

When a Loved  
One Passes:  
Where to Start  
& How to Plan



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## When a Loved One Passes: Where to Start & How to Plan

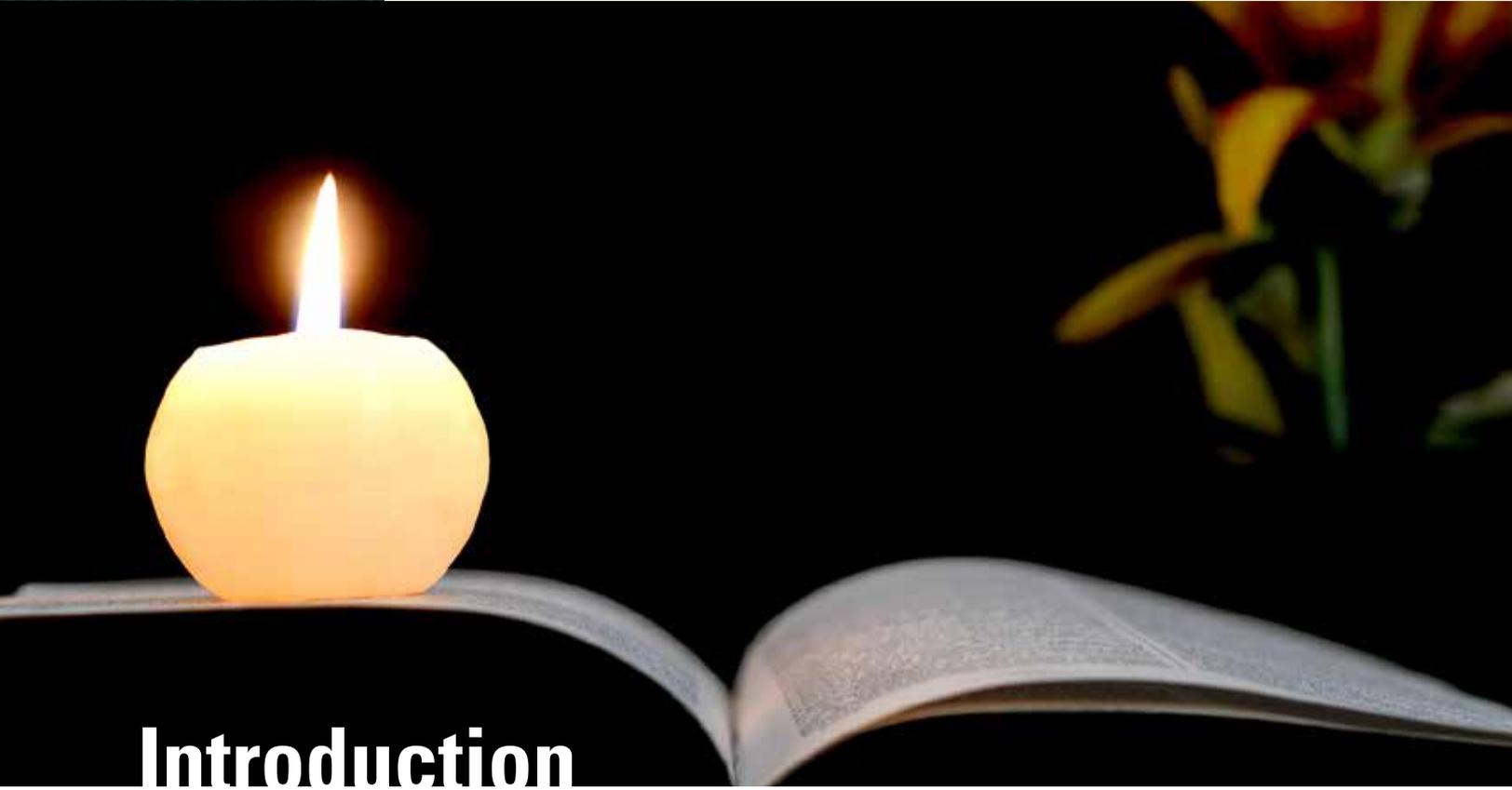
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## When a Loved One Passes: Where to Start & How to Plan



# Introduction

**Whether a loved one passes in a hospital or at home, suddenly or after a long illness, we can't truly “plan” for how we're going to feel when it actually happens.**

It doesn't seem to matter how prepared we are—or are not. Their death often leaves us feeling numb and bewildered. If you are responsible for making the funeral arrangements or executing the will, the shock and grief can be immobilizing. Even simple decisions can be overwhelming. The best we can do is to get as many things organized in advance so that when the time does come, we can focus on grieving, healing, and being with family, rather than getting distracted with the necessary administrative aspects and logistics.

If you have just lost a loved one, are preparing for an impending death, or are looking ahead to the future, this planning guide is designed to help you cope with practical tasks during emotional circumstances. It provides supportive information and checklists to make a challenging time a little easier, along with the reassurance that we will be with you every step of the way.

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# 1 Who Should You Contact First?

*“Mom began to decline rapidly after a major surgery but we were fortunate to have a couple of weeks to prepare ourselves for her passing. It allowed us to contact the funeral home ahead of time and put friends and family on notice. It didn’t erase any of the pain, but it definitely helped make an awful situation more bearable.”*

### Who you will need to contact first depends on the circumstances of the death.

- If the death occurred at home and your loved one is a hospice patient, call the hospice agency to report the death. A hospice nurse will come to the home and pronounce the death. The nurse might also call a mortuary for you and arrange for pick-up of the body. If your loved one is not a hospice patient, then you need to notify the local police or sheriff of the death. A coroner or medical examiner might also be required if the death was sudden or unexpected.
- If your loved one died in a hospital or similar care facility, the staff usually take care of some of the immediate arrangements, such as contacting the funeral home and if necessary, arranging for an autopsy.

### Arrange for organ donation.

If your loved one was an organ donor, arrangements should be made as promptly as possible to best facilitate the donation process. If you are not sure of your loved one’s wishes, check their driver’s license or their advance healthcare directive if they have one. If your loved one chose to donate his or her organs and passed away in the hospital, an on-staff coordinator can guide you through the process.

If your loved one chose organ donation and died outside of a hospital, including in a hospice or nursing home, contact the nearest hospital. They will be able to answer your questions and provide direction as to what to do next.

### Contact a funeral provider.

Whatever the circumstances of death, one of your first calls should be to a licensed funeral director. They may help you transport the body, and can ultimately assist you with the death certificate, obituary, funeral service, grief support, and a host of other critical services. If your loved one did not preplan the funeral, consider asking friends and family for referrals.





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### Contact immediate family.

Call immediate family members, close friends, and clergy shortly after the death occurs. In a family emergency situation, those closest to the deceased will want to be informed right away. It may be easier on you to make a few phone calls to other relatives or friends and ask each of them to contact some specific people, so the burden of spreading the news is not 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. If you are not up to sharing the news about the loss of your loved one, enlist the help of a relative, friend, caregiver, or hospice worker in this task and in sorting out after-death arrangements that require immediate attention.

### Notify the employer.

If your loved one was working, you will need to contact his or her employer immediately. At a later date, you will also need to ask the employer about the deceased's benefits and any pay due, including vacation or sick time. Find out if there is a life insurance policy through the company, who the beneficiary is, and how to file a claim.

### Helpful checklist:

- Depending upon the circumstances of the death, you may need to contact the attending physician, coroner, or local law enforcement
- Arrange for organ donation, if applicable
- Contact the funeral home to transport the deceased
- Notify immediate family and close friends
- Contact clergy
- If your loved one was working, notify his or her employer



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## 2 Securing Your Loved One's Property

*“When our friend’s son passed away suddenly, we wanted to do anything we could to help. When she called and asked us to go to his apartment and make sure everything was secure, water his plants and other things until she could get there herself, we were happy to help in her time of need.”*

### Arrange for temporary care of dependents.

Following the passing of a loved one, it is important to make sure that anyone who depended on him or her is properly cared for. Does the deceased have any minor children or elderly relatives in the home? Do they have pets that may need care? If the deceased didn't make prior arrangements for the care of their dependents or pets, you may need to enlist the help of other family members or friends to immediately handle certain responsibilities.

You might also look into day care, hospice, or pet care services for temporary assistance until a longer-term solution can be found. Keep in mind that children will require extra support and attention during this difficult time.

### Secure the residence.

As soon as possible after the death of your loved one, you should make appropriate arrangements to secure the residence, vehicles, and other property. Check and lock the doors and windows, and turn off electrical appliances. Cars and other vehicles should be locked in the garage. If the home will be vacant, you may want to notify the landlord or property manager, as well as local law enforcement, so they can keep an eye on the residence. If your loved one passed away in a hospital, nursing home, or hospice, you will need to clean out their belongings.





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### Gather any accumulated mail and notify the post office.

Collecting your loved one’s mail helps to prevent potential identify theft from third parties who might have access to his or her mailbox. It can also help you identify your loved one’s assets and debts as account statements and bills arrive. If you do not have easy access to your loved one’s mailbox, have the post office forward their mail to your address.

### Locate important documents.

Collect the documents you will need to help navigate the days and weeks ahead. These include the deceased’s will, advance healthcare directive, Social Security card, birth certificate, marriage license, military discharge papers (DD-214 form), life insurance contract, and funeral contract, if previously arranged.

### Helpful checklist:

- Did the deceased make prior arrangements for the care of dependents and pets?
- If not, arrange for their temporary care until a solution can be found
- Remove the deceased’s belongings from the hospital, nursing home, or hospice
- Secure the home and vehicles
- Collect mail
- Notify the post office
- Locate documents needed for funeral planning and estate administration





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## 3 Consider Funeral or Memorial Service Preparations

*“When Uncle Tony passed away at age 94, we couldn’t believe it when our aunt said, ‘I don’t know if he wants to be buried or cremated. We never discussed what to do when one of us dies.’ They had been married for 70 years, so it was hard to imagine how they never had THAT conversation. But when I told my friends and co-workers about it, I was even more surprised to learn that they all had similar experiences in their own families.”*

### Did your loved one leave instructions or pre-plan his or her funeral?

It is possible that arrangements specifying burial or cremation have already been made, perhaps many years ago. Be sure to look for any documents that will help in the decision-making process before moving forward.

### Consult your family.

If possible, bring together key family members for an early conversation. This is especially helpful if the deceased left no advance instructions. Take into consideration:

- What would your loved one want?
- Did he or she express any preferences about the type of final arrangement?
- Have family burial plots been purchased in a cemetery?
- Did the deceased leave funds to be used for their final arrangements?
- How much can you afford?

- What is realistic?
- What will help grieving family members the most?

Whatever choices you make, write them down in detail. This will help you greatly in your search for a funeral provider.

### Establish a budget.

Decide on an amount that is affordable for you, one that you are willing and able to spend without hardship. Shopping for a funeral should be like making any major purchase: determine what you can afford before you begin the shopping process.

### There are as many ways to celebrate a life as there are to live one.

There are an endless variety of celebrations, services, and traditional funeral options. Listen to your to your heart and mind in considering the final arrangements for your loved one. Ultimately, it is all about doing whatever will help you to heal.

- Search for any instructions or pre-planning documents your loved one may have made in advance
- Bring your family together to discuss final arrangements
- Establish a realistic budget
- Throughout the planning process, give careful thought to what your loved one would have wanted and what will help you to heal



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## 4 Selecting a Funeral Provider

*“I am so thankful for the funeral home we chose when my father passed away. The funeral director was a blessing as we navigated through that difficult time. He was so compassionate and he really listened to our needs. He respected our budget and made thoughtful suggestions that were truly helpful and appreciated. I am so very glad we chose them.”*

### **It is important to choose wisely.**

Perhaps your loved one is ill and may soon pass, and you must find a funeral home quickly. Or maybe you have decided to select a funeral home for yourself long before it is needed in order to lift this burden on your family while they are grieving. Whatever your situation, your choice of funeral providers is a critically important one.

Grieving families often choose a funeral home because they have provided service to other loved ones in the past, they have been recommended by a trusted friend, read positive testimonials, online, or felt a connection after visiting a provider’s website.

### **Get acquainted with your selected facility.**

Establishing a connection with the funeral home and funeral director will bring you the greatest peace of mind. Start with a phone call or email. We also encourage a virtual or in-person tour to help you determine where you will feel most at ease and taken care of. Also be aware that under the Federal Trade Commission’s Funeral Rule, if a potential customer asks about pricing over the phone or in person, the funeral provider must provide a price list with the costs of products and services offered.





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### Selecting a funeral services provider.

You want to choose a funeral provider that offers the services and personality that are important to you. Below is a helpful checklist to help you consider your options:

- Ask trusted friends and family for funeral home recommendations, and/or think back to your own prior experiences with various providers
- Compile a list of homes to contact
- Call each one to get pricing for your chosen arrangement
- Narrow down your list to the top choices and visit each of them or take a virtual tour
- Pay careful attention to the subjective elements of each provider, such as their friendliness and your comfort level with the facility:
  - Were you greeted with warmth, promptness, and personal attention?
  - Did the funeral directory answer your questions willingly?
  - Do they provide the level of service and care you seek?
  - Do they satisfy your personal and family needs?
  - Are they experienced?
  - Is the facility comfortable and convenient?
  - Is there sufficient privacy for viewings?
  - Are the prices within your established budget?
- Request an itemized statement from each funeral home
- Review all of the information with your family and choose a funeral provider

## 5 Preparing for The Funeral Arrangement Meeting

*“When our mother passed away unexpectedly, my brothers and I were distraught beyond belief. We had no idea what to bring with us for our planning meeting at the funeral home and we didn’t know where anything was. The funeral director was extremely kind and patient with us. He gave us a complete list of necessary items and documents. Even then, we couldn’t find everything right away. It took three trips back to Mom’s house before we finally had everything we needed. It was so chaotic, but I’m glad I know how to handle it for the next time a loved one passes.”*

Most likely, within the first 24-36 hours of your loved one’s passing, you will need to meet with a funeral home to begin making the funeral arrangements. Without a doubt, this is a difficult time for you and your loved ones. Every member of the funeral home staff should do their utmost to make this challenging time a little bit easier for you. The funeral director will offer you support and guidance in making the necessary decisions.

### Who’s responsible for making the decisions?

It is important to know who is legally responsible for making the funeral arrangement decisions for your loved one. If the deceased has not expressed their wishes through a written document such as a Durable Power of Attorney for Health Care or a Last Will and Testament, in which the deceased has designated an agent to fulfill their wishes, then the chain of command is commonly as follows:

- Legal spouse/partner
- Surviving adult child/children
- Surviving parent
- Surviving adult sibling
- Ex-spouse
- Parent of minor child

The person designated as the responsible party needs to be present at the funeral arrangement meeting to make decisions and sign documents. It is also important to include any children, friends, or other family who would like to be participate in the funeral planning. Despite the fact that they may not have any legal decision-making rights, their input could be very valuable to the process.





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### Would you like someone to go with you?

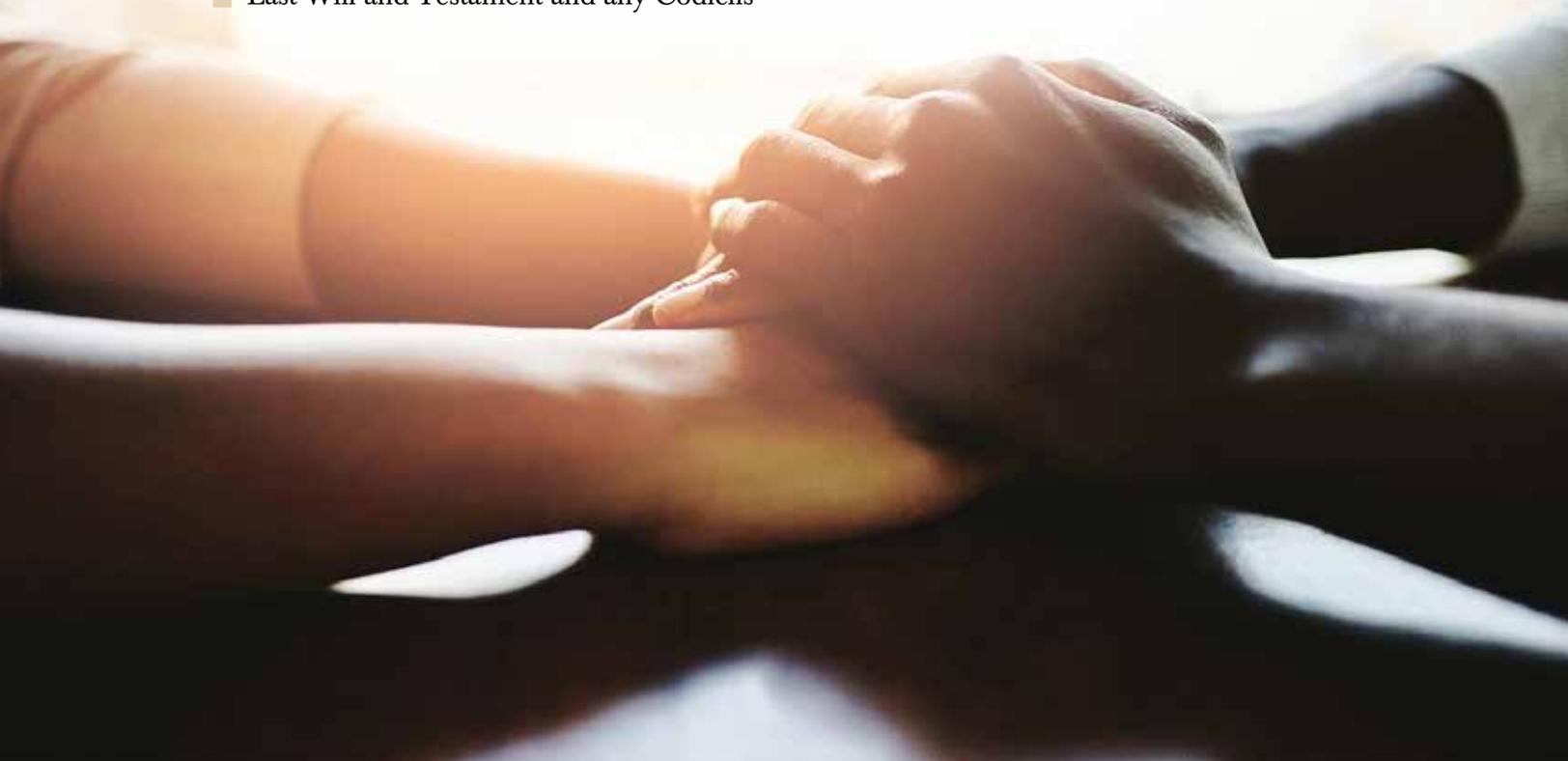
If you are planning to go the arrangement meeting alone, you might consider asking another family member or a close friend to join you. While it is not necessary to bring someone along for moral support, it can be very beneficial. Please do not hesitate to ask someone to join you. Chances are, they will be honored by your request and will gladly step up to help you during this emotional time.

### Gather necessary documents and information.

The funeral home will help you prepare any paperwork necessary for the burial or cremation. This includes filing the official death certificate with the state and obtaining copies you will need later. If you wish, they can also prepare an obituary notice. In order to complete this paperwork, and in preparation for the arrangements themselves, your funeral director will need as much information about your loved one as possible. Bring as many of the following items, documents and pieces of information about the deceased (as applicable) as you can to the arrangement meeting:

#### Documents:

- Birth certificate
- Marriage license
- Funeral pre-arrangement documents
- Durable Power of Attorney for Health Care
- Last Will and Testament and any Codicils
- Revocable living trust
- Insurance policies
- Cemetery lot deed
- Veteran's discharge papers (DD-214)





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### Information:

- Full legal name
- Home address
- Social Security number
- Date and place of birth
- Father's name and mother's maiden name
- Survivor's names and relationships
- Highest education and occupation
- Special attributes
- Hobbies and interests
- Special thoughts to include in the obituary
- Place of burial
- Clergy name and phone number

### Personal Items for Your Loved One:

- A full set of clothing, including undergarments and shoes
- Jewelry
- Glasses/dentures
- Any personal items you wish to be included with the deceased
- Several recent photographs

### Helpful checklist:

- Who has the legal responsibility for making funeral arrangement decisions?
- Invite other family members or a close friend to accompany you to the meeting, if you wish.
- Collect and bring necessary documents, information, and items from the list above to the meeting





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## 6 The Arrangement Process

*“I planned a lot of things for my husband during our life together. I planned our wedding, surprise parties, vacations, date nights — you name it, between the two of us, I was the planner and I enjoyed it. In a million years, however, I never would have imagined that I’d be planning his funeral at age 37. But I know that this is something I get to do for him, so I want it to be perfect. He once talked about the kind of funeral he wanted. He said he wanted a festive environment where people were happy and remembering him in a positive way. So now, I want to make sure that I honor his wishes.”*

### **The purpose of the funeral.**

When we experience the passing of a loved one, the funeral fills several important needs. It provides for the dignified and respectful care of the deceased and a special tribute to their life. Just as important, the funeral service helps survivors face the reality of death. It is the first step in taking grief from the inside and expressing it outwardly through mourning. The funeral also allows family and friends to say a final goodbye to their departed loved one. The remembering, reflecting, and selections that take place in the planning and execution of the service are an important part of the process of grief and mourning. And ultimately, this process serves to create a memorable funeral experience for all who attend. You may feel deep sadness as you plan this funeral, but designing meaningful tribute for someone who meant so much to you can help put you on the path to healing.

### **There is no “right way” to have a funeral.**

Just as grief has many dimensions and is experienced in different ways by different people, funerals are also unique. A funeral should be fitting for the person who died and the family and friends who survive him. The planning provides an opportunity to be creative and to share an expression of your most heartfelt feelings. A funeral can be as simple or elaborate as you wish. You can choose a traditional funeral service or cremation. The service can take place in the location of your choice, and it can be held immediately following the death or at a later date. Your funeral director will listen carefully and assist you in planning a loving funeral, memorial service, or gathering that reflects your family’s wishes and captures the spirit of the person who was so special to you.



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Your arrangement meeting will probably last several hours. To help you prepare for the meeting, below is an abbreviated checklist of the key topics and decisions that your funeral director will discuss with you.

### Helpful checklist:

#### I. Method of interment:

- Will the deceased be buried or entombed?
- Will the deceased be cremated? If so, will the cremated remains be buried, entombed, scattered, or kept by the family?

#### II. Ceremony:

- Type and location of funeral service
  - + Religious, non-religious, traditional, fraternal or organizational rituals
  - + At church, chapel, on-site at the funeral home
- Time and place of funeral
- Military honors?
- Visitation and viewing
  - + Schedule hours
  - + Attendance
- Select memorial products (See Chapter 7 for more information)
- Preparation of the deceased
  - + Grooming, make-up, hairstyle, clothing
- Transportation
  - + Date, time, location
  - + Church, home, funeral home, cemetery
- Pallbearers
- Obituary preparation, newspaper notification
  - + Time and place for visitation, viewing and service
  - + Different types of notices
- Flowers
- Music
- Tributes
  - + Eulogies, personal remarks, pictures, readings
- Repast details
- Payment

## 7 Are You Considering Cremation?

*“When Dad died, we decided on cremation. It was new to our family but it wound up being a great decision. Cremation allowed us to honor Dad in so many ways. We chose to have a viewing and funeral service, and then we buried his cremains alongside Mom. We reserved some of the ashes in four mini urns, one for each of us kids. And we were even able to scatter some of Dad’s ashes at his beloved childhood home, which now belongs to our aunt. It really worked out perfectly.”*

### More and more people are choosing cremation.

Cremation services were not widely used in America until the 1970s. Today, about 40% of Americans choose cremation, and it is estimated that in the next 15 years, that number will climb to 60%. As the cremation rate keeps climbing, it is important to understand why it has become such a popular choice and then decide if it is the right alternative for your family.

### Cremation options.

A common misconception about cremation services is that if you choose it, you cannot have

a traditional funeral. However, there are many options to memorialize your loved one, if you choose cremation services. Here are a few ways you might choose to honor your loved one:

- Funeral with a viewing, cremation to be held after
- Funeral without a viewing, cremation to be held after
- Memorial service at a traditional funeral home followed by interment of the ashes
- Memorial service at an outside venue
- Scattering of ashes at a location with meaning to your loved one

There are also many options for the final resting place of your loved one’s remains. You might choose to have the urn buried at a cemetery. Or the remains could be kept in a columbarium niche, an above-ground structure that is protected by glass, marble or bronze. Many families choose to display their departed loved one’s urn in a prominent spot in the home. There also exists an endless amount of personalization options for urns and creative remembrance items.





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### **Cremation offers more flexibility in planning.**

Another reason some choose cremation, is that it allows families additional time to plan a memorial service. With a traditional burial, your loved one must be cared for within a certain time frame.

### **Cremation services are offered at reduced cost.**

A cremation with no funeral or memorial service is referred to as a “direct cremation.” In this scenario, there is no memorial service or funeral for your loved one. After cremation, the remains of your loved one would be returned directly to your family. A direct cremation is the least expensive of cremation options. Traditional cremation, however, typically includes a funeral or memorial service, where your loved one may or may not be on view, according to your preference.

### **Is cremation right for your loved one?**

Only you and your family can make this decision. It may depend on financial considerations, but it should also take into account the practices of your religion, culture and family’s wishes.

#### **Helpful checklist:**

- Is cremation an acceptable practice in your religion and culture?
- Are financial considerations a factor in your planning process?
- If you choose cremation, discuss with your family how you would like to memorialize your loved one
- Determine where you would want his or her final resting place to be



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## 8

# Selecting Memorial Products and the Final Resting Place

*“I know my dad would have been very impressed with the services that you rendered. You gave him dignity in death. Nothing overstated, just simple and classy.”*

### Funeral and memorial products play a number of important roles.

During the arrangement meeting, your funeral director will speak with you about personalization pieces and memorialization products, such as caskets, urns, and grave markers or monuments. These products and memorials fulfill both practical and symbolic roles. Consumers are often concerned about their quality and durability. But the value of these items extends beyond their functional purposes. The style and beauty of these funeral-related products often represents the family’s feelings for the deceased. Therefore, their aesthetic qualities can be important considerations. Keep in mind that caskets, urns, and grave markers come in all types of sizes and materials, and they can be personalized to reflect the individuality of your loved one. The memorial products you choose can be highly therapeutic for you and your family.

### Your loved one’s final resting place is an important decision.

Whether you choose burial or cremation, you can incorporate elements of ceremony to honor the life of your loved one in a personally meaningful way. Most cemeteries offer various types of grave spaces for earth burial and mausoleum crypts for entombment. Similar options are available for burial or entombment of cremated remains.

### Do you need to select a cemetery?

Many people purchase cemetery property in advance to relieve their survivors of this responsibility and so the family’s lots can be located together. If this is not the case, since you are likely to visit the cemetery periodically to remember your loved one, location is an important consideration. Once you have chosen the cemetery, you will need to meet with a representative to purchase a burial or entombment space.

### If you’re choosing burial:

When choosing traditional burial or mausoleum entombment, you will select a grave space, lawn crypt or mausoleum space, and, often, a memorial or monument that reflects the life of your loved one. Cemetery or mausoleum costs typically include:

- Cost of the lot or crypt, if not already purchased
- Perpetual care
- Opening and closing the grave or crypt
- Grave liner, if necessary
- Marker or monument, headstone or gravestone, including setup (this may also be purchased from the funeral home)



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### If you're choosing cremation:

Keep in mind that the cremation itself is only one part of the final memorialization process. You can still opt to have a funeral service before or after cremation to celebrate the life of your loved one, or you might prefer having a memorial service at a later date. Cremation also offers a wide range of memorialization options including burial, inurnment in a mausoleum or columbarium, and cremation memorials.

#### Helpful checklist:

- Work with your funeral director to select a casket or urn, a grave marker or monument, and an epitaph that reflects the individuality of your loved one
- Does your loved one already have a cemetery space?
- If not, choose the cemetery
- For burials, select a lot, crypt or mausoleum space
- For cremation, select a lot, mausoleum or columbarium space, if needed



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# 9

## Personalizing the Funeral Service and Repast

*“My aunt adored birds. She would sit in front of her picture window and watch them for hours. When she passed away, we decided to incorporate birds throughout her funeral. We chose to bury her in her favorite outfit—a gorgeous silk dress with bright red cardinals all over it. Hummingbirds decorated the cover of the funeral program and doves were released at the end of the service. We also decorated the repast hall with dozens of imitation birds and everyone received a personalized packet of birdseed. I know my auntie would have loved it!”*

### **Celebrate your loved one’s individuality. Give thought the unique life and personality of the departed.**

A personalized funeral or memorial service reflects the unique life and personality of your loved one. Today, many families prefer to plan a service focused on remembering the deceased as he or she was in life. Imagine and plan the funeral or memorial service in a way that would be a most meaningful and fitting way to say goodbye—something that captures the unique qualities of the deceased; reflects his or her personal, religious or spiritual beliefs; and provides an opportunity for mourners to express their grief while comforting and supporting one another.

Many people find great comfort in turning their thoughts inward to consider the many special aspects of their loved one. Your funeral director will ask you to describe his or her personal characteristics, interests, hobbies, and achievements. You should also give careful thought to special memories you wish to share or highlight at the service and how you would like to personalize elements of the ceremony, such as the music, prayers, or recitations.





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### Be creative.

As you, your family, your funeral director, and the officiant brainstorm how to best remember and honor this special person, here are some things you might consider:

- A memory board or memorial video
- Favorite flowers or plants
- Selection of favorite music
- A favorite scripture or poem
- Special stories or anecdotes
- Favorite jokes
- Display personal items or a collection
- Dove release
- Military honors
- Custom-printed materials such as memorial folders, prayer cards, or service programs
- Request donations for a special cause or organization your loved one supported
- Keepsakes such as religious mementos or copies of a favorite recipe
- At the repast, serve your loved one's favorite dishes

Sit down with other family members and close friends at least once, but more than that if possible, and capture the many celebration-of-life ideas that arise from these conversations.

### Helpful checklist:

- Give careful consideration to your loved one's personality and special qualities
- Think about the ways you could honor the deceased that would be the most meaningful to him or her
- Meet with your family and friends to share ideas
- Consider incorporating the things your loved one most enjoyed into the service and repast



## 10

## Settling the Estate and Other Administrative Matters

Dealing with the death of a loved one is stressful enough. But trying to determine how to handle their finances and their possessions can put an additional burden on you and your family, and the details can be complex. Here are the key administrative matters that need to be attended to when a loved one passes.

### Obtain multiple copies of the death certificate.

Your funeral director can order them for you, or you can get them from your city clerks' office. Plan to order a minimum of ten certified copies. Financial institutions, creditors, insurance companies, and other important organizations will require you to produce a death certificate before they will discuss your love's financial affairs, allow you to close out accounts, or pay out any benefits due.

### Obtain letters of administration.

Before you can reach out to institutions that your loved one was doing business with, you will have to provide proof that you have a right to wrap up their financial affairs. That proof is in the form of document known as letters of administration or letters testamentary. If you retain an attorney, he or she can secure these documents for you. If you decide not to hire an attorney, and the deceased had a will for which you are the executor, you can obtain letters testamentary from the local courthouse or city hall in the county where the deceased resided when he or she died. You must take the official will to the court, along with a certified death certificate, and file a probate petition. If there is no will, the court can issue letters of administration to a surviving spouse or next of kin after a death certificate has been supplied.



## When a Loved One Passes: Where to Start & How to Plan

### Consult a lawyer.

After a loved one dies, many heirs are hesitant to hire legal help, potentially out of concern for the cost. But advice from a qualified professional could save the estate many thousands of dollars and make the process of settling it much easier. If you are the executor, you risk personal exposure if you do not follow the terms of the will exactly. You may also be too grief-stricken and overwhelmed to do everything alone. Seeking professional support is a good idea, even if only to get a free consultation about your family's situation. If you do retain an attorney, hire one who handles wills, trusts, and estates exclusively.

### Collect pertinent documents.

Following the death of your loved one, the executor should gather the following documents, as applicable:

- Death certificate and multiple copies
- Will or trust
- Insurance policies (life, homeowners, health, disability, auto, etc.)
- Last checking and savings account statements
- Last credit card statements
- Investment accounts (IRAs, 401(k) plans, mutual funds, pensions, etc.)
- Last mortgage statement
- Last two years' tax returns
- Marriage and birth certificates (of the deceased's spouse and children)
- An up-to-date credit report of the deceased

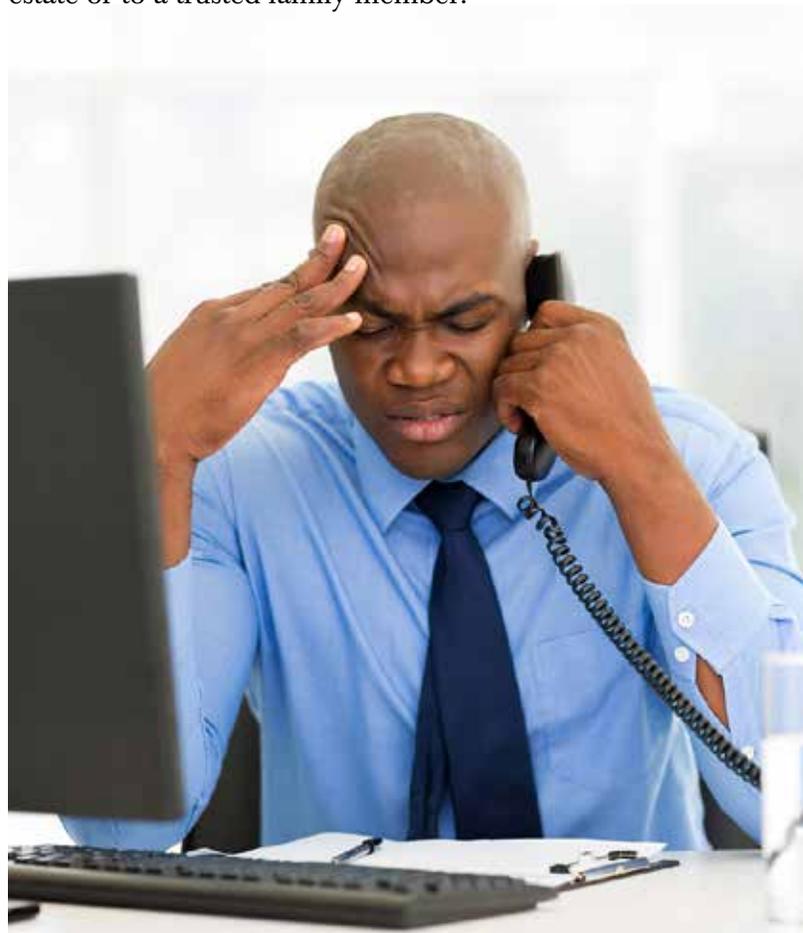
These documents will help you find accounts and assets, and assess outstanding debts, as well as submit claims for benefits and cash payments that may be due to beneficiaries and heirs.

### Notify financial institutions, creditors, and government agencies.

These may include:

- The deceased person's employer
- Social Security Administration
- Medicare
- Insurance companies
- Credit card companies and creditors
- Utilities
- Credit bureaus
- Post office

The U.S. Postal Service does not have to be told that the individual has died. Rather, you should file a change of address with the postal service, so that mail is rerouted to the executor of the estate or to a trusted family member.





## When a Loved One Passes: Where to Start & How to Plan

### Cancel or transfer accounts, memberships, and subscriptions.

Following someone's death, you don't want their subscriptions, memberships, or services to stay in force. Cancel them immediately, along with any credit cards, insurance and financial accounts that should be inactive. Transfer any utilities to the surviving spouse, if applicable.

### Apply for benefits due to survivors.

Determine if survivors are due pension benefits or income from the deceased person's employer. They may pay out 401(k) funds, along with unused vacation time, holiday time or bonuses already earned. If your loved one collected Social Security and left behind a widow, contact Social Security to apply for widow's benefits. If the deceased had a life insurance policy, get a claim form and submit it, along with a death certificate.

### Pay final bills.

While paying the final bills for someone who has died, don't forget about things like property taxes or income taxes that may be due. A CPA can file a final 1040 for the deceased individual and, if required, an estate income tax return.

Going through all the personal items and economic affairs of your deceased love one is bound to be stressful. Be sure to get emotional or professional support if you feel overwhelmed.

### Helpful checklist:

- Obtain multiple copies of the death certificate
- Obtain letters of administration
- Consult a lawyer
- Collect pertinent documents
- Notify institutions, creditors, and government agencies
- Cancel or transfer accounts, memberships, and subscriptions
- Apply for benefits due to survivors
- Pay final bills

# 11 Coping with Grief and Loss

## Grief is your adjustment to life after a loss.

When someone close to you dies, your world can feel suddenly different and unknown. While certain feelings can be expected, everyone's bereavement journey will be unique. Some people find solace in talking with family and friends, while others prefer to be alone. What is important to remember is that whatever emotion you are feeling is a part of your personal grieving process. There is no right or wrong way to feel and you cannot put a time limit on your sorrow. Your unique experience of grief may be based on factors like your relationship to the person who has passed away, the circumstances of his or her death, and your own personality.

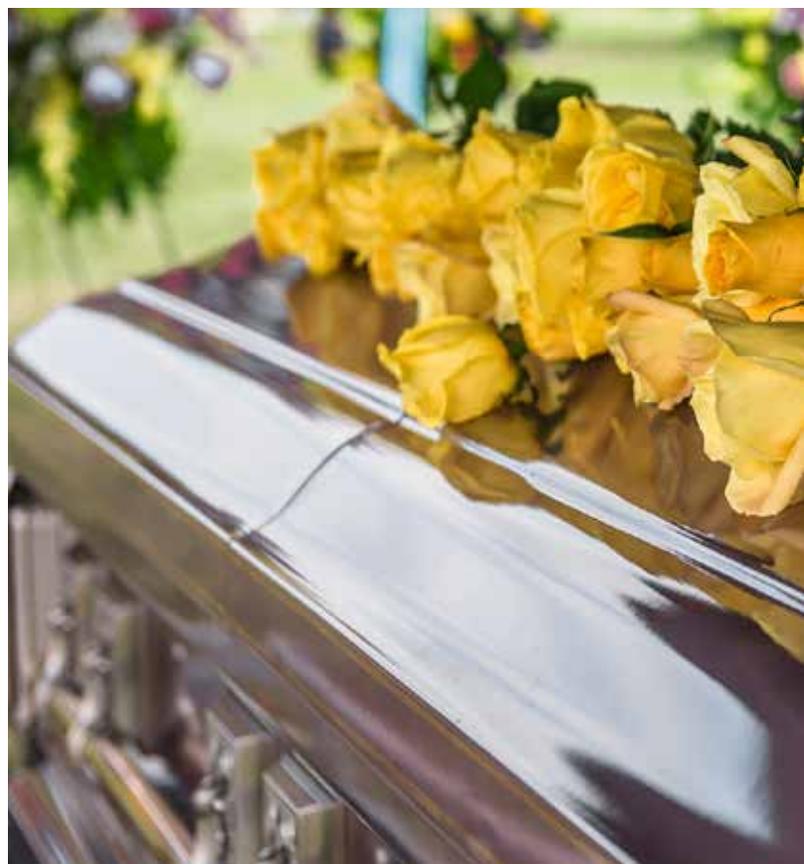
## Allow yourself to experience the stages of grief as they arise.

In her famous book, *On Death and Dying*, Elisabeth Kubler-Ross outlined five stages of grief:

1. **Denial:** At first, you find it impossible to believe the loss of your loved one is real, and you may feel numb from the experience.
2. **Anger:** As the reality of the situation begins to take hold, you may also feel angry. Focus on positive emotions and people around you.
3. **Bargaining:** The normal reaction to feelings of helplessness and vulnerability is often a need to regain control, such as, "If only we had sought medical attention sooner..." or "If only I had been better to them..."

4. **Depression:** It is common to feel as if life will never be the same because it never will be. However, with time and support from others, you will heal.
5. **Acceptance:** Ultimately, you will come to terms with the finality of your loss, heal, and begin to continue forward.

Keep in mind that each the stages are not necessarily experienced in order and they may be revisited from time to time. As you process your grief, however, the pain of your loss will become more manageable. Time plays an important role in the grieving process as does support. For help navigating and dealing with the stages of grief, please contact your trusted pastor, doctor, grief counselor or other credible support system.





## When a Loved One Passes: Where to Start & How to Plan

### Take care of yourself.

The stress of grieving can take its toll on your mind and body, so do not neglect your health and well-being. Make sure you eat right, exercise, and get enough sleep. Lighten your schedule as much as possible.

### Draw comfort from your religion.

You may find the mourning traditions of your religion to be uplifting in your time of loss. Prayers and rituals have a profound effect on the human spirit and can help you find peace under new circumstances. Take the opportunity to talk to your pastor or other spiritual leaders in your community.

### Build a network of support.

Accept assistance when it is offered to you and don't be afraid to ask for help. Most people want to help but don't know how, so be specific when expressing your needs to others. Consider joining a grief support group in your area. By talking to others who are grieving, you can find a healthy outlet for your thoughts and feelings with people who may be having similar experiences. If you find the grieving process too difficult to navigate alone, contact your pastor, doctor, or a grief counselor to help get you on the path towards healing.

### Helpful checklist:

- Remember that everyone experiences grief differently and that there is no “right or “wrong” way to feel
- Allow yourself to experience the five stages of grief as they arise
- Nurture yourself
- Draw peace from your religion
- Build a network of support
- Don't be afraid to seek help from a professional

## Afterword

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We realize this is a very difficult time for you and your family. Grieving for a loved one is a very personal experience. No one can understand exactly what you are going through at this time, but please know that you are not alone. Do not hesitate to reach out to us if we can help you in any way. We will do our absolute best to make this difficult time a little easier. It is our privilege to serve you in your time of need.

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8728 Liberty Road • Randallstown, MD 21133

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