

### **Within Hours....**

*(Taken from funeral home website information. For detailed information, research webpage of funeral home)*

When a death occurs at home or in the workplace, you will need to contact emergency personnel or your loved one's physician if he or she was under medical care. If no one else was present when the death occurred, you'll also need to notify the police before the deceased is moved to a secondary location.

When a death occurs while your loved one is in a hospital, a care facility, or hospice program, the professional staff will notify you and contact the appropriate authorities. If you have already given them the name of a funeral home or crematorium, the facility will contact them as well.

The next steps involve registration of the death, and the processes and documentation involved depend upon the circumstances. The professionals you've contacted will help guide you through obtaining a medical / death certificate and the appropriate registration procedures. (Multiple death certificates will be needed.)

### **Within the First Few Days**

After you've taken care of the initial necessary arrangements, you will want to notify your church, friends, and relatives of the death. It is absolutely okay for a trusted friend or relative to make these calls for you. Determine if you intend to have a funeral and if/where the burial will be. Now is the time to review any prearranged wishes or plans your loved one may have put in place and meet with your church and the professionals at your chosen funeral home to discuss your options and begin designing a funeral. You'll also write a death notice or obituary to notify those in the community of your loved one's passing.

Your initial call to your funeral director or crematorium will provide the opportunity for them to ask about any prearrangements and gather the information they need to transport your loved one to the funeral home or crematorium.

Your greatest resource will be your loved ones and your church who want to offer their assistance in any way they can. Often they are more able to help by preparing food, looking after children, helping with arrangements or simply offer a shoulder.

### **What if there aren't any prearrangements?**

There are some questions to be considered.

- Should I embalm?
- Do I need to purchase a casket?
- Burial or Cremation?
- Funeral or Memorial or None?
- Religious traditions or customs?
- Where will I bury my loved one?

### **Decision Checklist**

#### **Plan Ahead**

Arranging a funeral within hours of losing a loved one is a tremendous emotional strain. Pre-planning lifts the burden from their loved ones by relieving decision-making pressure at a time of grief and emotional stress.

Pre-planning provides the time needed to make practical, detailed decisions that reflect your standards, lifestyle, taste and budget.

Knowing the costs. You do not have to set aside funds for your plan but doing so may protect you against escalating funeral costs. By ensuring that the necessary funds are set aside, you help relieve yourself of unnecessary future worry and your survivors of an unexpected expense.

### **Information to Assemble**

Vital Statistics

Affiliations

If a Veteran, you'll also need:

Military service

Branch rank

Date of enlistment

Date of discharge

Name(s) of war/conflict(s) toured

Serial number

Below are the key topics and decisions to review with a funeral home.

General:

Gather personal information for the obituary

Choose a charity if desired

Choose a funeral home or cremation

Note any special instructions you desire for the service and final resting place

Funeral Service: (if you choose to have one)

Choose burial or cremation

Select casket or cremation container

Choose the location and type of service

Decide whether you'd like to have a viewing or visitation

Choose floral arrangement

Select photographs / memorabilia to display

Consider any customs, traditions, or religious rites that are important to your family

Choose clothing to dress the deceased in

Select music and hymns

Arrange transport for physical remains and the family

Brainstorm additional ways you'd like to personalize the services or pay tribute to accomplishments, hobbies, personality, and life story.

Provide insurance information to funeral home

Participants:

Clergy or officiator to preside

Musicians

Pallbearers

Friends or family members to perform the eulogy, read scripture or prepare a speech

Cemetery:

Choose a cemetery

Select a burial or cremation plot

Select a memorial or grave marker and inscription

### **Grief Resources**

The funeral home you select has materials and information related to this concern. However, there are many other resources also available locally as well as internet resources - see below websites:

Saron Lutheran Church

Grief Share (<http://www.griefshare.org>)

Web Healing (<http://www.webhealing.com>)

The Compassionate Friends (<http://www.compassionatefriends.org/home.aspx>)

AARP (<http://www.aarp.org>)

## Social Security Benefits

You must apply for benefits in order to receive benefits. To apply you can:

- 1) Visit your local Social Security Office (for Sherburne County it would be in St. Cloud),
- 2) Call - Contact Number: 1-800-772-1213 or
- 3) Visit the Social Security Website at: <http://www.ssa.gov>.

They will determine if the deceased worker is eligible to receive SS Benefits as well as if their surviving spouse or any dependent children are eligible to receive a monthly cash benefit.

A one time payment (as of the date of this printing that amount was \$255), and is paid in addition to the monthly cash benefits.

## Veterans

Talk to your funeral home or crematorium regarding their contacting the Veterans Administration.

### Contact Info:

1-800-697-6947 - For Headstones / Markers

1-800-827-1000 - For Veteran's Records

Search for the VA website "The Department of Veterans Affairs" (<http://www.va.gov>)

Regarding Burials in a Private Cemetery: ([/cem/pmc.asp](http://cem/pmc.asp))

Special Burial Allowances (<http://www.benefits.va.gov/BENEFITS/factsheets/burials/Burial.pdf>)

Visit the Regional Veteran Affairs office located at the county office building in Elk River.

For eligible veterans, The Department of Veterans Affairs (VA) may furnish upon request, at no charge to the eligible applicant:

- 1) Government Headstone or Marker (VA Form 40-1330) and/or
- 2) Medallion (VA Form 40-1330M) and/or
- 3) Burial flag (VA Form 27-2008) and/or
- 4) Memorial Brass Star Flag Holder
- 5) Presidential Memorial Certificate (VA Form 40-0247)
- 6) Burial Allowances for some eligible Veterans (VA Form 21P-530 Application for Burial Benefits)
- 7) Military Funeral Honors (<https://www.dmdc.osd.mil/mfh>)

The Medallion can be affixed to a privately purchased headstone (NOTE: medallions have been known to fall off headstones).

There are not any VA burial rites available to spouses and dependents buried in a private cemetery (GWC).

Only the following individuals may apply for a headstone, marker or medallion.

- 1) Decedent's next-of-kin.
- 2) Authorized representatives of behalf of decedent.
- 3) Authorized representative on behalf of next-of-kin.

For a private cemetery (GWC), applicant must submit a VA Form 40-1330, Claim for Standard Government Headstone or Marker or VA Form 40-1330M, Claim for Government Medallion to the VA along with proof of military service, to request a Government-provided headstone or marker. Do not send original documents as they will not be returned.