favorite places:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

# Your final tribute

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Whether you're using The Planning Guide for yourself or for a loved one, we hope you're finding it useful. Getting all the details written down may be tedious now, but imagine how difficult it would be if someone had to do all this urgently while coping with the stress of a sudden death!

You've done the toughest part. Now it's time to plan the celebration of a life . . . a tribute that will provide strong final memories for survivors. Years ago, these tributes were pretty standard. Within each religious tradition and ethnic culture, one funeral would be quite similar to the next. Nowadays, even the most traditional families usually try to personalize the ritual, and some want truly unique services.

We mention this to let you know that no matter how strongly you stick with or stray from "convention," it's okay!

*I want a number of things done to personalize the final tribute in the hours and days immediately following death.*

Passages from scripture, poetry, quotations, and/or other readings that are inspirational or especially meaningful:

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A particular person to prepare and/or deliver a eulogy:

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Other special/personal wishes: \_\_\_\_\_

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Have you made arrangements for prepayment of funeral and other final expenses? If so:

What funeral home or company did you deal with?

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When? \_\_\_\_\_ Telephone: \_\_\_\_\_

Where? \_\_\_\_\_

Where are your copies of the documents? \_\_\_\_\_

Could winter burial be a problem there? \_\_\_\_\_

*(In areas where extreme cold is normal during winter, "spring burials" are often customary.)*

Have you already made arrangements with a cemetery or mausoleum? If so:

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

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

What arrangements were made? \_\_\_\_\_

When were those arrangements made? \_\_\_\_\_

Do you have a description of the exact site (cemetery lot, mausoleum crypt number, etc.)?

\_\_\_\_\_  
\_\_\_\_\_

Have you already made arrangements for a marker? If so:

Name of monument firm: \_\_\_\_\_

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

Date arrangements were made: \_\_\_\_\_

Is marker installed?  Yes  No

Desires for cemetery/mausoleum services: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Do you have any special requests for the procession?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

If a veteran, are military rites desired?  Yes  No

If so, type desired and contact:

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**Some people think of more than one place as "home."** For example, retirees may winter in the South and return to the North for warmer months; others may live in "City A," but want to be buried in their hometown, "City B." If you envision a need for services in two communities, indicate the cities and which type of service you want at each place:

City #1 \_\_\_\_\_

Memorial  Funeral  Burial

City #2 \_\_\_\_\_

Memorial  Funeral  Burial

**After the disposal of remains,** do you desire any special gathering or activity?  Yes  No

If so, what are those wishes?

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