



WHEN A  
*Loved*  
ONE PASSES AWAY

– *What Now?* –

# WHAT NOW?

When a loved one passes away, you may experience a wide range of emotions. You may experience sadness, confusion, loneliness, anger, anxiety, and perhaps even guilt or relief. This is a time to honor family, cultural, and religious traditions. These rituals allow you to acknowledge the reality of the death and to begin the healing journey.

At the same time, you must complete a variety of tasks. You need to call family and friends. You need to arrange for the care of the body. You need to hold a funeral or memorial service. You need to alert various government agencies and businesses about the death, and settle the estate. This booklet will help you get through the hours, days, and weeks immediately following the death of a loved one.

## **EMOTIONAL NEEDS**

The mortuary does not need to be contacted immediately. This is a time to call your family members, friends, and clergy to be with the deceased. Give yourself adequate time to experience what has just happened. You may want to hold or touch a loved one who has died and say your good-byes. Sharing stories with friends and family also can help to begin the grieving process. When you have said your goodbyes, it is time to surrender the body of your loved one to the mortuary or funeral home.

People react differently to a death. Even when death is expected, the emotional impact of losing a loved one can be overwhelming. In the midst of all the tasks, you may experience a range of emotions including sadness, confusion, loneliness, guilt, anger, and anxiety. You may feel like you are on an emotional roller coaster. One day you may feel completely lost, the next day you may feel normal and productive, and the next day you may feel down in the dumps. These changing feelings are a normal part of the grieving process.

## **IMMEDIATELY AFTER DEATH**

- Notify appropriate authorities if needed. (Call 911, or Hospice provider). If the individual dies in a hospital, nursing home or hospice, the medical personnel will take the lead. You need a legal pronouncement of death. If the deceased person is an organ donor, be sure to let the paramedics know when you call.
- Make necessary immediate contact with family, friends, and church family. As soon as possible and practical, notify immediate family and friends about the death of the loved one. This will assist them in making arrangements quickly to be with you during this time. (North Side Baptist Church phone number is 817-599-8612)
- Designate a family member or close friend to assist you in details and coordination. This person can help you with priorities and tasks as you cope also with your own grief. (See **Special Duties of Designated Assistant** on page 3)

## **CHOOSE A FUNERAL HOME**

*It is important to find a funeral home and director you trust to handle remains.*

- Price them and get reviews. Weatherford Local Funeral Homes include:
  - Galbreath-Pickard Funeral Chapel — (817) 594-2747
  - Whites Funeral Home — (817) 596-4811
  
- Determination of financial responsibility.  
Were prearrangements made? Locate the related documents and/or contact the appropriate funeral home. In the absence of prearrangements, or if outstanding expenses remain, determine who will be responsible for those expenses.
  
- Choose burial or cremation
  - Did the deceased express a preference concerning cremation or traditional burial? This information will be needed in the meeting with the funeral home.  
*If you choose burial, check with the cemetery to see if the deceased had a prepaid plot and/or burial insurance.*
  
  - Veterans, service members, and their dependents** can be buried in a national cemetery for free. If buried elsewhere, veterans who at the time of death were entitled to receive VA disability payments can receive an allowance toward burial and funeral expenses. This allowance may be greater if the death was related to military service or if it occurred in a Veterans Affairs (VA) hospital. Other benefits may include a ceremonial American flag, a headstone, and Presidential memorial certificate.

### **CREMATION VS. BURIAL - A PERSONAL DECISION**

How you want to be laid to rest is a personal decision. It is important to discuss your wishes with your family, and also know the preferences of your family members. This will make funeral preparations a little easier for everyone involved.

In recent days, families have been considering cremation more than in previous times. There are many reasons for this are numerous including:

- It is a common consensus that Cremation cost less than burial.
- In certain circumstances, when family members wish to delay the memorial service, cremation allows more flexibility in scheduling a later date.
- The deceased or family members may wish to have the cremated remains placed or scattered in a significant location, or sent back to a city or town where the deceased may have grown up or where they wished to be laid to rest.

All flesh and blood bodies eventually decay and become like dust in the earth. Cremation simply speeds the process along. God is certainly able to provide a resurrected body for those who have been cremated. The heavenly body is a new, spiritual body, and not the old body of flesh and blood. As believers, our focus must remain on the sufficiency and sovereignty of the resurrected Christ to raise our mortal bodies.

## **NOTIFICATIONS** *(This is a task that can be handled by a special designated assistant)*

- Minister or Church: Contact the deceased's Pastor, Rabbi, Priest or other designated religious leader if there is one in order to facilitate counseling for family members and members of the deceased's congregation, synagogue or parish. They will also be involved in making arrangements for any final religious services.
- Family members
- Close friends
- Cemetery and funeral home
- Doctor or Hospice Provider (as needed)
- Employer (If applicable)
- Attorney, accountant, executor of estate (if necessary)
- Religious, fraternal, civic organizations (as appropriate)
- All insurance agents (if necessary)
- Guardian/Agent – if there is a guardianship, power of attorney or durable power of attorney for healthcare

## **SPECIAL DUTIES FOR DESIGNATED ASSISTANT**

- Assist family with scheduling time and location of meetings with funeral home.
- Assist family with scheduling time and location of meeting with clergy.
- Make contacts with friends and family as needed.
- Keep lists of food, flowers, donations, etc. brought to the family so notes can be written later.
- Assist by answering phone calls and greeting visitors. Consider designated times for visitation to allow family to rest and have private time.
- Strive to be aware of other needs the family may have and assist as appropriate.
- Keep an eye on the person's home, collect mail, throw food out, and water plants.

## **DOCUMENTS & INFORMATION TO LOCATE**

### **Documents for Funeral Home**

- Birth certificate
- Social Security card
- Military discharge papers

- Insurance policies (health, life, property)
- Citizenship papers (if appropriate)
- Prepare an Obituary for the Funeral Home and local newspaper. Make sure you include a charitable organization for donations if that is preferred over flowers. Don't include such details as exact date of birth that an identity thief could use.

### **Additional Documents**

- Will
- Automobile title
- Property deeds
- Marriage license
- Parents names (including middle names or initials)
- Income tax returns (past two years)
- Disability claims (if any)
- All documents necessary for deceased's taxes (ask your accountant)
- Deceased's work info including name and address of employer

### **Secure any valuable personal items that you wish to keep or have appraised after the funeral, such as jewelry, artwork, silver, etc.**

Later on, you and the executor will need to have these items appraised and distributed according to the decedent's wishes. This may be a difficult task if the property has already been distributed to various family members. The executor is responsible for filing an inventory and appraisal of the decedent's assets with the probate court within 90 days following the death

### **QUICK RECAP CHECKLIST:**

- Call 911, or hospice. If in a facility, alert the proper staff to the situation so they can take action.
- Call your minister, family members, or friends to be with you immediately after the death of your loved one.
- Call the funeral home, mortuary, or medical school about transporting the body.
- Contact the people who can help arrange the service.
- Notify the local newspaper of the death and include information in the obituary on location of service, donations, flowers, etc.
- Alert other family, friends, workplace, and faith and volunteer communities about the death.

# PLANNING A MEMORIAL OR FUNERAL SERVICE

Planning a funeral can be a very stressful and difficult task. Often times, the person in charge of making the funeral arrangements are grieving, and may not have a clear understanding of the wishes of their deceased loved one. Listed below are several questions that can serve as a guide or a checklist for helping you through the sometimes painful process of planning a memorial or funeral service.

## Here are some basic questions to think about before you start:

1. What is the location for the Service? (Funeral Chapel, Church, Graveside, etc.)
2. What are you going to do with the body? Will there be a casket, urn, or will the body not be present?
3. If using a casket, when will it be opened and closed.  
Note: Some clergy persons insist that the casket be closed for the memorial service. If you have a specific wish for the casket to remain open during the service, be sure to specify this when selecting a clergy person to deliver the eulogy.
4. Are you going to plan the service alone or use a funeral director?
5. Do you want a religious-based (such as a Christian Funeral), traditional funeral service or non-traditional memorial service?
6. Are there going to be others involved in the service or committal? Is the deceased a veteran and will there be a flag ceremony? (Mason, Eastern Star or other orders?)
7. Who will officiate the service? Will it be a minister, family member, friend or combination of these? Will it be a religious or secular-based service?
8. Who will give the Eulogy or other funeral speeches? If there is more than one person giving the eulogy or tribute, have someone meet with each person to make sure they aren't going to say the same thing.
9. Will a life video or other visual presentation be used in the service?
10. Is there a poem selection or other funeral reading? Who will the readers be?
11. Is there going to be a scripture reading or prayer? Who is going to read or lead?
12. Who is in charge of the music selection? Will there be a live pianist, organist, soloist, or will music be on CD? Are there any special songs you would like to play? Who is in charge of the music?  
(See Funeral Music section on Page 12)
13. Will you use pre-designated Pall Bearers?
14. Are there any items of the deceased that you would like to display to make the service personal?  
Photographs, childhood items, hobbies, music, awards, diplomas, etc.
15. Following the service, how will the closing be handled?  
Options are:
  - A. A pass by for last respects before an open or closed casket.
  - B. The dismissal of the family and the casket reopened only for family.
  - C. No opening of the casket following the service and the family follows the casket out.
16. Where is the Family Meal, Reception or gathering before/after the Service? Who is going to set-up and bring the food?

## General Information

Some have said that the funeral is more for the remaining than the departed. While, in a sense this is true, the service should reflect the personality and life of the loved one. Elements of the service need to bring comfort to all who attend.

A meeting with the minister or other person(s) conducting the service will greatly assist in your planning. You do not have to do this alone. The experience of these individuals will be a great help in designing an appropriate funeral or memorial service. You should not need to meet with these individuals until after you have met with the funeral director or arranged cremation of the body. If possible, all who have input or ideas on the service should be present.

## Considerations:

- Keep in mind that those attending the funeral or memorial may be on time schedules and are assuming a funeral will not be over an hour. There are exceptions to this but, for the most part, this should allow adequate time.
- Realize that mourning creates a short attention span for loved ones and extended speeches or songs are difficult to receive.
- If family members or others are called on for eulogy, remember that if they are not used to speaking in public it may be difficult for them to organize thoughts or speak in a way to be heard. These should also be made aware of time restraints (if any). The minister or service director can assist with this.
- Arrangement of seating for the first rows should be completed before entering the funeral service. First rows are normally designated for next of kin and immediate family.
- Make arrangements for those with impaired mobility (wheelchair, walker, etc.) to be assisted and provided early seating if needed.

## **MAKING THE FUNERAL OR MEMORIAL SERVICE ARRANGEMENTS**

- Choose a location & time (Funeral home chapel, church, or graveside only)
- Meet with the funeral director and/or others who will assist in arrangements (this may be a clergy)
- Choose the type of service you are having
- Identify favorite scripture, stories to be included in the service
- Choose who you want to officiate the service and check on availability
- Designate the person who will read the eulogy. If there is more than one person giving the eulogy or tribute have someone meet with each person to make sure they aren't going to say the same thing. Speakers should read from pre-prepared notes and conform to an agreed length of time.
- Select pallbearers (usually 6 people who are physically able to lift the coffin) Younger or extended family members may wish to serve in this capacity. Honorary pallbearers from a church, organization or other area of life may also be selected.
- Decide what the deceased will wear
- Pick out floral arrangements: Casket Spray, Lid arrangements, Standing Spray, Specialty pieces. Cost should be a consideration as these can be quite expensive
- Decide if you want memorial cards and who will make them. (The funeral home may offer to print them)
- Will others be speaking in the service?
- Will there be other special presentations such as: Is the deceased a Veteran? Will there be a flag service? Mason/Eastern Star or other fraternal order?
- Decide concerning transportation for immediate family and pallbearers. (The funeral home will most likely set up the transport of the body.)
- Decide if there will be a slide show or video memorial to be used prior to and/or during the funeral service. (When using this kind of memorial, coordinate closely with the media specialist at the church/funeral home to ensure sufficient preparation time.)
- Choose a guestbook/sign-in book
- Decide on a photograph to be displayed or make a collage photo board of the person's life. (Consider including childhood items, hobbies, awards, diplomas, etc.) to display if desired.
- Decide if there are any other items to display representative of the deceased's - hobbies, service or interests (religious, military, etc.)

## **ORDER OF SERVICE**

The service order will largely depend on the number of songs and speakers to be used.

Samples include:

### **A Traditional Protestant Service**

Processional..... Selected Songs  
Song.....  
Obituary or Eulogy.....  
Scripture & Prayer.....  
Song.....  
Message.....  
Prayer.....  
Recessional..... Selected Songs

### **This may be modified depending on added elements.**

(Three songs and a video)

\*Pre-service Video.....  
Welcome.....  
Song.....  
Scripture/Obituary.....  
Eulogy.....  
\*Life Video.....  
Prayer.....  
Song.....  
Message.....  
Song.....  
Prayer.....  
Recessional w/Family.....

\* For Pre-Service Video decide if pre-recorded or live (organ/piano) music will be played with the photos. Will the pictures be looped or will it play through only once? For a pre-service photo loop we suggest no less than 20 and no more than 50 photos be used. *(If both a pre-service and Life video are planned it is recommended to use different photos and music for each.)*

\* If Life Video is planned decide on what pictures will be used, in what order, and with what music. *(We suggest using 30-35 photos with one 3:30-4:00min song.)*

\* Decide who will be assembling these videos for the service. Is this something the funeral home provides, or your church? If a family member is creating the video(s) be sure to get the finished product to the funeral home or church hosting the service ahead of time to test with their Audio Video system.

**Do not concern yourself too much with the order until you have met with the clergy for your service. Items such as a New Testament Reading and Old Testament Reading may be a part of the liturgy of your church. The minister will assist you in adding the other elements for a smooth service.**

## Open vs. Closed Casket and Pass-by

There are several options regarding the opening and closing of the casket before and after the service.

1. A casket may be closed and not opened again after leaving the funeral home.
2. A casket may be opened prior to the service for family and others to pay last respects.
3. A casket may be opened at the end for the congregation to pass-by and final family viewing and then remain closed for burial.

While tradition or deceased directions may dictate how this is handled it should be mentioned that in some instances reopening the casket may create difficulties for the family and those attending.

1. The closure attained from the service is disrupted by the viewing and emotions which arise.
2. A large number of people passing by can take time equal to or even much longer than the service. Many people cannot pass by without speaking to or embracing a family member. Physical issues develop when people are trying to embrace or a row of chairs or pews.
3. The family can better contact specific friends and others if they are dismissed into an area where they make contact easier.
4. If necessary, the opening of the casket for family only after the congregation is dismissed provides a private time for family.

**The Obituary (See THE OBITUARY Page 10)** – Write the obituary and turn in to the local paper.

### Burial

- Find plot records if already arranged
- Choose a cemetery
- Choose a plot
- Choose a grave marker (if one is needed)

### Bills To Be Paid

- Funeral director
- Cemetery/Interment/burial services
- Florist
- Funeral services
- Limousines and funeral coach (hearse)
- Clergy
- Musicians
- Others (rent, mortgage, taxes)

### Other Things To Do Before The Funeral

- Arrange care for infants or other minor children
- Search for special wishes included in will
- Keep a list of callers, flower tributes and donations
- Provide lodging for out-of-town attendees
- Answer phone calls and letters
- Pick out clothing for surviving spouse and children
- Prepare your home for family and friends

# THE OBITUARY

The main purpose of an obituary is to inform others of someone's death and to briefly (and publicly) commemorate him. A family member is usually in charge of the obituary or the task may also fall to a good friend. Obituaries are sensitive, so be sure you're the appropriate person to write it. Newspapers usually provide guidelines and assistance for writing obituaries, making the process easier. They tend to follow a similar format. Here are the basics:

## Things to know before you start

- There is a difference between a standard obituary, a death notification, and a news or feature obituary. *The steps below are a guide for writing a standard obituary.*
- Newspapers almost always charge for an obituary.
- Death notifications are very brief and usually free.
- News obituaries are longer stories, usually about well-known or locally known people, chosen and written by the newspaper staff. You can suggest a news obituary about your friend or relative, but the decision to run it is up to the publication.
- Funeral (or mortuary) homes will often write and place obituaries for you, for a fee.

## Planning with the newspaper

- Contact the newspaper(s) where you want the obituary published and ask for their guidelines and sample obituaries.
- You should include newspapers in locations where your friend or relative spent any amount of time, such as the town where he lived or grew up, or a location where he attended college or regularly vacationed. Placing the obituary in several publications is an easy way to inform people who might otherwise never learn about his passing.
- Talk to the newspaper about pricing options. Because they charge by length and by the number of days the obituary runs, the cost can be considerable, so decide how much you want to spend. Your payment usually includes placement in both print and online editions, though some newspapers charge extra for this.

## Writing the Obituary

- If you want the obituary to inform readers about the time, date and location of the memorial service, make sure you know the newspaper's deadlines so the obituary will be published in advance of the service.
  
- Decide what you want to write about. The information given usually includes:
  - Full name (some people put a maiden name in parenthesis)
  - Date of death
  - Where the person was living at the time of death
  - Date of birth - **Warning: there are opinions that you should not give the exact date of birth to prevent identity theft.**
  - Birthplace
  - Key survivors (spouse, children) and their names (Double check the spelling and proper names for the obituary)
  - Time, date, place of memorial or burial services (if you want the public invited)
  
- Add any extra information that's relevant or important to those closest to the person. It's common to include:
  - Cause of death
  - Biographical information, life story, or major life events (covering as much or as little as you'd like)
  - Survivors who are grandchildren, siblings, nieces and nephews, friends, or pets
  - Memorial tribute information, such as "in lieu of flowers, donations may be made to such-and-such hospice or such-and-such nonprofit organization"
  
- It's a good idea to run these facts by other family members to check for accuracy, as well as to make them feel included, before you invest time in writing.

Obituaries tend to use a basic, straightforward writing style, simply presenting the facts. Have some samples next to you as a guide — most newspapers suggest you use recent ones they've published.

## Completing the process

- **Run it by other family members or dear friends to double-check facts.**
- Submit it to the newspaper, but always keep a copy.  
*The newspaper will copyedit for spelling, style, and grammar (but make sure you've also proofed it to the best of your abilities).*
- Ask the newspaper to let you check it before it's printed.
- If you see a mistake after it's printed, call the paper and ask for a correction.



# MUSIC

## AND THE FUNERAL OR MEMORIAL SERVICE

### **MUSIC SELECTION FOR THE SERVICE**

Music is often intrinsic to any celebration, and funerals are no exception. Music provides opportunity for reflection as well as supporting and uplifting an individual in mourning.

- Pre-Service Music can be pre-recorded music or songs played by a pianist or organist. (or other instrument)
- The music should be encouraging and may consist of familiar songs or favorite songs/hymns of the deceased. The age of the person being remembered may also dictate the music

Songs played at funerals are chosen with care. A funeral, often held at a church or gravesite, is a final tribute after the loss of a loved one. Family and friends want the music to reflect their feelings as well as the wishes of the deceased.

### **THE ROLE OF FUNERAL MUSIC**

At different stages of the ceremony, music can do one or more of the following things:

- Set the mood as mourners arrive
- Provide a background for quiet contemplation
- Reflect the deceased's personality or interests
- Follow set religious or cultural conventions
- Accompany key events such as the committal of the body

From its simplest use to the most elaborate arrangement, and across religions and cultures, music undoubtedly has a place in almost every funeral. Not just sad funeral songs either, but the full range of music to capture every facet of someone's life. In the Christian setting, special care is taken, when selecting music to ensure it is appropriate, and not offensive to the sacred environment of the Christian funeral being held in a particular church's worship center, sanctuary, or chapel.

## **HOW TO CHOOSE THE MUSIC FOR A FUNERAL**

Funeral music is about much more than just traditional organ music. With more and more venues having the means to play specific music, tailoring music to your exact wishes has never been easier. Whether it's for the funeral march, at the graveside, or even at a post-funeral wake, there's a place for many different kinds of music. Music at funerals should be limited to one or two songs that will enhance the service but not dominate.

Choosing music for funerals usually involves combining one or more of the following:

- The known preferences of the deceased
- Music that friends and family feel reflects the deceased's life and personality
- Traditional music dictated by convention
- Selected song lyrics must be approved by church music minister, senior pastor, or designated staff member

Sources of funeral music are diverse and include the following:

- Personal music collections
- Online resources
- Traditional funeral songs
- Music or a funeral song heard at another funeral
- Advice from religious ministers or funeral directors
- The documented personal wishes of the deceased.

Increasingly, modern funerals and celebrations of a life successfully combine religious funeral songs and secular favorites.

# AFTER FUNERAL CHECKLIST

## SOCIAL SECURITY

If you have any questions and/or are eligible for survivor or minor children benefits, please contact the Social Security Administration at [www.socialsecurity.gov](http://www.socialsecurity.gov) or by telephone at 1-800-772-1213, Monday - Friday from 7:00 am-7:00 pm. **Note:** If the deceased was receiving benefits, most checks that arrive after death will need to be returned to the Social Security Administration.

## MEDICARE

If your loved one received Medicare, Social Security will inform the program of the death. If the deceased had been enrolled in Medicare Prescription Drug Coverage (Part D), Medicare Advantage plan or had a Medigap policy, contact these plans at the phone numbers provided on each plan membership card to cancel the insurance.

## DEATH CERTIFICATES

These are required for proof of death to change the title on the deceased's assets such as automobiles, bank accounts, stock certificates and life insurance policies. You will also need to send with your income tax return if you still file. Funeral director can provide guidance in obtaining the initial death certificate and suggest the number you may need.

## EMPLOYEE BENEFITS

Notify the deceased's employer, Human Resource Department or Insurance Department. Inquire about life insurance, health insurance for the survivor and children, profit sharing and pension, if applicable.

## LIFE INSURANCE

File a claim against every policy. You will need to send a copy of the Death Certificate. If the deceased is listed as the beneficiary on any other life insurance policy, request the required forms to name a new beneficiary.

## VETERAN BENEFITS

Military veterans and their dependents are entitled to a variety of benefits depending on their circumstances. Veteran's Administration claim forms can be completed at a Veterans Affairs Office, a Veterans Hospital, the funeral home, or the cemetery. You can contact the VA at 800-827-1000 or at [www.vba.va.gov](http://www.vba.va.gov). **IMPORTANT:** If you will qualify for Social Security benefits, you should go to the Social Security Office first.

## HEALTH INSURANCE

Contact the health insurance carrier for instructions.

## **YOUR HOME**

**INSURANCE:** Ensure the homeowner's policy is updated and continues to provide adequate coverage for the deceased's property until removed from the home, if the home is being sold. If the home was rented, cancel the lease after removing the deceased's property.

**DEED:** You will need to change the deed on all property and remove the deceased name which will require a certified copy of the Death Certificate.

- Notify utility companies to change or stop service and postal service to stop or forward mail.
- If the deceased's house will be vacant for a while, you may ask police to periodically check the house.

## **VEHICLES**

**Insurance:** Contact the automobile insurance company about accident insurance. If the deceased's death was due to an automobile accident, additional benefits or unused premiums may be due to you. Also, ensure the insurance company continues to cover the deceased's automobile(s) until it is sold or transferred to a beneficiary.

**Registration:** You will need to change the titles and registration on all vehicles including cars, trucks, trailers, motor homes, mobile homes, etc. You may use a photocopy of the Death Certificate.

## **CANCEL DRIVERS LICENSE**

Clearing the driver's license record will remove the deceased's name from the records of the department of motor vehicles and help prevent identity theft. Contact the state department of motor vehicle for exact instructions. You may have to visit a customer-service center or mail documentation. Either way, you'll need a copy of the death certificate.

## **LABOR UNION OR FRATERNAL ORGANIZATION BENEFITS**

If the deceased was a member, inquire about benefits.

## **FINANCIAL & CREDIT OBLIGATIONS AS WELL AS REGULAR BILLS**

Inquire on all loans, service contracts and credit cards to find out if they were covered by credit life insurance. If yes, the balance would be paid in full at the time of death and the deceased's estate would owe nothing. If they were not covered by credit life insurance, then contact the creditor(s) to continue payment. \* Make a list of all important bills and share the list with the executor or estate administrator so bills can be paid promptly.

## **CREDIT CARDS**

Notify credit card companies of the death. If the card(s) was issued in the deceased and survivor's names, you may want to find out the requirements to change and issue a new card(s) solely in the survivor's name. **Note:** Inquire about transferring frequent flyer miles, if applicable.

## **NOTIFY CREDIT REPORTING AGENCIES**

To minimize the chance of identity theft, provide copies of the death certificate to the three major firms — Equifax, Experian and TransUnion — as soon as possible so the account is flagged. Four to six weeks later, check the deceased's credit history to ensure no fraudulent accounts have been opened.

**BANK / CREDIT UNION ACCOUNTS / TRUSTS**

- If a joint account(s) exists, you may wish to name someone else to the account. If social security checks were being directly deposited into an account, the financial institution needs to be notified of the death. If the deceased's estate is in trust, contact the Trust Department of the financial institution for instructions. **Note:** Some credit unions offer life insurance.

- If deceased had a safety deposit box it will need to be cleaned out by the legal representative.

**CANCEL PRESCRIPTIONS, NEWSPAPER, AND OTHER SUBSCRIPTIONS**

**INVESTMENT / REAL ESTATE**

Change stocks, bonds, certificates of deposit and all other investments into the survivor's name. Financial institutions and stock brokers have required forms. Transfer real estate title of jointly held property with the register of deed's office in the county where the real estate is located. Also, have joint property reappraised for tax purposes.

**INDIVIDUAL RETIREMENT ACCOUNTS**

If the surviving spouse is the beneficiary, decide whether to roll the IRA over to the surviving spouse's IRA account(s).

**FEDERAL & STATE TAXES**

Contact the Federal and State tax offices to determine legal requirements regarding inheritance and estate taxes. Also, review the income tax situation for possible adjustments of withholding or estimates for increased or decreased tax liabilities. A return will need to be filed for the individual, as well as for an estate return. Keep monthly bank statements on all individual and joint accounts that show the account balance on the day of death.

**ATTORNEYS**

The survivor may want to consult an attorney regarding the disposition of the estate. The attorney will be able to assist in matters such as changing property deeds and titles, disposition of bank accounts, stocks and bonds and probating the will (file within 30 days of death, unless adequate steps have been taken to avoid probate). Discuss attorney fees and have a written retainer agreement. Also, it may be an appropriate time for the survivor to create and/or update their will.

**FINANCIAL ADVISORS**

You may want to speak with an accountant or financial advisor. Compile a list of all the assets at the time of death, i.e., copies of property deeds and titles, statements, etc. This information is required for filing federal and state estate tax returns.

**CANCEL EMAIL AND WEBSITE ACCOUNTS**

It's a good idea to close social media and other online accounts to avoid fraud or identity theft. The procedures for each website will vary. For instance, Google Mail (Gmail) will ask you to provide a death certificate, a photocopy of your driver's license and other detailed information.

**CANCEL MEMBERSHIPS IN ORGANIZATIONS**

Reach out to sororities, fraternities, professional organizations, etc., the deceased belonged to and find out how to handle his/her membership status. Greek organizations may want to hold a special ceremony for your loved one.

**NOTIFY THE ELECTION BOARD**

According to a 2012 Pew Center report, almost 2 million people on voter registration rolls are dead.

**DISPOSING OF PERSONAL ITEMS AND CLOTHING**

Although one of the most heartbreaking tasks when a loved one dies, as soon as emotionally possible, every effort should be made to dispose of those items which will no longer be used by the survivors. The timing of this is handled differently from person to person. If too soon, it may prevent survivors from having adequate time to grieve, while if it takes too long, it may seriously delay the ending of the grieving process, acting as a very painful and constant reminder of the person's death. Only a few items should be retained as mementos.

No items should be moved, sold, given away or otherwise disposed of if they have been identified in the person's Will as items to be distributed as a part of the estate. Only the legal beneficiary of those items is entitled to make the decision as to their disposal.

**ARRANGE FOR A HEADSTONE**

If you have not already chosen a headstone, you can typically purchase one through the cemetery or from an outside vendor of your choice. Consult the cemetery about rules, regulations, and specifications such as color and size, particularly if you go with an outside vendor.

**DOCUMENTS TO LOCATE**

There are some documents that may be needed or at least helpful in settling the estate of the deceased. These documents should be located and kept together in one place until they can be turned over to the person in charge of carrying out this part of the affairs of the deceased. Included in the list of documents to be sought:

- funeral and burial plans/contracts
- safe deposit rental agreement and keys
- trust agreements
- nuptial agreements/marriage licenses/prenuptial agreements/divorce papers
- life insurance policies or statements
- pension, IRA, retirement statements
- income tax returns for the past three years
- gift tax returns
- birth and death certificates
- military records and discharge papers
- budgets/bookkeeping records
- bank statements, checkbooks, check registers, certificates of deposits
- deeds, deeds of trust, mortgages and mortgage releases, title policies, leases
- motor vehicle titles
- stock and bond certificates and account statements
- unpaid bills, notes
- health/accident and sickness policies
- bankruptcy papers: filings and releases

This is certainly not intended to be an exhaustive list of every detail to which attention must be given nor does this alleviate the need to ask questions about topic areas that may not have been mentioned. It is an attempt to provide some initial guidance to those in the position of having responsibility for handling the affairs of a deceased loved one. These are just some of the more fundamental core items. The emotional issues will have to be dealt with and special care should be taken when a loved one dies leaving young survivors or elderly survivors. Support groups and counselors should be contacted at the initial signs of depression.



### **GriefShare©**

GriefShare is a friendly, caring group of people who will walk alongside you through one of life's most difficult experiences. You don't have to go through the grieving process alone. GriefShare seminars and support groups are led by people who understand what you are going through and want to help. You'll gain access to valuable GriefShare resources to help you recover from your loss and look forward to rebuilding your life.

There are thousands of GriefShare grief recovery support groups meeting throughout the US, Canada and in over 10 other countries. There's one meeting near you! You are welcome to begin attending the GriefShare group at any session. Each is "self-contained," so you do not have to attend in sequence. You will find encouragement and help whenever you begin. You will be able to continue with GriefShare through the next 13-week cycle and view any of the videos you have not seen.

North Side Baptist Church of Weatherford offers Griefshare to anyone seeking assistance with their loss of a loved one. You can call for details about the Griefshare program at 817-599-8612.







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