

COMPILED BY OUR COMMUNITY OF CAREGIVERS

*A guide for helping through
the final stages of life.*





Getting from here to there.

How to prepare for the outcome we all face.

This guide is designed to support people who are helping the dying person reach the final stage of acceptance in order to achieve a peaceful transition from life into death. Death is an inevitable outcome that all of us will face at one time or another. Whether you are facing death with a loved one who knows it, or whether you are facing death as you or your loved one grows older, this guide is geared towards helping you through the process. It will answer questions and prepare you as to what to expect and what options are available.

Three needs of a dying person that should be addressed:

Practical needs

The dying person has many practical needs to attend to before death. Completion of these items gives that person a feeling of some control of their life and a sense of accomplishment and closure. Such items might include completion of unfinished business, dealing with medical requirements to be comfortable, personal time with the loved one and arrangements for after their death.

Physical needs

As death approaches, the dying individual may lose strength, mental acuity and the ability to care for themselves. It is during this time that there is the greatest need for a support person. The dying person may become anxious and fearful if he or she is not prepared emotionally and spiritually for death.

Environmental needs

By providing a calm, cohesive environment during the final stages of life and having the knowledge of what to expect physically and psychologically, the dying person will have a more peaceful transition from this life into death. We have created this guide to help family and friends through a peaceful transition.

Nothing is so strong as gentleness, and nothing is so gentle as true strength.

– Ralph Sockman

Understanding now will deter problems in the future.

Organizing thoughts and tasks before a death occurs.

- ✱ Access information, such as this guide, that will help everyone cope
- ✱ Identify where personal articles are stored, such as safe deposit and lock boxes
- ✱ Tell stories together and relive favorite memories and events
- ✱ Pick out photographs
- ✱ Determine who to notify
- ✱ Discuss the memorial/funeral service

Hospice care... When is the right time?

Hospice can help in many capacities, whether it is full-time or part-time assistance. As your loved one grows weaker and less capable of doing daily activities on their own, you may consider contacting your local hospice to discuss your options. Many families struggle with the fact that they cannot be the sole caregivers for their loved one. The reality is that the hospice provides trained professionals who can help you and your family members cope with the situation just as much as they can help your loved one who is facing death.



Tackling the legal aspects of dying.

Knowing what to do before a death occurs.

- ✱ Personal representative/successor trustee of a trust should try to make a list of the assets owned by the loved one or the trust.
- ✱ Open a bank account for the estate of the loved one.
 - This should be done early on and all receipts and disbursements should be recorded in that bank account, in order to account properly for the assets and the expenses of administration.
- ✱ Look for insurance policies or annuities
 - Contact the insurer with respect to any current policies or annuities.
- ✱ Assemble deeds to determine what real estate, if any, is owned.
- ✱ If real estate is owned in more than one state, special proceedings, called “ancillary administrations,” may be needed in each state.
- ✱ Determine if any securities, stocks, bonds, mutual funds, etc., are owned.
 - These securities involve important choices which need to be made by certain beneficiaries, particularly in regard to IRA accounts. If there are annuities, pension and profit-sharing plans and interest of that type, they may provide for joint payment to a surviving spouse or others.
- ✱ Pinpoint retirement plans, IRA accounts and similar retirement benefits.
- ✱ If the loved one controls, or was a principal person in a business, it may be necessary to check to see if there are buy-sell agreements.
- ✱ If there is real estate that is insured, make sure that the insurance policies on the properties of the loved one are maintained.
- ✱ Locate bank accounts or safe deposit boxes.
- ✱ Determine if the loved one indebts anyone.
- ✱ Make an inventory of household goods and personal belongings.
- ✱ If there will be a surviving spouse, make sure veteran’s benefits or other “joint and survivor” benefits are acknowledged by the surviving spouse.



Talk things over with family members to consider everyone's feelings and wishes.



How to help yourself or your loved one through grief.

At the time of death:

- ✱ Do not be quick to make distributions to family members or friends of the deceased. Disbursements need to be in compliance with the will or other instructions and applicable tax laws.
- ✱ File income taxes of the deceased for the year of death and any tax due must be paid.
- ✱ If there is a surviving spouse, the surviving spouse and deceased can file a joint return for the year of death.
- ✱ If there is a trust, particularly a revocable living trust, it will become irrevocable at the time of death, if not before. A separate tax return, Form 1041, Fiduciary Income Tax Return, needs to be filed for the trust or the estate of the decedent if income is received by the estate or a trust.
- ✱ If there are minor children and the will provides for a guardian, the children need to be placed in the care of the guardian. If there are minor children and no guardian is appointed, or if there is no will, then the court must appoint a guardian.

A word of caution...

As you go through this process, please be aware of people who prey upon families of the deceased. There are people who look for death notices and make unfounded claims against the deceased. Some may also attempt to burglarize the home during the funeral service. Be cautious about such matters; have someone stay at the home during the funeral service, and do not easily accept the claims of unknown individuals who lack documentation.

Knowing you are going to lose someone you love is very painful. However, grief, when it is expressed has the potential for healing. This can eventually strengthen and enrich life. It has been said that there is no right or wrong way to grieve. This guide provides ways to make your grieving process more complete and more positive.

Family reconnection

Grief can create a path for reunion, remembering and even reconciliation. Sharing your grief can make the burden easier to carry. You may choose to involve others in this process as well.

Your faith community

If you follow a religious tradition, embrace the comfort its rituals can provide. Allow people within your religious community to give you emotional support. If you are estranged from your faith community or have none, this may be a good time to reconnect or to explore alternatives.

Friends

Let people who care about you take care of you, even if you take pride in being strong and self-sufficient. Especially when you live away from family, true friends can offer support.

Support groups

There are many support groups for people who are grieving, including specialized groups, such as people who have lost children, suicide survivors and tragic death survivors.

Professional help

Talking with a doctor, therapist, clergy or grief counselor has helped many people.

Internet groups/resources

The internet offers a plethora of resources for dealing with death and dying. Some of these resources include:

aarp.com
alz.org
americanheart.org
cancer.org
caringinfo.org
compassionatefriends.org
dying.about.com
death-and-dying.org
helpguide.org
hospicenet.org
hospicefoundation.org
strokeassociation.org
thecarecommunity.com
va.gov
vnaa.org

*You cannot do a kindness too soon,
for you never know how soon it will
be too late.* — Ralph Waldo Emerson



Making arrangements can be part of the healing process.



Acute Loss

It's where healing begins

The Hearing Phase When you tell others about your loss, it brings a sense of reality to your experience, moving you on your grief journey towards the important step of acceptance.

The Sharing Phase One of the most important factors in your healing process is knowing that you don't have to face your pain alone.

The Seeing Phase Releasing suppressed feelings is important, and the sooner we face the pain of loss the better for our well-being.

The Gathering Phase Having a gathering puts you in charge of your emotions.

The Connecting Phase You'll eventually discover that stories and recollections don't just lift our spirits temporarily but will sustain us for a lifetime.

The Reflecting Phase Acknowledging a shared past helps us begin to move forward.

The Celebrating Phase Celebrate the wonder of the life they lived and the fact that it, in some way, blessed yours.

When should I actually make arrangements?

The funeral arrangements can be made at any time, either before or after the death has occurred. Preplanning the service allows for clear decision making on your schedule. If the death of a loved one could potentially occur further in the future, preplanning also locks in the costs at today's rate. Normally, a close family member arranges the funeral. However, frequently the funeral arrangements are made with a friend or an officer from the public trust.

What personal information will the funeral home need about my loved one?

Specific facts about an individual including, but not limited to, gender, age, marital status, occupation and employment status, social security number, home address, phone number, ethnic background, cause of death, military rank and branch and religious preference, if applicable.

Why is this information needed?

The funeral home handles all forms necessary to register the death with the government (municipal, federal and state), that provides the estate with forms necessary to conclude the settlement of the estate, including pension and/or insurance forms. The information is also needed to perform cemetery services and to allow clergy and the church to carry out their requested duties.

Do I need more than one copy of the death certificate?

Probably. You will need to give certified copies to insurance companies, banks, etc. The funeral home may obtain them for you. The funeral director files death certificates with the Registrar of Vital Records in the locality where the death occurred.



It helps to focus on a lifetime of happy memories to comfort both the person facing death and their loved ones.

Creating an obituary that reflects the life.

There are many guides both online and in print to writing a good obituary. Many times, the funeral director will help you organize your thoughts and format the information. In general, you will want to include the core information such as where the person lived, how long they lived there, and details of their personality to capture the passions of the individual as well. One item that is frequently useful to reconnect with long-term friends of the deceased is to mention the surviving members of the family. Remember that if a public service is desired, the service details should be in the obituary.

If there is any kindness I can show, or any good thing I can do to any fellow being, let me do it now, and not deter or neglect it, as I shall not pass this way again.

— William Penn

Don't hesitate to call any of the excellent services and resources our community has to offer. They are there to help you and most are available free of charge.



Planning for a ceremony.

Once we see and understand how we deal with death, it is time to consider how the ceremony enters into this process. The funeral serves many purposes including:

- ✱ An opportunity for the community to pay its respects.
- ✱ Encourages the affirmation of religious faith or spirituality.
- ✱ Allows people to remember and honor their loved one in a special way.
- ✱ Provides a means of saying farewell and providing closure.

The funeral or memorial service should meet the needs of the family. The service, whether religious in nature or not, may include personal readings, stories, or anecdotes about the deceased, eulogies by family members, and music chosen by the family. Ask your funeral director about a life tribute moderated and planned by a certified celebrant.

While we affirm the value of the viewing of the deceased as a means to confirm the reality of death, the family has the option to arrange whatever type of services they feel would be meaningful to them. This might include leaving the casket closed at times when those who do not wish to view are present, as well as another period of viewing for others who do.

What is the difference between a funeral and a memorial service?

A funeral is a ceremony with the presence of the

deceased in a casket. The casket can be either opened or closed depending on the family's preference. A funeral can be incorporated with either traditional burial or cremation. If cremation is preferred, the cremation can take place after the funeral.

A memorial service is a ceremony without the presence of the deceased. Oftentimes, families that prefer cremation opt for a memorial service. The urn can be present at the memorial service.

What is a graveside service?

A graveside service is a brief ceremony conducted at the cemetery before the burial or inurnment of a casket or urn.

Making selections.

Cremation or burial?

Arranging for funeral services can be thought of as therapeutic, in the sense that the grieving person is engaged in meaningful activities which force them to communicate, make decisions, and interact with others.

Cremation and traditional burial offer the same services, including music, prayers, and recitations of your choice. You can have viewing and visitation arrangements, with an open or closed casket (or no casket at all) for as long or as short a period as you wish. Other services and options for your funeral or memorial service might include a reception for family and friends. This can be at the funeral home, at your church, in your home, or other location that is significant to the family or to the deceased.

Other things to consider for the service.

Funeral service date and time - Services are often held before or after burial, and with a range of hours for viewing and visitation.

Service location - Services are usually held at the funeral home, but they can also be held at religious institutions, the gravesite, or in the family home/place of significance.

Eulogies and readings - Short speeches that are delivered by one or many people in which friends and family remember the deceased. Contents of a good eulogy include talking about family, love, beliefs, and accomplishments. For religious ceremonies, readings often take place interwoven with eulogies.

Pictures and photo albums - In many services, pictures and photo albums of the deceased will be placed on a table for family and friends. Ask relatives and close family to bring their favorite pictures of the deceased, and add them to the photo album or create a memorial DVD.

Pallbearers - For full traditional funerals, pallbearers are sometimes desired. This will require four to six strong individuals, usually friends and relatives, but not the next of kin. The funeral director can arrange for this service.

Music, memorial cards, flowers and printed material - Your funeral director can help you personalize the service with meaningful options.

People will forget what you said, people will forget what you did, but people will never forget how you made them feel. – Bonnie Jean Wasmund



Personalization - A Fitting Tribute.

What does it mean?

Americans are moving toward more colorful, personalized ways to say goodbye to loved ones. Such services might include “comfort” music, favorite foods, photographs and other mementos that celebrate the individuality of the dead. Grieving families also now desire themed receptions and having cremated remains embedded in reefs or compressed into gemstones.

Which personalization options are you interested in?

✿ **Life tributes/celebrant service** – Maybe your loved one had a passion for cooking or maybe was a tremendous golfer. Whatever their hobbies and interests, a celebrant service at the funeral home can provide options to honor the legacy and truly reflect the story of a life.

✿ **Memory boards** – At the funeral home, a memory table may be used to display personal items of the deceased. A memory board would have a collection of photographs attached and can be displayed on an easel at the funeral home for visitors to reminisce about their life experiences with the deceased.

✿ **Video tributes** – A DVD tribute is created with photographs of your loved one to help friends and family remember their life. The pictures are transferred to DVD with beautiful backgrounds and soothing music to take you to a time and place before your loss. These videos can be made available to be

shown at the funeral home during visitation or the service. These are also special keepsakes for you and your family to keep those memories frozen in time and to treasure forever.

✿ **Mementos** – Miniature urns, mementos, and personal remembrances offer families numerous choices for memorializing their loved one. They hold a small portion of cremated remains and become especially appropriate when several family members desire a personal memento.

✿ **Jewelry** – Keep your loved one close to your heart with memorialization jewelry. Cremated remains, a lock of hair, or earth from the gravesite can be placed in these unique pieces of artwork. Ask your funeral director for details.

✿ **Military honors** - The core elements of the funeral honors ceremony, which will be conducted, are:

- Flag folding
- Flag presentation
- Playing of Taps

Deciding on the place of eternal rest.

Aside from *traditional burial*, there are several other methods of interment or a resting place to consider. Alternatives to burial may also be more appropriate, but be sure to consider the personality of the deceased before you decide what to do. Burial alternative options include:

Cremation is becoming a common option. However, you should be aware of religious regulations if you are considering cremation.

Interment in a mausoleum or family tomb is also possible. Entombment used to be more common than it is today, but people have voiced concerns as to how this affects the decomposition of the body.

Interment through a *green burial* (sometimes called direct burial) is an alternative to a traditional burial, though there are a limited number of places where it can be done.

Burial at sea - For those who wish to honor the deceased with a personalized funeral, this may be a viable option. Ask your funeral director for more details.

Body donation is growing in popularity in the U.S. While this might not be the best choice for some people due to familial and religious beliefs or the feelings of the deceased on the subject, it is a great way for death to become a continuation of life.



Things to do after the death has occurred.

Soon after death:

- ✳ If a doctor is not present, notify a doctor or coroner in order to obtain a death certificate.
- ✳ If the death occurs at home, you may need to contact a local police officer or coroner.
- ✳ If hospice services are being used, contact them.
- ✳ Contact relatives and close friends. You may want to consider having family members contact others to save yourself some time on the phone during a stressful period.
- ✳ Call the executor for the estate, or the person responsible for billing expenses.
- ✳ Call the funeral home director to start the process for the arrangements.
- ✳ Collect the information that you will need for the death certificate at the funeral home. This includes parent's full names, residence, occupation, social security numbers, veterans discharge or claim number, marital status, birthplace and date of birth of the deceased.
- ✳ If applicable, call a close religious figure.

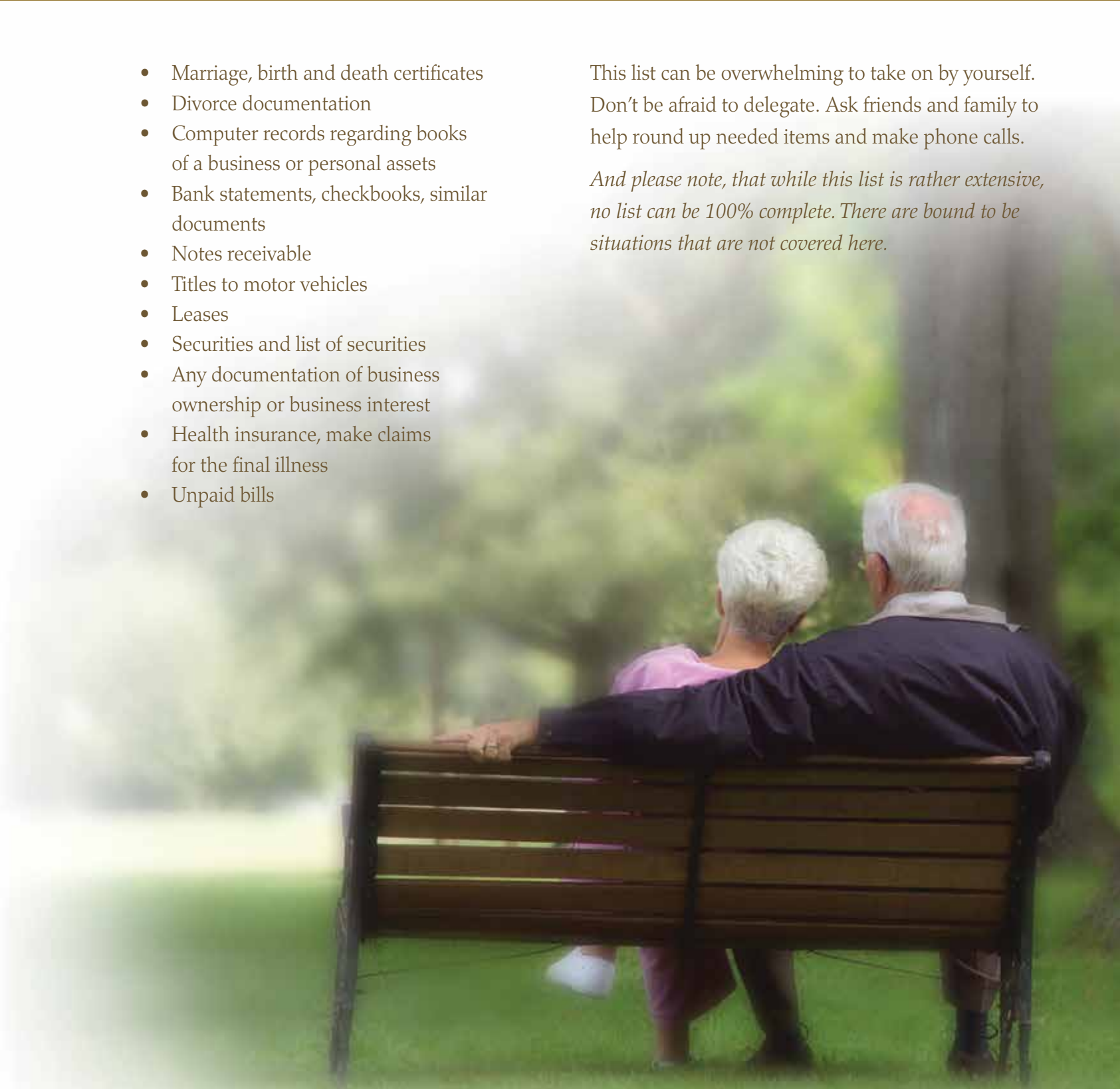
Within two weeks of the death:

- ✳ Call insurance company - make sure you have the policy number
- ✳ Call employer
- ✳ Call landlord
- ✳ Call utility companies, banks and credit card companies to close accounts
- ✳ Notify post office
- ✳ Contact the Social Security Administration (you will need the deceased SSN for many transactions) and any other government agency or benefit program that may be making payments to the decedent. (Note that the payment for the month of death will not be made by the Social Security Administration and others.)
- ✳ If there is a will, take the will to the appropriate county or city office to have it accepted for probate
- ✳ Review the Decedent's financial affairs and look for any estate planning documents, such as wills and trusts, along with any other relevant documents, including:
 - Funeral and burial plans
 - Safe deposit agreements and keys
 - Nuptial agreements
 - Life insurance policies
 - Existence of trust
 - Pension-retirement benefits
 - Old tax returns
 - Prior gift tax returns

- Marriage, birth and death certificates
- Divorce documentation
- Computer records regarding books of a business or personal assets
- Bank statements, checkbooks, similar documents
- Notes receivable
- Titles to motor vehicles
- Leases
- Securities and list of securities
- Any documentation of business ownership or business interest
- Health insurance, make claims for the final illness
- Unpaid bills

This list can be overwhelming to take on by yourself. Don't be afraid to delegate. Ask friends and family to help round up needed items and make phone calls.

And please note, that while this list is rather extensive, no list can be 100% complete. There are bound to be situations that are not covered here.



Many thanks to the following compassionate people who helped to create this booklet.

This compassion guide provided to the community by:



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