

Survivor's Checklist



Family Owned and Operated by Pat and Sue Patton

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Survivor's Checklist

It is our hope that the accompanying information is helpful as you begin a task that is never easy – planning the funeral of a loved one. Our staff of dedicated professionals is available to help you, whatever the question or need, so please don't hesitate to ask.

Pat and Sue Patton

THINGS TO BRING WITH YOU

Photos

Larger is better than smaller.

Several is better than one.

Used for newspaper, printing, hair dresser and as a guide for our work. Formal pictures, as well as snapshots, are acceptable. If you bring several, we will help you choose the best one.

Life Insurance Policies

We do not charge a fee for assisting you with claims. Certain policies may be assigned to the funeral home directly, if you so wish.

Military Discharge Papers

Clothing for Men

Suit/Sportcoat & Slacks OR

Sweater, Shirt & Slacks OR

Long-sleeved Shirt & Slacks OR

Fraternal or Military Uniform

Dress Shirt & Tie

Undergarments

Underwear, T-shirt & Socks

Shoes are optional

Clothing for Women

Dress with long sleeves OR

Suit with long sleeves OR

Sweater, Blouse & Skirt/Slacks

Undergarments

Underwear & stockings/socks

Bra or Camisole

Slip for dress or skirt

Shoes are optional

Glasses, Jewelry and/or Rosary

THIS BOOKLET and completed INFORMATION SHEET

THINGS TO DO . . .

We will help you coordinate and notify:

- Minister and Church
- Cemetery
- Musicians – organist & singers
- Military honors
- Newspapers and radio stations
- Fraternal & veterans organizations
- Casket bearers
- Honorary bearers

You will need to select:

- Clothing
- Time & place of service
- Funeral merchandise
- Flowers
- Music
- Funeral luncheon

You will need to notify:

- All the relatives
- All the friends
- Bank
- Employers
- Insurance agent
- Unions

Honoring Life's Memories

This short phrase sums up our mission. We are committed to provide you with a funeral experience that honors the memory of your loved one's life. What better way is there to share the person you knew and loved with others?

Take a moment to reflect on the questions below. They can help you organize your thoughts and allow you to *plan a more personal and meaningful ceremony*.

How did he **Live**?

- Think of five words that describe him.
- What traits did you admire most?
- Did he ever give you any words of wisdom?

Whom did she **Love**?

- What relationships were important to her?
- Other than family, who will be affected by her death?
- Who had the most influence on her life?

What made him **Laugh**?

- What did he do for fun when he was younger?
- In later years, how did he enjoy spending his free time?
- What type of things gave him pleasure?

What things did she **Learn**?

- What things interested her?
- What accomplishments made her proudest?
- Was she a member of any clubs or organizations?

What kind of **Legacy** did his life represent?

- How would he want to be remembered?
- What stories would he want passed on to future generations?
- What five objects could you collect that capture what he was about?

What is an Obituary?

In the past, the obituary was used just as an announcement of a death – just the facts.

Today, they are increasingly used as an opportunity to reflect on a life well lived and how that life made a difference. This is extremely helpful to those unable to attend the services, as the obituary may be the only opportunity they have to reflect on the life of a relative, friend or colleague who has died.

Our funeral home will provide you with full assistance in composing the obituary.

However, for some, the process of writing an obituary is a special opportunity to say goodbye. It can be a wonderful tribute that gives us all a sense of who the person was and what they meant to those who knew and loved them.

Though there are basic guidelines for writing an obituary, there are no hard and fast rules.

Basic Announcement Information

The lead paragraph of an obituary includes the name and address, including any past addresses where the person had community ties. The date and cause of death may also be included in this section at the discretion of the writer.

Scheduled Ceremonies

This section provides the time, date and location of any services being held, including the location of the final interment (cemetery or mausoleum). The obituary may also contain the locations involved with the scattering of ashes in case of a cremation.

Biographical Information & Life History

Next, if appropriate, some important facts about the person's life may be included. Occupations, memberships, community service, education and military service are typical examples. This section could also contain information about hobbies and favorite activities.

Survivor Information

The list of surviving family members usually includes the names of spouses, parents, children and siblings along with their spouses and cities of residence. However, the names of grandchildren, other close relatives and special friends may also be included.

Contributions

Some families provide the option of making charitable donations on behalf of the deceased in lieu of sending cards or flowers. In these situations, the address of the charity is necessary for contributors.

Examples

A Basic Obituary

Mark A. Johnson, of Cleveland, died April 8, 2000, at the age of 77.

A Mass of Christian burial will be held at 3 p.m. on April 11, 2000 at St. Dominic Cathedral, 3500 Swanson Ave, Cleveland.

Born September 26, 1922 in Eudid, Ohio, he was the only son of the late Frank A. Johnson and the late Alice Johnson (nee Smith). Johnson lived most of his life in Cleveland; he was an employee of USA Steel for 32 years. An active member of the local Kiwanis, Johnson served as an Air Force pilot over Europe during World War II.

Mr. Johnson is survived by his wife of 48 years, Josephine (nee Wilson); his son Jack; and his daughter Mary of Buffalo, NY. Mr. Johnson is also survived by two grandchildren: John and William.

In lieu of flowers, the family asks contributions be made to the Muscular Dystrophy Association, 2700 Main Street, Cleveland, Ohio 44111.

A Hobbyist Obituary

John Roberts died Monday, May 19, 1997. He fondly remembered the canes his grandfather used – hickory canes carved from the trees that covered the slopes of his Cass County farm. Long after his grandfather's passing, John began carving the first of what was to become more than a thousand hickory canes that he gave to friends. But his strength and his support live on among those of us who walk with tangible tokens of his character – his precious canes.

DEATH CERTIFICATES

We will obtain certified copies of the death certificate for you from the state health department. In Minnesota the current charge is \$13 for the first copy and \$6 for each additional copy ordered at the same time.

You may need a certified death certificate to make claims or make changes to the following:

- Life Insurance Policies
- Bank Accounts
- Stocks and Bonds
- Retirement Accounts — IRA, 401(K), Pension, Profit Sharing
- Automobile Title
- Real Estate Deeds and Titles
- Telephone & Other Utilities
- Credit Card Accounts

SOCIAL SECURITY BENEFITS

Our funeral home completes a form provided by the Social Security Administration which is usually accepted as proof of death.

_____ Call Social Security at **1-800-772-1213**
from 7 a.m. to 7 p.m. on weekdays to schedule an appointment.

Inquire about eligibility for Survivors Benefits.

St. Cloud Office
3800 Eighth Street North, Suite 100
(320) 253-4490

Alexandria Office
1103 Broadway
(320) 762-2454

VETERANS' BENEFITS

Our funeral home will assist you with the applications for a flag, a veterans' grave marker and burial benefits.

Contact County Veterans Affairs office to:

- _____ Apply for Widow's pension
- _____ Check on Veterans' life insurance

Stearns County Veterans' Service Office
Terry Ferdinandt
(320) 656-6176

Todd County Veterans' Service Office
Pete Berscheit
(320) 732-4419

INSURANCE

Our funeral home provides insurance claim filing services FREE OF CHARGE.

- _____ Contact all life insurance companies for claim forms and file claims.
- _____ Check for accidental death benefits on all insurance policies.
- _____ Check for life insurance benefits on loans and credit cards.
- _____ Check named beneficiaries on all of your insurance policies and change if necessary.
- _____ Check for group benefits with employer, even if retired.
- _____ Check with employers regarding changes that may need to be made to your group insurance policies.
- _____ File claims for health insurance and/or Medicare supplements.

ORGANIZATIONS

- _____ Contact labor union about death and survivor's benefits.
- _____ Check with fraternal organizations about available benefits.
- _____ Contact American Legion, VFW and similar veterans organizations about available benefits.

LEGAL & FINANCIAL AFFAIRS

- _____ For memorials given in memory of deceased, forward all funds to appropriate groups.
- _____ Notify the bank, especially if Social Security benefits are directly deposited.
- _____ Notify deceased's employer and inquire about 401 (K), pension, profit sharing or similar retirement benefits.
- _____ Contact your attorney regarding probate of the Estate.
- _____ If estate is in trust, check with bank's trust department or your attorney.
- _____ Have your attorney update your will or trust.
- _____ Update bank accounts, stocks and bonds into your name.
- _____ Get copies of all bills as soon as possible.
- _____ Transfer or update automobile titles at Department of Motor Vehicles.

***We hope you will find this checklist helpful in settling your affairs.
Please consult legal counsel.***

DOCUMENTS NEEDED TO HANDLE AFFAIRS

Call all parties before you visit their offices to see which documents they will need. If you give them original copies of documents, ask for a receipt if you need them returned to you.

- Death Certificates
- Social Security Number—your's and deceased's
- Military Discharge Papers
- Insurance Policies
- Real Estate Deeds and Titles
- Stock and Bond certificates
- Automobile title and registration
- Loan papers, contracts, and account numbers
- Bank and account numbers
- Retirement account documents including IRA, 401(K), pension and profit sharing
- Marriage Certificate or divorce papers
- Birth Certificates—your's and minor children's
- Recent income tax returns and W-2 forms
- Will and/or Trust papers

GETTING ON THE ROAD TO RECOVERY

- Surround yourself with loving and supportive people.
- Take care of your body and spirit.
- Know that you will eventually make this difficult transition.
- Allow yourself to feel the pain, rather than avoid it.
- Tears are a natural way to help you heal. It's OK to cry.
- Grief has no time table. Everyone is unique. Be patient with yourself.
- Talk about your experience. Ask for help when you need it.
- Laugh when you need to.
- Be kind to yourself.

RESOURCE GROUPS AND SUPPORT AGENCIES

Bonnie Stachowski, MSW, LGSW, Grief Specialist

Patton-Schad Funeral Service
Sauk Centre and Melrose, MN
(320) 352-3089 (320) 256-4249

The Grief Center

Richard Obershaw, MSW, ACSW, Director
14050 Nicollet Ave. South, Suite 31
Burnsville, MN 55337
(952) 435-4144

Lutheran Social Service of Minnesota

26 – 7th Avenue North, Suite 100 - St. Cloud, MN 56303
www.lssmn.org
(320) 251-7700

St. Therese Center

2056 – 15th Avenue SE - St. Cloud, MN 56304
(320) 251-8064

Pregnancy and Infant Loss Center

1421 East Wayzata Boulevard, Suite 70
Wayzata, MN 55391
(952) 473-9372

SAVE Suicide Awareness/Voices of Education

7317 Cahill Road, P.O. Box 24507 - Edina, MN 55439
(952) 946-7998

Minnesota Sudden Infant Death Center

Children's Hospitals and Clinics
2525 Chicago Avenue South - Minneapolis, MN 55404
(612) 813-6285 or 1-800-732-3812

BENEFITS OF PLANNING IN ADVANCE

Peace of Mind

Planning ahead relieves you of the worry that your family will be burdened with making complicated and difficult decisions while trying to cope with their grief and loss.

Together vs. Alone

By talking over your plans in advance, you have an opportunity to discuss a difficult subject openly with your loved one in a non-stressful environment and ensures that your wishes will be carried out just as you would have them — down to the last detail.

Safety & Inflation Protection

Pre-funding with insurance protects those funds so they will not count as your asset, if you enter a nursing home. They can not be withdrawn for any reason prior to the funeral. When you pay for your funeral expenses in advance, your funds grow, reducing the impact of inflation.

Terms to Suit Any Budget

You can make a single payment or make payments over a period of 3, 5, 7 or 10 years.

Portability

Should you relocate, or wish to change your funeral provider, your arrangements and funds will follow you.

Free, No Obligation Consultation

Our Prearrangement Consultant will guide you through the preplanning process. By planning ahead, you have time to make better and more thoughtful decisions.

POST-FUNERAL SERVICES OFFERED BY PATTON-SCHAD FUNERAL SERVICE

Anyone who has experienced the loss of a loved one knows that the grieving process does not end with the funeral. IN FACT, grief can be most difficult after the funeral, when friends and relatives leave. At this point, you are left to carry on with your life.

We want to help you through this most difficult time by providing you with additional services that are available through the funeral home.

_____ Bereavement Aftercare from our Grief Specialist, Bonnie Stachowski.

_____ "*Music and Memories*" Weekly Memorial Radio Program.

_____ "*Light a Candle of Love*" Annual Christmas Service of Remembrance.

_____ "*Come Unto Me*" Commemorative book of scriptural lessons.

_____ Life insurance claims made at no cost to you.

_____ Help with ordering a cemetery monument.

_____ Library of books and pamphlets dealing with grief.

_____ No obligation funeral preplanning services.