



## Things To Consider

When a loved one dies, it can be a very disturbing time for the survivors. They are faced with a myriad of tasks before, during and after the funeral service. We at Herman Meyer & Son are trained to provide thoughtful assistance during these challenging times. In an effort to be of greater help, we have developed the following checklist of important things you may wish to consider in preparing for the tasks that lie ahead.

## When A Death Occurs

The very first thing you will want to do is contact us at 888.458.9569. We will immediately go to work to care for the deceased and help you arrange funeral services. At your convenience, we will want to discuss the following information. Filling out the accompanying *Individual Service Profile* form will help facilitate this discussion:

- Vital statistics about the deceased such as full name, address, social security number, birth date, marital status, etc.
- Personal history of the deceased such as education, employment, military service, memberships and affiliations, general biographical information, etc.
- Clergy to be contacted
- Immediate family to be contacted
- Notices in newspaper
- Type of funeral service desired
- Type of casket, vault, urn
- Scriptural selections, poetry, readings
- Floral requests
- Clothing and Jewelry requests
- Casket Bearers
- Type of disposition: earth burial, entombment, cremation, etc.

## Financial Benefits

Here are some of the possible sources of financial assistance you will want to investigate.

- Pre-funded trusts or funeral plans
- Insurance policies; life, health, accident
- Social Security
- Veterans Administration
- Employer or union pension funds

## Estate Settlement

Here are some of the items that may affect probate procedures in settling the estate of the deceased:

- Will, letter of instruction, or estate record
- Real estate holdings
- Checking and savings accounts
- Securities
- Safe deposit boxes
- Business assets and other holdings
- Federal estate tax, inheritance tax and personal income tax

## During the Funeral Services

Although funeral ceremonies are designed to honor the life of the deceased, they are also a means of helping survivors begin to deal with the reality of the loss. During the days and events which constitute the formal funeral services, you may want to consider the following suggestions:

- Share your feelings and memories with family and friends.
- Include children in the funeral services.
- Be patient, and take things slowly.
- Allow extra time to get ready for each event.
- Get as much rest as possible.
- Try to eat balanced meals.
- Select helpful reading material. Your funeral director can suggest several good booklets.

## Etiquette of Acknowledgments

The following suggestions are provided to help you in acknowledging those who participated in the funeral and expressed their sympathy. Within two to four weeks of the funeral...

- Send a personal note thanking the clergy for spiritual help. If a gratuity is offered, it may be included with the note.
- Send a note of thanks to friends who volunteered services, sent flowers, made offerings, contributed memorials, gave money or provided food.
- Reply to letters, telegrams, sympathy cards and emails with a brief note.
- Use your best judgment for situations not listed above. In general, an acknowledgment card, with a few personal words added, is sufficient to express our gratitude.

## After The Funeral

The process of grieving and adjusting to life without the deceased does not end when the ceremonies are concluded. The days and weeks ahead will bring new challenges and adjustments. Here are some of the things you will want to consider as you move on with your own life.

- Inquire about available bereavement services and support groups. Your funeral director can assist you with this.
- Make necessary changes to bank, charge, investment and mortgage accounts.
- Update insurance policies.
- Update personal property and motor vehicle records.
- Update your will.
- Consider pre-arranging and pre-funding your funeral.
- Be alert to people who may try to defraud you during your recovery period.
- Postpone making important decisions for at least a year, if possible.
- Understand that life is a series of changes, and you are going through one of the most difficult. Give yourself the time and opportunity to express your grief and move toward recovery.