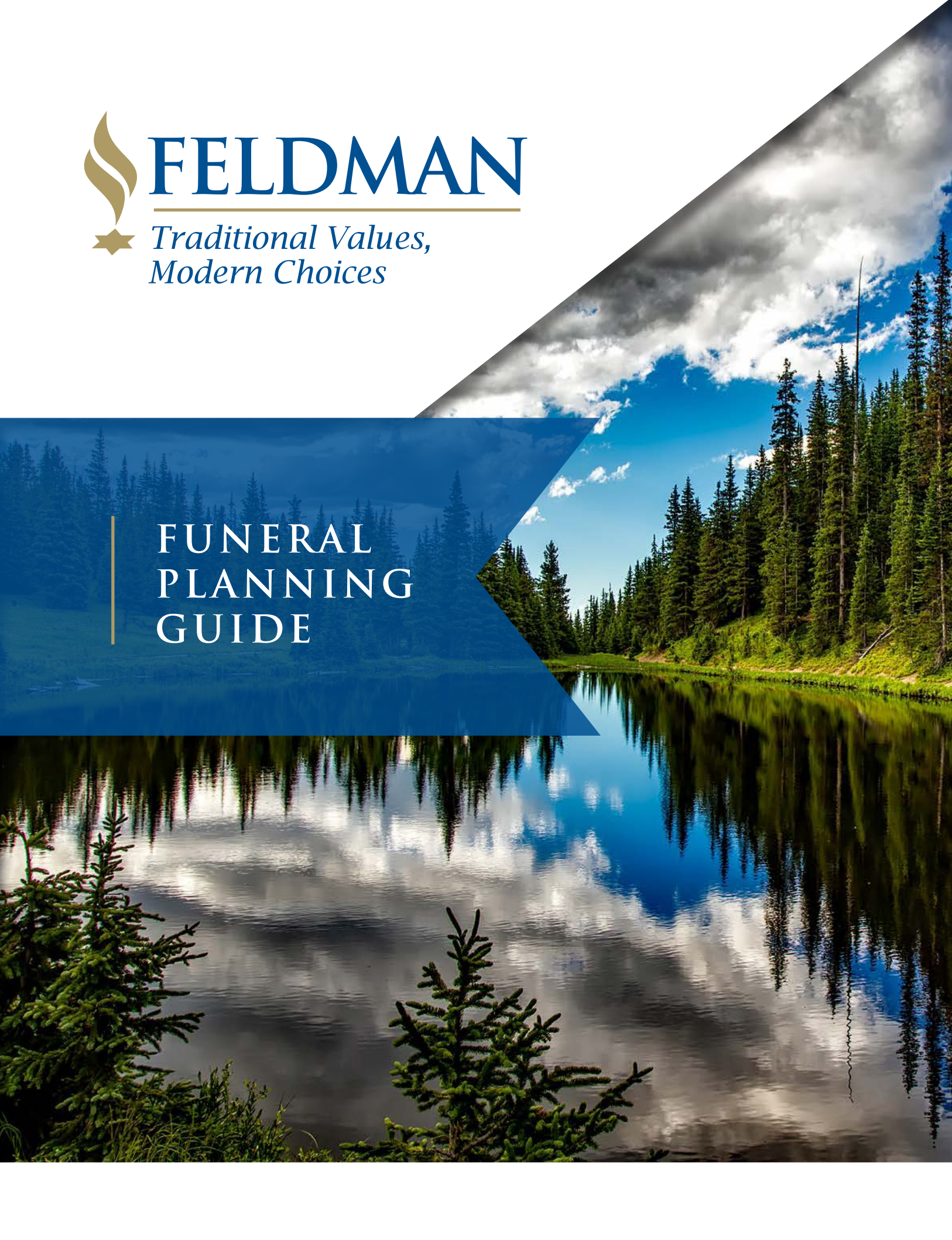




# FELDMAN

*Traditional Values,  
Modern Choices*

## FUNERAL PLANNING GUIDE





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[www.feldmanmortuary.com](http://www.feldmanmortuary.com)  
[www.interfaithfuneral.com](http://www.interfaithfuneral.com)



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## OUR HERITAGE - RENEWING THE PROMISE

Sam Feldman was an entrepreneur before the term was even defined. The Feldman family moved to Denver from Rochester, New York in the late 1800's for the dry air. One business led to another, finally settling with transportation; cabs and tour vehicles. It was because of Sam's transportation experience and equipment that the Jewish community started to call on Sam for transporting their loved ones to the various Jewish cemeteries. Back then, the observant community cared for the loved one and held the service itself in the home; they needed outside assistance with transportation to the cemetery.

In addition to these observant families, the rest of the Denver Jewish community was forced to use non-Jewish funeral homes that employed only standard funeral practices, without much regard for Jewish Tradition. It was then that my great-grandfather realized the need for our Denver Jewish community to be cared for by one of our own; where Jewish Tradition was honored, trust was inherent and personal connections were forged.

So, in April of 1936, Sam Feldman opened Feldman Mortuary on 1452 Tremont when telephone numbers were the area plus four numbers accessed by an operator (East 7764). Feldman Mortuary was known then as it is now, more than eight decades later, "the only Jewish hearse in Denver."

Sam Feldman served our Denver Jewish community exclusively with compassion, sincerity and the lowest prices for dignified funeral services. Unfortunately, his life was cut short in November of 1937 by a heart attack. Sam was a very well known man both in the Jewish community and the greater civic community. His funeral was held in the B'nai B'rith building on Colfax and Williams with a crowd of 1500 flowing out the doors and included city dignitaries such as the mayor in attendance.



Sam had run the business with his wife, Sadie Feldman, and was the father of their only child, Dorothy. Upon his death, Sadie continued running the funeral home until her son-in-law, Aaron Cohen, finished the holiday season at his brother-in-law's jewelry business. Aaron continued the business with the assistance of Dorothy and Sadie. Sadie eventually removed herself from the funeral home where Aaron cared for the day-to-day details and Dorothy focused on the books. Until her death in February of 2012, Dorothy was our company's best database. With her 96 year-old memory, she could tell us who is related to who and a special story or two about the family.

### **One of Feldman's greatest assets is the personal knowledge of our community.**

In 1939, Aaron and Dorothy decided to move the funeral home from Tremont to our current location of 1673 York Street. Dorothy continued assisting Aaron as she raised their three children; Stephen, Nancy, and Margey. Aaron focused on continuing Sam's dedication exclusively to the Denver Jewish community by adapting the facility to accommodate a Tahara room and Shomer room. Over the next 41 years, Aaron and Dorothy continued to weave the Feldman/Cohen family and Feldman Mortuary into the fabric of Denver's Jewish community.

Because of my grandparents' good nature, gentle disposition and my grandfather's notorious jokes (some appropriate, some not), lifelong friends were made, long-standing professional relationships were started, and generations of Denver's Jewish community had come to rely on Feldman Mortuary for superior service, compassionate care at the most reasonable prices.



In the summer of 1980, Steve Cohen succeeded his father Aaron, in the business as President and Owner. Steve worked in the business for a short time immediately after college in the early 1960's but decided to pursue an opportunity in his then wife's family business. After 18 years in the furniture manufacturing business, Steve decided to move his family from St. Louis to Denver so he could continue the legacy of Feldman Mortuary. Steve worked diligently at forging relationships, establishing continuity within the community and increased service offerings for the newer consumer of the time. His leadership for over 25 years prepared the business for the fourth and future generations to continue Feldman Mortuary's reputation for eight more decades.

In late 1995, I started in the business as the fourth generation of the Feldman/Cohen family to serve our Denver Jewish Community. There is no greater pride than what I feel as we continue to celebrate over eighty years in business. For almost a century, our Denver Jewish community has placed their trust and confidence in our family. And in return, I promise to continue the tradition of superior service, compassionate care and the most reasonable prices that my great-grandfather started so long ago.





# TRADITIONAL VALUES, MODERN CHOICES

## **A Focus on Jewish Traditions and Customs**

More than 80 years ago, Sam Feldman saw a need in Denver's Jewish community for an exclusively Jewish mortuary. He realized that Tradition and customs were not only important to the Jewish community, but sacred as well. When Feldman's opened its doors for business in 1936, the Jewish community had for the first time, somewhere to turn in their times of grief.

**Today, more than 80 years later, Feldman's is still the only exclusively Jewish, 4th generation, family owned and operated mortuary in Denver.**

We are steeped in tradition, we have extensive knowledge of customs and rituals, and we are honored that the Jewish community has entrusted us with these most sacred services.

## **Exclusivity**

We stand confident that our exclusivity is true and honest considering 99% of our funeral services conducted each year are those adhering to Jewish Tradition. The greatest compliment is a personal referral. So, when a family is referred to us by someone in the Jewish community, it is impossible to tell that family we cannot serve them based on their religious beliefs. In fact, some may even go far as to say that would be discriminatory. So many in our community are interfaith families. We are very committed to serving them and have an acclaimed staff experienced and versed in other traditions that can meet their needs.

Feldman Mortuary is Denver's Jewish Mortuary. We consider ourselves exclusively Jewish because of our predominant focus, greater number of Jewish funeral services, the Tahara and Shomer facilities, a facility that is adorned with Jewish art, artifacts, and mezzuzot. Trust the experts.



At the same time, we have served those families of non-Jewish observance and of course those with mixed religious observances, and have been told our facility has elegance and comfort and the Jewish feel is understated and appropriate.

We are Denver's only Jewish mortuary. We are Denver's only interfaith experts. For over eight decades, our funeral home has been called to predominantly serve our Jewish community while honoring the greater community at large.

### **Integrity, Compassion and Pride**

The staff members at Feldman Mortuary are known throughout the community for their kindness, caring and empathy. Everyday, hundreds of times a year, our staff is called on by families who need us and we are always there, 24 hours a day, 7 days a week. Our entire staff works hard to not only meet our families' needs but to anticipate them. From the coordination of services to maintaining our building and vehicles, our staff is always striving to be the best they can be and we are proud of them.

### **A Long-term Commitment**

Eighty-two years ago Sam Feldman made a long-term commitment to Denver's Jewish community and today the fourth generation of the Feldman family, Jim Cohen, brings that same steadfast and unwavering commitment into the 21st century.

### **Families before Profits**

Large corporations answer to shareholders. Multiple branch operations answer to investors. **We answer only to you.** In our locally-owned company, there is no pressure from the corporate headquarters or investors to increase profits or grow to other communities.

*"We understand our business will do well when we serve you well."* - Jim Cohen, President







## Knowledge of Jewish Customs

Feldman Mortuary can offer something that no other mortuary can: more than 8 decades of thorough knowledge and understanding of Jewish customs that have not only been observed and practiced but encompass all segments of the Jewish community.

## Service that Exceeds City Limits

Feldman's is locally owned, not locally limited. As Denver's longest members of The Jewish Funeral Directors of America and KAVOD, The Independent Jewish Funeral Directors Association, we have forged life-long professional and personal relationships with Jewish funeral directors across the country. We can assist your family in the event a death occurs away from home or if final disposition is in another city.

## Investment in Community

Just as you do, Feldman Mortuary turns to our community for services and products. Whenever possible, we choose to do business with other Jewish-owned businesses. We also support Jewish charities, schools, and other community efforts by serving on various agency boards and sponsorship of the Jewish Family Service Para-Chaplain Program.



## Special Services Exclusively from Feldman's

Because we are attuned to the needs of the Jewish community, we are the only funeral home that can provide any special services our Jewish families need. From planning ahead to specific Jewish grief care and exclusive Jewish online memorials, you can count on Feldman's to understand and provide for your needs. We maintain a grief library housing many educational resources for our community. Videotapes, books, readings and many other special services are available regarding our Jewish mourning customs and bereavement topics.

## Personalized Care

Each family that calls on Feldman Mortuary in their time of grief can rely on: an understanding and practice of Jewish customs, traditions, rituals and laws that only Feldman Mortuary can provide and the personalized care that we are known for and have been offering for over 80 years.

Consult with us about planning ahead, Jewish tradition, funeral costs, and after-care services. Feldman Mortuary is here to assist you when you are faced with a loved one's death. Know that the Feldman staff is here for you 24 hours a day, every day of the year, to help you, comfort you and guide you through a most difficult time.

The more you know about Feldman Mortuary, the more you will come to appreciate the difference of an exclusively Jewish funeral home.



THERE'S NO ONE,  
RIGHT WAY TO PLAN A  
FUNERAL SERVICE, WE  
BELIEVE THAT EACH  
FUNERAL SHOULD BE  
AS UNIQUE AS THE  
LIFE IT HONORS.



## OUR ACCLAIMED STAFF & FACILITIES



**Jim Cohen**  
CF/D/President

I have a long history of participation in the Denver and Jewish communities, including serving as President of Emanuel Congregation, Denver's largest Reform synagogue. I also have served as a member of the endowment committee of the

Allied Jewish Federation, chair of the Steinberg Leadership Institute of the Anti-Defamation League, board member of the Center for Judaic Studies at the University of Denver, chair of the Jewish Senior Recreation Network and numerous other community organizations.

I received a B.A. from the University of Arizona and an M.B.A. from the University of Denver, Daniels College of Business. I have been recognized by the State of Colorado as a Certified Funeral Director since 1995.

Being in this business forces me, on a daily basis, to appreciate and value the love and joy of my family!



**Stephen J. Cohen**  
Owner

Born in Denver, I entered my father's business immediately after graduating from the University of Colorado in 1966. I moved to St. Louis in 1968 and returned to take over Feldman Mortuary in 1980, after my father Aaron became too ill to continue working. I served as president of Feldman Mortuary for more than 20 years. My involvement in the community has included: Jewish Family Service where I was recognized with the Business Leader of the year award, Jewish Community Center, Emanuel Congregation, Allied Jewish Federation, and numerous other volunteer activities within our community.

My wife Cheryl and I are very busy with our golden retrievers and our four grandchildren. Our interests include traveling in Mexico, traveling the world's wine regions and gardening at our Greenwood Village home.





### **Larry D. Mowery** **CFD/General Manager**

I moved to Colorado in 1972 after serving my country in the armed services. I graduated from the University of Colorado, Colorado Springs with a degree in Business. Some clergy friends, with whom I had worked closely as a Youth Director earlier in my

life suggested the funeral profession to me. They thought I had the “it” to be in this business. Even though it is a business, this profession is also one that provides a service to families in need. It fulfills me and I believe it’s what I was meant for.

My wife Diane and I have 3 children spread across the country and now many grandchildren to visit as often as possible. I am an avid golfer and racquetball player, anything to keep me active.

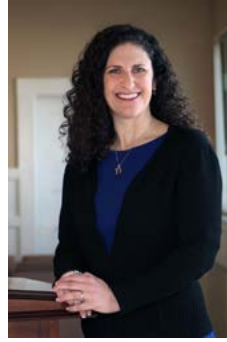


### **Kenning Jiron** **CFD/Funeral Director**

When I got laid off from the printing industry after 17 years, I ended up at a funeral home in La Junta, CO, where my cousin was the owner. My first case was a young man who died in a fatal car accident. At the burial, when his grieving mother hugged us

and thanked us for letting her see and say good-bye to her only son, I knew then and there this is what I wanted to do.

Many years later, I help provide care and respect according to people’s tradition. I have helped diverse members of our community as well as members of my own family during some of the most difficult times in their lives when a loved one is lost. I am proud to be a Funeral Director/Embalmer knowing I give comfort and relief to families by reassuring them that their loved one is respectfully cared for.



### **Jamie Chapman Sarche** **Director of Pre-arranged Funeral Planning**

As the director of pre-arranged funeral planning, I work hard to help people put plans in place long before they need them, when they are able to make educated decisions that are not clouded

by grief. After putting plans in place, my clients often lean back in their chairs, take a deep breath, and say, “that was so much easier than I expected.”

People ask why I would want to work in such a “depressing” business. I believe it is a gift to help the families Feldman’s serves to carry their pain, if only for a short time. I am grateful for the opportunity to help people through some of their most difficult days.

I am on the board of Jewish Family Service, Kavod Senior Living, and the Jewish Community Relations Council. My husband, Jon, and I have two amazing sons, Alec and Danny. We love to hike, see movies, and play games.

As a Denver native, I have long and deep connections to Feldman Mortuary and the Cohen family. When my grandparents, Joe and Emma Naiman died, the Cohens and Feldman’s staff guided my family with kindness, caring and compassion.





**Susan Hinchey-Johnson**  
**Director of Community Outreach**



I was given the opportunity to become the Director of Community Outreach at Feldman in 2017.

Part of my position includes reaching out to staff at hospitals, hospices and retirement communities to provide education in Jewish traditions and rituals at the time of death, as well as facilitating open discussions about grief & loss and practicing self-care in such a challenging industry. I also get the privilege to help our funeral directors and families at funerals.

In January, 2015 we lost our 17-year-old son, PJ, to suicide. Being a parent surviving child loss helps me to be absolutely present with people in the wake of their sorrow. And it is truly an honor to walk with people as they find their way through grief.

Not quite a native of Colorado, I've lived here for 43 years. My husband Steve and I live in southeast Denver. We are very proud parents of our daughter, Gabrielle, a senior at CSU and our son PJ, who forever lives in our hearts.





## **Gioja Lacy** **MSP/Funeral Director**

After years of trying to make a living playing music, supplementing my income with a 9-year career in grocery store customer service, I realized I had a destiny I'd yet to tap into. People ask me how I came to choose the funeral profession-

and I find it difficult to answer-it was just meant to be! Once I discovered my calling, I enrolled in school and spent 3 years pursuing a mortuary science degree. I graduated with a 4.0 in the fall of 2017 and passed my National Board Exams shortly thereafter. Feldman was a natural choice for me as a firm that is not sales driven, but one that is family-oriented and truly involved in the community. People are my passion and I take immense pride in caring for my fellow humans, especially during some of the darkest times in life.

When not working, I enjoy cuddling my two love-inspiring dogs, appreciating art of all kinds, singing, reading, eating chocolate, and discussing the mysteries of life with my chosen family.



## **Dubarry** **Comfort Specialist**

Dubarry has joined us as a Comfort Specialist. This friendly, sweet and cuddly yellow lab will do all he can to make funeral planning and bereavement a little easier for those whom Feldman has the honor of caring.



## **Brian O'Dale Stewart** **Funeral Director/ Embalmer**

When I was 15, my grandmother died unexpectedly. Watching my mom and the family mourn, I realized how death can forever change a life, and how it can pull a family closer together. I knew

I wanted to be part of that for others so I became a paramedic. When my grandfather died a few years later, it really sunk in that the funeral industry was what I was supposed to do with my life; I went on to graduate from the Pittsburgh Institute of Mortuary Science.

Growing up on a farm, I was taught discipline and responsibility at a very young age. Through my parents and grandparents, I learned that life is what you want to make of it. Some choose to let the world change around them, while others choose to change the world. I was taught respect, dignity, honesty, and above all, that your hard work pays off.

I worked for a funeral home in West Virginia for a total of ten years gaining all sorts of experience. I joined Feldman Mortuary in 2017 and happy to call Denver home.

In my free time I enjoy dirt race cars, hiking, traveling and cooking.





## Our Facilities

Feldman Mortuary has been in this location since 1939 when 17th Avenue was known as a hospital and funeral home row. This historic building was originally built for a silver baron's private residence. Much of the original charm remains even as the property has transitioned to a bed and breakfast and then to a funeral home. In 1943, Aaron and Dorothy Cohen contracted with Abe Perlmutter to expand the chapel.

In addition to the chapel, our building has gone through a number of renovations over the many years. We have listened to our community and have installed an automated elevator, audio and visual upgrades, and we are completely handicap accessible.

There isn't a day, since I started in 1995, that goes by without the thought of relocating our funeral home. In an age of convenience, where a Starbucks and grocery store are on every corner, families wish we were closer to their neighborhood.

The fact is, we could not be more central for the vast community we serve. Our Jewish community is spread out among Aurora to the East, Westminster/Arvada/Thornton/Broomfield/Boulder to the North, Lakewood and Jefferson County to the West and of course, Highlands Ranch and Douglas County to the South. We are easily accessible via large thoroughfares from our major highways.

We currently serve our Jewish communities with family home visits.



## Our Chapel

We provide an elegant, dignified chapel steeped in Jewish tradition. In keeping with our heritage, we feature Tahara and Shomer facilities; both sanctioned by the Rocky Mountain Rabbinical Council and Rocky Mountain Chevra Kaddisha.

Feldman Chapel can accommodate up to 200 people comfortably with ample parking and seating. The family room, located in the rear of the chapel, provides a calm setting for the family before the funeral service and offers privacy. Each family has the option to stay in the family room for the service, which could be seen on the large 60" monitor and heard through the speakers, or joining the service in the front rows of the chapel.



A photograph of a lit candle in a glass holder next to a large white rose, with a blue semi-transparent text box overlaid on the right side. The candle is lit, and the rose is in sharp focus. The background is dark with some blurred lights.

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~Gloria N.



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## PRE-PLANNING

### Pre-Planning Options

Many people plan for life events such as weddings and vacations, well in advance, but many people do not plan for something that is certain to happen, their funeral. While most people do not want to think about their own mortality, the time to pre-plan your funeral is now. The primary advantages of pre-arranging your funeral is to relieve the burden on your loved ones in an already emotional time, and to ensure your funeral is carried out according to your wishes, eliminating the task of second-guessing what you would have wanted. Taking the time now to arrange your funeral is one less thing your loved ones will need to worry about once you've passed. Pre-planning and pre-paying your funeral is one of the most thoughtful gifts you can give to your family.

### Pre-Payment Options

Pre-paying your funeral reduces stress and financial burden on your loved ones after your passing. We can co-ordinate a payment plans that suits your needs, from a single payment plan to monthly bank account withdrawals.

By pre-paying your funeral you eliminate your family second guessing if they have spent too much or too little on your funeral. Pre-payment also protects you and your family from inflation. For more information, simply speak to your funeral director. Each year thousands of people decide to pre-plan and pre-pay their funeral, these plans are designed to be flexible and can accommodate the many changes that often occur in people's lives.

#### What you can do in advance:

- Make your choice regarding disposition.
- Pick what type of service you want (religious, military, non-traditional).
- Designate your pallbearers, pick anything specific you want at your service.



## Benefits of Pre-Planning

There are at least 120 decisions that need to be made, and as you know with the Jewish Tradition of burying so quickly, it is often within the first 24-48 hours of death. It's difficult to think rationally while making so many decisions within days of losing someone, pre-planning gives yourself, family and friends peace of mind. Pre-planning gives your loved ones direction of your wants and desires.

It's easy. Anyone can do it, and you can change your mind at any time.

## Ease the Uncertainty of the Unexpected

Few of us are prepared for the death of someone we love. Those left behind struggle with many difficult questions: What type of funeral service would my loved one want? What specific Jewish traditions and customs would be meaningful to my loved one and the survivors? What arrangements can our family afford? The purpose of our Prearranged Funeral Plan is to help with these important decisions. For more than 80 years, Denver's Jewish community has trusted our compassionate, professional staff to honor the memory of their loved ones.

## Free Your Family From Added Stress

The primary reason people make funeral arrangements in advance is to eliminate difficult decisions at the time of death. When a death occurs and there is a plan in place, one call to Feldman Mortuary immediately initiates the funeral process. The only decision left to be made is the time and day of the service, which will be coordinated with the rabbi/officiate and cemetery by Feldman Mortuary. Taking advantage of a Prearranged Funeral Plan eliminates much of the stress during this trying time.

## Control Financial Costs

By creating a Prearranged Funeral Plan you can secure financial expenses at today's prices. This guarantees that certain services never increase in cost and never decrease in quality. Moreover, we can, if necessary, help create a payment schedule that is comfortable for you and your family.



## Ensure Your Own Peace of Mind

Many of us have special wishes about where to have the burial, which Jewish burial customs to include and appropriate guidelines for the funeral service. Making arrangements in advance gives you the confidence that you have made clear, responsible and informed choices. Additionally, your family and friends will have the comfort of knowing the details reflect your true decisions and desires.

## Retain Control and Flexibility

Of course, life is filled with unexpected occurrences. Our funeral plans address and accommodate unforeseen changes. For example, if you move, your plans may be transferred. Because of our extensive contacts across the country, we can even recommend a funeral home in your new community.

## The Mitzvah of Planning Ahead

Feldman Mortuary has been caring for Jewish families for more than 80 years. As Denver's only Jewish funeral home, we have guided them through difficult times, comforting the bereaved while sensitively caring for their loved ones according to our time-honored tradition.

It is never easy, but we've learned that families find it more manageable to deal with the death when the family member or friend pre-planned all the arrangements. The survivors can spend their time reminiscing, sharing, and remembering, instead of making decisions and wondering if they are choosing what their loved one would have wanted.

A comforting peace of mind results from having your final wishes recorded as a guide for your survivors. A prearranged funeral spares your loved ones from having to make difficult decisions at a time of deep personal loss. Planning ahead just makes good sense.

Speak with Jamie Sarche, Director of Prearranged funeral planning. A Denver native, Jamie has deep roots in the Jewish Community. From participation in her synagogue, her children's schools, and at Jewish Family Service, Jamie is active in our community. She is empathetic, compassionate and committed to helping families.

Jamie is dedicated to educating, counseling and guiding families with prearranged funeral plans. Unlike other funeral homes that employ sales people, Jamie is dedicated to serving the community with honesty and sincerity. She will explain how planning for the future will release your family from making difficult decisions at a painful time and guide you through the prearrangement process.

Planning ahead is a gift to your loved ones.

Check out Jamie's videos:

### ***Breaking down the taboos about death***

Jamie Sarche | TEDxCrestmoorParkWomen  
<https://goo.gl/?YvcOVf>

### ***Death Rituals: Creating Jewish Life***

Jamie Sarche | ELI Talks  
<https://elitalks.org/jamie>





***To my loved ones:***

I wanted to spare you as much anxiety, doubt, and confusion as possible at the time of my death, so in this section I have suggested some arrangements in advance.

This section includes vital statistics, funeral service guidelines, and cemetery requests, which are all important to the funeral director while assisting you to plan the details of my service.

The section also includes more personal material for eulogies, obituaries, and other remembrances.

Please accept these arrangements in the spirit they are given; with love, hoping to give you comfort and help you to remember the times we shared.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Witness: \_\_\_\_\_ Date: \_\_\_\_\_

***First person to be notified upon my death:***

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone: \_\_\_\_\_

Relationship: \_\_\_\_\_

Notes:

***Vital statistics about me:***

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Gender: \_\_\_\_\_

Place of Birth: \_\_\_\_\_

Occupation: \_\_\_\_\_

Employer: \_\_\_\_\_

Business/Industry: \_\_\_\_\_

Military Service: \_\_\_\_\_

Marital Status: \_\_\_\_\_

Name of Spouse: \_\_\_\_\_

Maiden Name: \_\_\_\_\_

Father's Name: \_\_\_\_\_

His Place of Birth: \_\_\_\_\_

Mother's Name (inc. maiden name): \_\_\_\_\_

Her Place of Birth: \_\_\_\_\_

***My preference for the location of the funeral/memorial service:***

Feldman Mortuary

Place of Worship

Address of Place of Worship: \_\_\_\_\_

Other Address of other location: \_\_\_\_\_



***My preferences for the service:***

Clergy or Officiant: \_\_\_\_\_ or  Funeral Home to Recommend

Name: \_\_\_\_\_

Contact Information: \_\_\_\_\_

Notes:

Personal Items:

Eyeglasses:       Remove                       Leave On

Jewelry:             Remove                       Leave On

Clothing:             Purchase at the time       Selected

Pallbearers (Six are usual):

- 1. \_\_\_\_\_ 4. \_\_\_\_\_
- 2. \_\_\_\_\_ 5. \_\_\_\_\_
- 3. \_\_\_\_\_ 6. \_\_\_\_\_

Music: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Favorite Genre or Artist: \_\_\_\_\_

Community Organizations or Clubs that may participate: \_\_\_\_\_

\_\_\_\_\_

**Cemetery instructions:**

The following are my wishes regarding my final resting place.

Name of cemetery: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Property, crypt, or niche owned?

If yes, specify location written on cemetery purchase agreement:

\_\_\_\_\_  
\_\_\_\_\_

- Final resting place:       Earth burial       Mausoleum
- Interment following Cremation
- Other

Marker or Monument: \_\_\_\_\_

Purchased:               Yes               No

Monument company name: \_\_\_\_\_

If no, inscription instructions: \_\_\_\_\_

- Reception location:       Reception Suites
- Place of Worship
- Other

Reception to follow Cemetery

Reception to follow Service

Notes:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



*Information for newspapers - a guideline:*

Place of Death: \_\_\_\_\_

Date of Death: \_\_\_\_\_

Spouse, widow, or widower of: \_\_\_\_\_

Married for number of years: \_\_\_\_\_

Children, their spouses, and their places of residence:

---

---

---

Grandchildren, their spouses, and their places of residence:

---

---

---

Siblings, their spouses, and their places of residence:

---

---

---

Education: \_\_\_\_\_

Clubs and Lodges: \_\_\_\_\_

Military Service: \_\_\_\_\_

Special interests, hobbies, and pets, etc.: \_\_\_\_\_

Memorial donations: \_\_\_\_\_

*A personal life review for the funeral and eulogy:*

I would like the following religious beliefs expressed: \_\_\_\_\_

\_\_\_\_\_

Favorite poem, verse, or scripture: \_\_\_\_\_

\_\_\_\_\_

Some significant accomplishments in my life: \_\_\_\_\_

\_\_\_\_\_

One of my fondest memories: \_\_\_\_\_

\_\_\_\_\_

One of the greatest inspirations in my life: \_\_\_\_\_

\_\_\_\_\_

If I could live my life over again, I would change: \_\_\_\_\_

\_\_\_\_\_

Favorite places: \_\_\_\_\_

\_\_\_\_\_

Favorite color, flower, food, etc.: \_\_\_\_\_

\_\_\_\_\_

I want my family to remember me for: \_\_\_\_\_

\_\_\_\_\_

A message to my family and friends: \_\_\_\_\_

\_\_\_\_\_

Special notes: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



## Pre-Planning Checklist

Like most people, you'd probably like to ignore this issue. But there's a lot to think about! And you know, deep down, that you don't want to burden your family with these huge decisions - especially when they've just lost someone they love - you! Get it done and you never have to think about it again!

Create a list of family and friends who should be notified in case of a medical emergency or death.

Write an obituary or jot down information you would like included in an obituary. Gather photos, video, audio recordings and memorabilia that you would like to permanently preserved in an online memorial. Decide where the funeral notice, obituary and memorial information should appear. Lastly, don't do this alone. Invite family to be part of this process, it will not only help you but it will help them be connected to it in a meaningful way.

- Where would you like to be buried?
- What are the requirements of that cemetery?
- Choose level of religious observance.
- Shroud
- Tahara
- Shomer
- Is a vault (concrete liner) required?
- Do you want a synagogue, chapel or graveside service?
- Who will officiate?
- Would you like pallbearers? Who?
- Is there a charity you would like to designate for contributions in your memory?
- Are there speakers or readings you would like to have?

There are over 180 questions, decisions and points for discussion. Let's talk.

## Arrange and Delegate

- Designate a medical and financial power of attorney to ensure that proper information can be accessed in the event of your illness or death. Make sure a durable power of attorney for health care and a living will are in place so that your wishes are carried out in the event you are unable. Remember that powers of attorney end at death, so designate a personal representative also.
- Give your personal representative a copy of your will. Safety deposit boxes are often not opened until the estate settlement process, after the funeral, and your will should be accessible long before that.
- Make sure your representative has a list of important account information or telephone numbers for retirement plans, insurance policies, investments, bank accounts, safe-deposit boxes, properties, preferred law and accountant firms and mortuaries. Remind your personal representative that the Social Security Administration will need to be called and, if you're receiving benefits such as those from the Veteran's Administration, they should be contacted as well.
- Make a list of telephone and utilities services, newspaper and magazine deliveries, lawn care, etc.
- Purchase cemetery property.
- Make, and pay for, funeral arrangements.
- Make arrangements for pets to find a new home.

The people who know and care about you will be there when you need them, but you do need to provide them with instructions and any important financial details. Then you can relax!



## OUR UNIQUE SERVICES

We understand how difficult this time may be for you and your family. The death of a spouse, friend or relative can be one of the most stressful events in our lives. It is a time when you are dealing with your own emotions, those of others and the gathering of family and friends.

It is also a time when you will have to make a number of decisions. To help you through this time we have designed an easier way to lead you through the arrangement process as clearly and simply as we can.

Those who have died were individuals. Individuals whose lives and personalities impacted those around them in a unique way. We offer a wide range of options that will allow you to honor that life in all its individuality and to reflect on the impact it made on others.

Families today have a wealth of options for interment and cremation. Either option can be combined with reflections and merchandise that tastefully and respectfully recognize the life of the deceased.

Burial can be handled in many ways. The body can be buried in the ground, in a crypt, at sea or in a green or eco-friendly manner. The options can be as unique as the individual.

Likewise, if cremation is chosen, families may decide to retain the ashes in one place, divide them among family or friends, spread them in a location of particular significance, or bury them in the ground or in a crypt. They may even have a more unusual idea that would be uniquely reflective of their wishes of those of the deceased.

Regardless of the family's decision, these specialized and sacred services are best provided by certified, trained and experienced end-of-life service providers: us.

***It is an honor to serve your family.***



# Burial Services

Traditionally, a burial service involves a funeral service in our elegant and dignified chapel, your synagogue, another place of worship, another appropriate venue (i.e. art museum, country club, specialized reception center) or graveside. The casket is typically present and in Jewish Tradition, the casket is not open. You have the option of having the remains interred (earth burial), or it may be entombed in a crypt inside a mausoleum (above ground burial). Family or religious traditions are often a factor for choosing burial. Decisions need to be made on whether the body needs to be embalmed, what kind of casket to use, what cemetery to use and what to put on the headstone.

## Cemetery Types

**Monumental cemetery:** A monumental cemetery is the traditional style of cemetery where headstones or other monuments made of marble or granite rise vertically above the ground. There are countless different types of designs for headstones, ranging from very simple to large and complex.

**Lawn cemetery:** A lawn cemetery is where each grave is marked with a small commemorative plaque that is placed horizontally at the head of the grave at ground-level. Families can still be involved in the design and the information contained on the plaque, however in most cases the plaques are a standard design.

**Mausoleum:** A mausoleum is an external free-standing building constructed as a monument enclosing the interment space or burial chamber of a deceased person or people. A mausoleum may be considered a type of tomb or the tomb may be considered to be within the mausoleum. The most famous mausoleum is the Taj Mahal in India.

**Columbarium:** Columbarium walls are generally reserved for cremated remains. While cremated remains can be kept at home by families or scattered somewhere significant to the deceased, a columbarium provides friends and family a place to come to mourn and visit. Columbarium walls do not take up a lot of space and it is a cheaper alternative to a burial plot.

**Natural cemeteries:** Natural cemeteries, also known as eco-cemeteries or green cemeteries is a new style of cemetery set aside for natural burials. Natural burials are motivated by the desire to be environmentally conscience. Although natural burials can be performed at any type of cemetery, they are usually done in a natural woodland area. Conventional markings such as headstones are generally replaced with a tree or a bush or a placement of a natural rock.

## Burial FAQs

### What is opening and closing and why is it so expensive?

Opening and closing fees can include up to and beyond 50 separate services provided by the cemetery. Typically, the opening and closing fee includes administration and permanent record keeping (determining ownership, obtaining permission and the completion of other documentation which may be required, entering the interment particulars in the interment register, maintaining all legal files); opening and closing the grave (locating the grave and laying out the boundaries, excavating and filling the interment space); installation and removal of the lowering device; placement and removal of artificial grass dressing and coco-matting at the grave site, levelling, tamping, re-grading and sodding the grave site and levelling and re-sodding the grave if the earth settles.

### Can we dig our own grave to avoid the charge for opening and closing?

The actual opening and closing of the grave is just one component of the opening and closing fee. Due to safety issues which arise around the use of machinery on cemetery property and the protection of other gravesites, the actual opening and closing of the grave is conducted by cemetery grounds personnel only.

### In a hundred years will this cemetery still be there?

We think of cemetery lands as being in perpetuity. There are cemeteries throughout the world that have been in existence for hundreds of years.

### **Why is having a place to visit so important?**

To remember and to be remembered are natural human needs. A permanent memorial in a cemetery provides a focal point for remembrance and memorializing the deceased. Throughout human history, memorialization of the dead has been a key component of almost every culture. Psychologists say that remembrance practices, from the funeral or memorial service to permanent memorialization, serve an important emotional function for survivors by helping them bring closure and allowing the healing process to begin. Providing a permanent resting place for the deceased is a dignified treatment for a loved one's mortal remains, which fulfills the natural human desire for memorialization.

### **What happens when a cemetery runs out of land?**

When a cemetery runs out of land, it will continue to operate and serve the community. Most cemeteries have crematoriums, and some historic cemeteries even offer guided tours. In the cemeteries we have typically used, there is plenty of space.

### **How soon after or how long after a death must an individual be buried?**

There is no law that states a specific time from for burial. Considerations that will affect timeline include the need to secure all permits and authorizations, notification of family and friends, preparation of cemetery site and religious considerations. Public health laws may have limitations on the maximum length of time allowed to pass prior to final disposition. Contact your local funeral provider for more details.

### **Does a body have to be embalmed before it is buried?**

No. Embalming is a choice which depends on factors like if there is to be an open casket viewing of the body or if there is to be an extended time between death and interment.

### **What options are available besides ground burial?**

Besides ground burial, some cemeteries offer interment in lawn crypts or entombment in mausoleums. In addition, most cemeteries provide choices for those who have selected cremation. These often include placement of cremated remains in a niche of a columbarium or interment in an urn space.

### **What are burial vaults and grave liners?**

These are the outside containers into which the casket is placed. Burial vaults are designed to protect the casket and may be made of a variety or combination of materials including concrete, stainless steel, galvanized steel, copper, bronze, plastic or fiberglass. A grave liner is a lightweight version of a vault which simply keeps the grave surface from sinking in.

### **Must I purchase a burial vault?**

Emanuel Cemetery, within the grounds of Fairmount Cemetery, is the only Jewish cemetery which requires a burial vault. Other larger cemeteries in the Denver Metro area have regulations that require the use of a basic grave liner for maintenance and safety purposes. Either a grave liner or a burial vault will satisfy these requirements. Some smaller rural cemeteries do not require use of a container to surround the casket in the grave.





## Chapel Services

For the funeral service, we provide an elegant, dignified chapel steeped in Jewish tradition.

Feldman Chapel can accommodate up to 200 people comfortably with ample parking and seating. The family room, located in the rear of the chapel, provides a calm setting for the family before the funeral service and offers privacy. Each family has the option to stay in the family room for the service, which can be heard through the speakers, or joining the service in the front rows of the chapel.

## Graveside Services

Feldman Mortuary has always offered and performed graveside services. Our goal is to make every service, regardless of setting, as comfortable as possible. For graveside services, the family may have to consider the potential for inclement weather and lack of seating.

The complaint heard most is about the lack of seating available for those attending the service. A typical funeral service is about 40 minutes from the time the casket is placed on the grave to the time the mourners leave the graveside. It is difficult to expect everyone in the gathering, especially the elderly, to stand for the duration. Many in our community have the impression that a graveside service is for immediate family only or a few invited friends. Denver's weather is often very pleasant, however, we all recognize the possibility of snow, rain, wind, extreme heat, and extreme cold.

Feldman Mortuary has and will always continue to fulfill the preferences of our families, whether a service is to be chapel or graveside, you are guaranteed our service is focused on your needs.



## Burial in Israel

It is believed that every Jew should be buried in the Holy Land for the resurrection of the dead will take place only in the Holy Land, and that only those buried there will be resurrected. Furthermore, it is stated by Rabbi Anan, "Whoever is buried in the Land of Israel is deemed to be buried under the alter [and there is no more prestigious place in the world]."

For some families, it just seems appropriate to return to Israel for burial. Whatever the reason, rest assured, Feldman Mortuary has the most experience and expertise in the Rocky Mountain region for getting a loved one to Israel.

We have multiple contacts both on the East and West coasts that can assist in this transportation. These contacts are Halachic, observant Jews that speak Hebrew fluently and have many years of experience working with the various Israeli cemeteries.

## Israeli Cemetery

Some families already have a cemetery in Israel or connection to a Chevra Kaddisha who will assist the family at the time of need. If this is not the case, we suggest families make the necessary arrangements well in advance of burial. It can be very difficult to secure a grave at the immediate time of need.

## Transportation

Often, family members travel on the same plane as their loved one. However, that is not always possible for travel between Denver and New York. Only certain flights are available for transporting the deceased and because of TSA strict time requirements, it may be impossible to arrange for a family escort. We will do everything we can to meet the family's wishes with regard to flying on the same flight.

Your loved one will be prepared here in Denver. Transportation takes place in a specially crafted sealed container and the purchase of a casket is NOT required or even allowed.

## Preparation

The care and preparation of the deceased is done in Denver by our local Chevra Kaddisha. A tahara is required as is the tachrichim and a talis (if a male). This is coordinated as close to the time of the flight as possible.

## Timing from Notification of Death to Transportation

We are proud of the service we provide our families. In fact, in one instance, the death of a loved one occurred at 7.30am on a Thursday and needed to be buried in Israel, no cemetery plot was reserved and the family needed the burial to occur before Shabbos. We were able to complete all of the necessary logistics and care to make an 11.30am check-in at the airport. However, it is appropriate to note there are a number of details that must fall into place for this to happen so quickly. Most often, families should expect transportation to begin the day following the death.

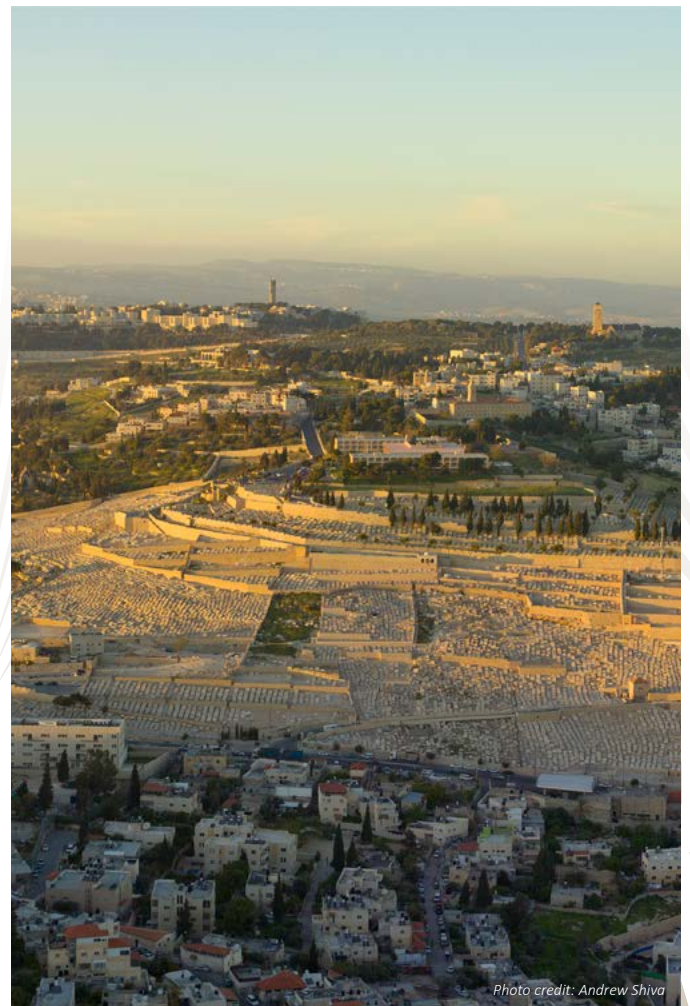


Photo credit: Andrew Shiva



## Interfaith Burial

Feldman Mortuary is pleased to have Generations, a funeral service specifically designed for Interfaith families.

Generations combines the hallmarks of care and compassion that have made Feldman Mortuary a trusted institution in Denver for over 80 years, with the understanding and expertise needed to work with a family of mixed observances to deliver a comforting, respectful and meaningful funeral experience.

### **We help families interested in Interfaith funeral services by:**

- Acting as guide and educator
- We assist families in need of guidance on all elements of the funeral process from the setting and service to burial and cremation options
- Selecting a Service Lead
- We can help you engage a Rabbi, Minister or other officiate in creating a service that can incorporate Judaism to some degree but is accessible to non-Jewish individuals
- Selecting a Venue for the Service
- We are adept at coordinating memorial events at numerous alternative settings including outdoor spaces and event centers. In addition, the Feldman Mortuary chapel can be used for Interfaith services
- Providing Burial/Cremation Options

We can guide you through Jewish and non-Jewish cemetery options and can also inform you of cremation choices.

For more information on Generations, please contact Jim Cohen or visit [www.interfaithfuneral.com](http://www.interfaithfuneral.com)

## Cremation and Alternative Services

### **Is cremation allowed in Jewish Tradition?**

A simple enough question, and I am sure you were hoping for the black and white answer. Unfortunately, it is a very complicated answer. In fact, any discussion around cremation and Judaism is dangerous ground for a Jewish funeral home. It truly is a no-win situation for us to provide any discussion, for fear of either offending the observant community who supports us so much or offending the general community that feels this type of disposition is appropriate. However, I feel it is important to address this very timely topic as broadly as I can.

The bottom line: It is not what observant Jews consider proper, Kavod – respect. Since our Jewish burial process is based on kavod ha' met – respect/honor of the body, cremation can be considered disrespectful and hence, not allowed in Jewish tradition. The Rabbi of our local Chevra Kaddisha, Rabbi Edward Shapiro, explains it this way. “We were not created in the hour or hour and half it takes to cremate a body, but rather it is a natural process of creation that took nine months. That is what is proper and natural.”

The post-script is: While cremation is not technically “allowed” or “encouraged,” it is understood that cremation is chosen by some of our Denver Jewish community members and those families should be served with the same compassion and sincerity by the Jewish funeral home and their Jewish clergy. There are Rabbis and Cantors of various movements in our Tradition that will officiate at memorial services and celebrations of life where cremation is chosen.

### **Does Feldman Mortuary cremate?**

Yes. We feel it is important to support all the families of our Denver Jewish community void of judgment or critique of their disposition decisions. However, I feel it is appropriate to discuss, educate and inform our families. Hence, it is our strong recommendation that one does in fact take the necessary time to understand this final decision. We encourage families to use local Rabbis, the Internet, Responsa and Commentary from the various movements to gather the necessary information to make what I feel is vital part of the modernity of our Tradition: an informed choice.

## **Cremation FAQs**

### **What is Cremation?**

Cremation is the process of reducing the human body to bone fragments using high heat and flame. Though most people talk about "ashes", cremated remains are actually ground bone. Cremation is not the final disposition of the remains, nor is it a type of funeral service.

### **Is a casket needed for Cremation?**

No, a casket is not required, most states require a container constructed of wood or cardboard, however, in some states no container is required.

### **Is embalming required prior to cremation?**

No. In fact it is against the law for a funeral home to tell you otherwise.

### **Can the body be viewed without embalming?**

Yes, in fact, not only do we allow, but we strongly encourage immediate family members to briefly view the deceased prior to cremation.

### **Can the family witness the cremation?**

Yes they can; some cremation providers will allow family members to be present when the body is placed in the cremation chamber. Some religious groups even include this as part of their funeral custom.

### **What do the cremated remains look like?**

Cremated remains resemble coarse sand and are whitish to light grey in color. The remains of an average sized adult usually weighs between 7 and 8 pounds.

### **Can an urn be brought into a Synagogue?**

No, currently, Denver's Rabbis have yet to allow ashes to be present in the synagogue. However, our Chapel will allow the ashes to be displayed during a service but it will always depend on the Rabbi's final decision.

### **What can be done with the cremated remains?**

While laws vary state by state, for the most part remains can be buried in a cemetery lot or a cremation garden, interred in a columbarium, kept at home or scattered. Our local Rabbinic community strongly suggests a family bury the cremated remains for a number of reasons. The most important; closure. There is both research and personal stories that share how important burial of cremated remains is for the surviving family.

### **How can I be sure I receive the correct remains?**

All reputable cremation providers have developed rigorous sets of operating policies and procedures in order to maximize the level of service and minimize the potential for human error. Since it is illegal to perform more than one cremation at a time, and the vast majority of crematories can only cremate one body at a time, it is next to impossible to receive the incorrect remains.

### **How long does the actual cremation take?**

It all depends on the weight of the individual. For an average sized adult, cremation can take two to three hours at a normal operating temperature of between 1,000 and 2,000 degrees Fahrenheit.

### **Are all the cremated remains returned?**

With the exception of minute and microscopic particles, which are impossible to remove from the cremation chamber and processing machine, all of the cremated remains are given back to the family.

### **Do I need an urn?**

An urn is not required by law. However, an urn may be desired if there is to be a memorial service or if the remains are to be interred in a cemetery. If an urn is not purchased or provided by the family, the cremated remains will be returned in a temporary plastic container.



# Veteran Services

Feldman Mortuary supports those families that wish to honor their loved one's dedicated service to our Country. We are experienced with all military burial practices at both our local Fort Logan National Cemetery and Arlington National Cemetery.

There are only a few Jewish intricacies that Feldman Mortuary ensures are available at Fort Logan National Cemetery. I commend and wish to express my appreciation to the staff at Ft. Logan for the understanding, care and willingness to work with the Denver Jewish community over the past 8 decades. We have an incredible working relationship built on mutual appreciation, trust and respect for our professional roles.

## Things to think about when considering burial at a National Cemetery:

- Jewish tradition leans toward burying as soon as possible where some define that as same day or next day. However, burial at a National Cemetery is dependent on available service times and cannot be manipulated based on religious requirements.
- Please note an immediate service may be available but possibly at a less than desirable time.
- NO weekend burials!
- It is often not considered proper in the Jewish Tradition of burial to bury one loved one on top of another. However, at a National Cemetery, the policy is to bury double, even triple-depth meaning one is buried on top of another.
- The monument or marker is standard government issued with does not allow for Hebrew lettering or personal inscription. The monument will be marked with the standard military version of the Magen David/Star of David.
- Lastly, services at Ft. Logan are limited to 20 minutes in length.

## Veteran Services and Information available from Feldman Mortuary:

- Burial Benefits
- Headstones and markers
- Legislative changes
- Presidential Memorial Certificates
- Women and Minority Veterans
- Military Honors
- Jewish War Veterans
- Burial Flags & Burial Allowance
- Survivor Benefits

The basic Military Funeral Honors (MFH) ceremony consists of the folding and presentation of the United States flag to the veterans' family and the playing of Taps. The ceremony is performed by a funeral honors detail consisting of at least two members of the Armed Forces.

The Funeral Honors rendered to you or your veteran will be determined by the status of the veteran. The type of Funeral Honors may be Full Military Honors, 7 Person Detail or a Standard Honors Team Detail.

At least one of the funeral honors detail will be from the Armed Force in which the deceased veteran served. Taps may be played by a bugler or, if a bugler is not available, by using a quality recorded version. Military Funeral Honor Teams may act as Pall Bearers if requested by the veteran/family.

## Who is eligible for Military Funeral Honors?

- Military members on active duty or in the Selected Reserve.
- Former military members who served on active duty and departed under conditions other than dishonorable.
- Former military members who completed at least one term of enlistment or period of initial obligated service in the Selected Reserve and departed under conditions other than dishonorable.
- Former military members discharged from the Selected Reserve due to a disability incurred or aggravated in the line of duty.

### Who is not eligible for Military Funeral Honors?

- Any person separated from the Armed Forces under dishonorable conditions or whose character of service results in a bar to veteran's benefits.
- Any person who was ordered to report to an induction station, but was not actually inducted into military service.
- Any person discharged from the Selected Reserve prior to completing one term of enlistment or period of initial obligated service for reasons other than a disability incurred or aggravated in the line of duty.
- Any person convicted of a Federal or State capital crime sentenced to death or life imprisonment.

### How do I establish veteran eligibility?

The preferred method is the DD Form 214, Certificate of Release or Discharge from Active Duty. If the DD Form 214 is not available, any discharge document showing other than dishonorable service can be used. The DD Form 214 may be obtained by filling out a Standard Form 180 and sending it to:

National Personnel Records Center(NPRC)  
9700 Page Blvd.  
St. Louis, MO 63132

The Standard Form 180 may be obtained from the National Records Center or via the following web site:  
<http://www.archives.gov/research/order/standard-form-180.pdf>



### Is anyone else eligible to receive funeral honors?

Yes. Members of the Commissioned Officer Corps of the Public Health Service (PHS) and National Oceanic and Atmospheric Administration (NOAA), as members of a Uniformed Service, are also eligible to receive funeral honors.

For NOAA personnel, eligibility is established using NOAA Form 56-16, Report of Transfer or Discharge. If the family does not have a copy of the NOAA Form 56-16, it may be obtained by contacting the Chief, Officer Services Division, NOAA Commissioned Personnel Center at (301) 713-7715. or by writing:

National Oceanic and Atmospheric Administration  
Commissioned Personnel Center  
Chief, Officer Services Division (CPC1)  
1315 East-West Highway, Room 12100  
Silver Spring, Maryland 20910

For PHS personnel, funeral honors eligibility is established using PHS Form 1867, Statement of Service (equivalent to the DD Form 214). If the family does not have a copy of the Statement of Service, it may be obtained by contacting the Privacy Coordinator for the Commissioned Corps at (240) 453-6041 or writing:

Division of Commissioned Personnel/HRS/PSC  
Attention: Privacy Act Coordinator  
5600 Fishers Lane  
4-36  
Rockville, Maryland 20857

### Veteran Headstones

The Department of Veterans Affairs (VA) furnishes upon request, at no charge to the applicant, a Government headstone or marker for the unmarked grave of any deceased eligible veteran in any cemetery around the world, regardless of their date of death. For eligible veterans that died on or after Nov. 1, 1990, VA may also provide a headstone or marker for graves that are already marked with a private headstone or marker. When the grave is already marked, applicants will have the option to apply for either a traditional headstone or marker, or a new device (available spring 2009).

Flat markers in granite, marble, and bronze and upright headstones in granite and marble are available. The style chosen must be consistent with existing monuments at the place of burial. Niche markers are also available to mark columbaria used for inurnment of cremated remains.

When burial or memorialization is in a national cemetery, state veterans' cemetery, or military post/base cemetery, a headstone or marker will be ordered by the cemetery officials based on inscription information provided by the next of kin or authorized representative.

Spouses and dependents are not eligible for a Government-furnished headstone or marker unless they are buried in a national cemetery, state veteran's cemetery, or military post/base cemetery.

Note: There is no charge for the headstone or marker itself, however arrangements for placing it in a private cemetery are the applicant's responsibility and all setting fees are at private expense.

## **Veteran Burial Flags**

A United States flag is provided, at no cost, to drape the casket or accompany the urn of a deceased veteran who served honorably in the U. S. Armed Forces. It is furnished to honor the memory of a veteran's military service to his or her country. VA will furnish a burial flag for memorialization for:

- A veteran who served during wartime
- A veteran who died on active duty after May 27, 1941
- A veteran who served after January 31, 1955
- A peacetime veteran who was discharged or released before June 27, 1950
- Certain persons who served in the organized military forces of the Commonwealth of the Philippines while in service of the U.S. Armed Forces and who died on or after April 25, 1951
- Certain former members of the Selected Reserves

### **Who is eligible to receive the burial flag?**

Generally, the flag is given to the next-of-kin, as a keepsake, after its use during the funeral service. When there is no next-of-kin, VA will furnish the flag to a friend making request for it. For those VA national cemeteries with an Avenue of Flags, families of veterans buried in these national cemeteries may donate the burial flags of their loved ones to be flown on patriotic holidays.

### **How can you apply?**

You may apply for the flag by completing VA Form 27-2008, Application for United States Flag for Burial Purposes. You may get a flag at any VA regional office or U.S. Post Office. Generally, the funeral director will help you obtain the flag.

### **Can a burial flag be replaced?**

The law allows us to issue one flag for a veteran's funeral. We cannot replace it if it is lost, destroyed, or stolen. However, some veterans' organizations or other community groups may be able to help you get another flag.

### **How should the burial flag be displayed?**

The proper way to display the flag depends upon whether the casket is open or closed. VA Form 27-2008 provides the correct method for displaying and folding the flag. The burial flag is not suitable for outside display because of its size and fabric. It is made of cotton and can easily be damaged by weather.







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## FUNERAL ARRANGEMENTS

Whether you're planning for yourself or for a loved one, the funeral service is one of the most important elements of a person's final arrangements. With the opportunity for great personalization, the funeral service can truly reflect the uniqueness of the life it honors.

Regardless of whether you or your loved one have opted for burial or for cremation, the funeral or memorial service fills an important role. It can:

- Honor, recognize, and celebrate the life of the deceased;
- Allow friends and family to say their last goodbyes;
- Provide closure after the loss of a loved one;
- Allow friends to console the family of the loved one.

So, what is a funeral? In general terms, a funeral is a gathering of family and friends after the death of a loved one that allows them the opportunity to mourn, support each other, and pay tribute to the life of the deceased.

It often consists of one or more of the following components:

### **Burial Plans**

When considering final arrangements for yourself or a loved one, one of the first decisions you might make is whether you prefer burial or cremation. This decision often influences other important considerations such as elements of the funeral service and type of cemetery property.

### **Funeral Service**

A formal or informal ceremony or ritual prior to burial, a funeral service often provides a sense of closure to family and friends. Although your faith or culture may dictate some elements of a funeral service, you may want to personalize other elements of the service. At a funeral service, a casket or urn is present, though you may choose to have the casket open or closed.



## Memorial or Tribute Service

At a memorial or tribute service, a casket or urn is usually not present. Otherwise similar to a funeral or visitation, a memorial service gives family and friends a time to come together in your memory and celebrate your life.

## Graveside Service

As its name implies, a graveside service may be held at the grave site just prior to burial of a casket or urn and usually consists of final remarks, prayers, or memories. The service may occur after or in place of a funeral service.

There's no one, right way to plan a funeral service, we believe that each funeral should be as unique and memorable as the life it honors.

When planning your own funeral service in advance, think about the way you want to be remembered. Perhaps you'd like a traditional funeral aligned with certain religious or ethnic customs? Or, a celebration focusing on great memories made with family and friends may be your preference. Maybe it's a combination of both. You can have one service, or several, to honor your life.



Regardless of the service or services you choose to include in your funeral plan, you can personalize them in almost any way imaginable. For example, just consider the following questions:

- Where should the funeral be held? At your place of worship? At the funeral home?
- Who should officiate the service?
- Will your service adhere to the traditions of your faith or culture?
- Do you want a eulogy, and who should deliver it?
- Would you like an open or closed casket?
- What music should be played?
- What readings would you like to have read?
- Is there a special poem you'd like shared with the guests?
- Are there any special photographs or other memorabilia you would like displayed?
- Should the décor reflect a particular hobby or interest of yours, such as fishing, gardening, or music?
- Is there a particular emblem or engraving you want on your headstone or marker?
- Should there be refreshments served or a more elaborate party held after the service?

## Cemetery Property

In addition to funeral services and the choice of burial or cremation, cemetery property, or "interment rights," is another consideration when you're making final arrangements, either for yourself in advance, or for a loved one.

A common misconception that people often have when they purchase the right of interment in a cemetery is that they have purchased the land itself, when in fact what they have really purchased is the right to be interred (also referred to as buried, entombed, eniched or placed) on or in that particular piece of property.



## WHEN DEATH OCCURS

No matter if a death is sudden, or if it something that was a long time coming, the loss of a loved one makes us feel emotional and overwhelmed. No amount of preparation can fully prepare you for the loss of a loved one. When you are in a heightened emotional state, even the most basic decisions can seem staggering. The following is a rough guideline of what needs to be done within the first 24 hours after death.

### **When death occurs at home or a place of business**

If the person was not under hospice care, the police will have to be notified immediately. The police will be dispatched to the home and place the call to the coroner/medical examiner. From there, the coroner/medical examiner may take the body and determine whether further action is necessary. The coroner/medical examiner must release the body before a funeral home can do anything. If the person was under hospice care, contact the hospice representative if they were not present and they will notify family members what the proper procedures are to follow.

### **When a death occurs at a hospital/ nursing home/hospice facility**

The staff of a care facility such as a hospital or a nursing home will notify you and the necessary authorities immediately after a death has occurred. If a funeral home has been provided to the hospital or nursing home, they will be notified at the time of death. If you are present at the hospital when the funeral director arrives, they will ask a few questions about the deceased wishes and set up a time to come into the funeral home to make arrangements, however, if you are not present a funeral director will contact you by telephone to discuss these arrangements.



## Informing a Funeral Director

Once everything has been cleared with the proper authorities, the next call you place should be to a funeral director. Funeral directors are here to help you obtain a death certificate, transport the body, and in the event pre-planning was not done, select a casket/urn and arrange the funeral/memorial service. The funeral director will also help you notify the employer and insurance company of the deceased to assist with those arrangements. Funeral directors are here to help and advise you and will work very hard to relieve the stress and logistics involved in funeral planning.

## Meeting a Funeral Director

You should meet with a funeral director within 24 hours of a death to begin to make final arrangements for your loved one. Deciding on these final arrangements may seem like a very daunting task, especially when you are in heightened emotional state, but funeral home staff have years of experience dealing with these issues and strive to ensure everything goes as smoothly as possible.

## Making Arrangements

First the Funeral Director will gather information required for the death certificate. This includes:

- Full Name and Address
- Marital Status
- Race/Ethnicity
- Date and City of Birth
- Highest Level of Education
- Father's Name, Mother's Name (including maiden name)
- Name of Spouse (if married or widowed)
- Occupation and Employer

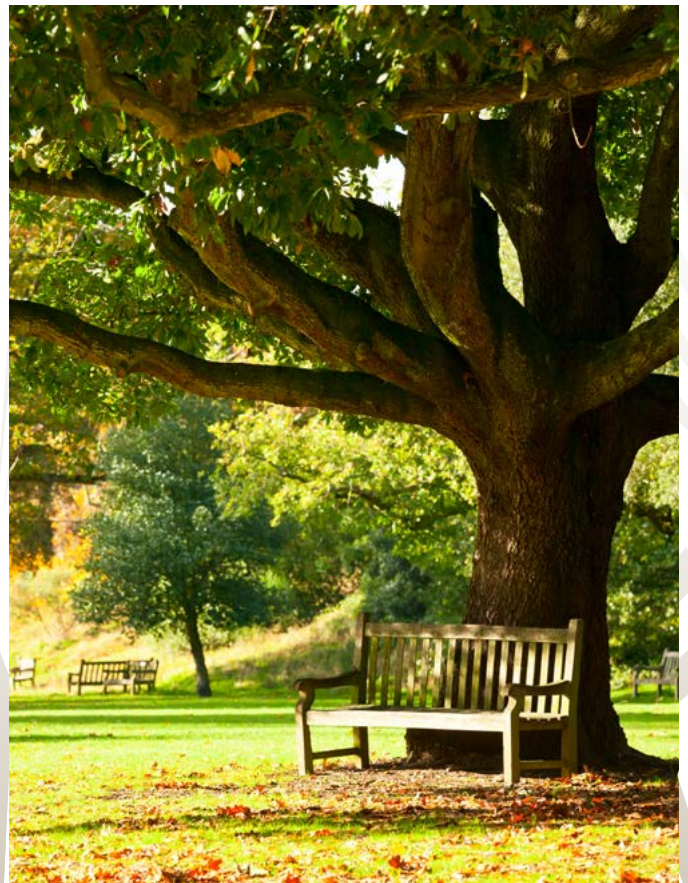
The funeral director may also need pertinent documents required to do all the legal paperwork, those documents include:

- Beneficiary Designations
- Last Will

If no pre-planning has been done, necessary arrangements need to be made for the funeral service. These include:

- Scheduling the location, date and time of the funeral service
- Selecting burial or cremation
- Choosing Funeral Products
- Arranging a cemetery plot
- Preparing an obituary notice
- Scheduling transportation arrangements

A funeral director will guide you through all these steps, using your wants, needs and desires as a foundation to create a memorable funeral for your loved one. From here the funeral services can be personalized. Did your loved one have a favorite sports team? What was their favorite type of music? What activity was your loved one known best for? Recalling fond memories assists with the grieving process and will help honor the life of your loved one.





## How to write an obituary

Writing an obituary is a difficult and emotional task. First, you will need to gather information from family and friends of the deceased about their childhood, education, career, and hobbies and interests. As well, speak to the funeral home to receive any important information on the date, time, and location of any funeral service, or other funeral-related events. Using the template will help make the process easier and will ensure you write a properly structured obituary.

Replace all **CAPITALS** below with the appropriate information.

[GIVEN NAME] [MIDDLE NAME (AND NICKNAME)] [SURNAME], [AGE], of [CITY], [STATE], passed away on [DATE OF DEATH] in [LOCATION OF DEATH]. Funeral service will be held at [LOCATION] on [DATE] at [TIME] with Reverend [NAME] of [CHURCH] officiating. Burial will follow at [CEMETERY NAME], [CEMETERY LOCATION]. Visitation will be held at [LOCATION] on [DATE] at [TIME]. [NAME OF FUNERAL HOME] will be handling the funeral arrangements.

[NAME] was born in [LOCATION OF BIRTH] to [PARENT'S NAMES] on [DATE OF BIRTH]. He/she went to high school at [SCHOOL NAME] and graduated in [YEAR]. He/she went on to earn a degree/certificate in [DEGREE TYPE] from [SCHOOL NAME]. He/she worked as a [JOB TYPE] for [COMPANY] for [NUMBER OF YEARS]. He/she enjoyed [ACTIVITIES/HOBBIES]. He/she received [AWARDS/HONORS] and was involved in [CHARITIES/ORGANIZATIONS].

[NAME] is survived by his/her [RELATION], [NAME] of [CITY]. (List all survivors: spouse, children, siblings, parents, grandchildren, nieces and nephews). He/she is preceded in death by his/her [RELATION], [NAME]. (List predeceased: spouse, parents, children and siblings.) Memorial donations may be made to [ORGANIZATION NAME], [MAILING ADDRESS].

The family wishes to extend their gratitude to [ORGANIZATION/NAME].  
[FINAL WORDS].

*Remember most newspapers charge by the word, this template is good for getting all the information necessary in as few words possible. However, this template is not written in stone. You can make any adjustments you feel necessary.*

## How to write a eulogy

Giving a meaningful, moving eulogy can be a nerve-racking situation for even the most accomplished public speaker, but it need not be. How can you summarize somebody's life in a few short minutes, while being both somber and funny at the same time? Writing and delivering a eulogy is a therapeutic tool to help deal with your grief, and being chosen to give a eulogy is an honor and should be treated that way. Here are some tips for writing and delivering an eloquent and memorable eulogy:

- Gather information. Talk with family members, close friends, and co-workers to get important information on the deceased. Some important information to include in the eulogy is the person's family and other close relationships, their education/career, hobbies or special interests, places the person lived or traveled to, and any special accomplishments they had.
- Organize your thoughts. Jot down your ideas by whatever means are most comfortable and familiar to you. Create an outline of your speech and fill in the information that you gathered about the person.
- Write it down. This is not a toast at a wedding where you can make off-the-cuff remarks, and you should not ad-lib a eulogy. Writing it all down allows you to include and remember every detail you wanted in your eulogy. When you bring a copy of your eulogy to the podium make sure it is easy to read, print it out in a large font, or if handwritten, leave a few spaces between the lines. Keep in mind your time constraints, it's best to keep things on the short side, especially if there are other speakers.
- Review and revise. Your first draft will not be the last. When you think you are done, sleep on it and look it over in the morning when it is fresh again, that will be the time to make any necessary revisions.
- Practice, practice, practice. Read over your eulogy several times in order to become familiar with it. Practice in front of a mirror or read it over to some friends or family and have them give you feedback. Become familiar with your speech so you can recite it without making it look like you're reading from a script. The more you practice, the more comfortable you will be.
- Make them laugh, but be respectful. A funeral is not a roast, however there is room for humor in your eulogy. Fondly remember a story about the person that everyone can relate to. Keep it appropriate, there will be children and the elderly there that may not share the same sense of humor. Laughter is truly the best medicine, and some well-placed humor will help people cope, and will bring back fond memories of the deceased.
- Don't be afraid to show emotion. Funerals are extremely emotional, nobody expects you not to shed a few tears. However, if you feel that you will be too strongly overcome by your emotions, have a back-up plan in place where someone you trust can deliver the eulogy for you. Give them a copy well in advance if you feel this could be an issue.
- Have a glass of water and tissues handy.



## Funeral & Shiva Etiquette

Like everything in society, funeral etiquette and what is expected of you has evolved over time. As always common sense and discretion is the best guide to proper funeral etiquette. Here are a few do's and don'ts of funeral etiquette.

### DO:

- Express your condolences – It's not easy to come up with the words to offer sympathy to someone who has just lost a loved one. You don't need to be a poet, simply saying something like "I am sorry for your loss, my thoughts and prayers are with you and your family" is enough. If you can't be at a funeral service in person, sending a card or leaving a message on a memorial website is a perfect way to express your sympathy.
- Dress appropriately – Gone are the days of dressing up in all black for a funeral, but jeans and a t-shirt isn't exactly acceptable either. You should still dress to impress and avoid any bright or flashy colors. Wearing what you would wear for a job interview would be the most appropriate. \*Also dress appropriately for the weather.
- Sign the register book – The family will keep the register book as a memento for years. Be sure to include your full name and please print LEGIBLY.
- Make a donation – You don't need to go overboard with the amount or effort, after all it is the thought that counts. A donation can be to the charity of the family's choice, or you can make a commitment of service to the family at a later date. A commitment of service can be something as simple as cooking them dinner, or offering to clean up their house, any of the "little" things that may be neglected while a family deals with death.
- Keep in Touch – You may feel that the family needs their space and time to grieve, but a simple phone call or note after the funeral lets the family know you care. With social networking leaving a quick note is as simple as a click of a mouse. The months following a death is when grieving friends and family need the most support.

### DON'T:

- Bring your cell phone – Your phone ringing will be highly inappropriate and will cause a disturbance, so turn any ringers or notifications off. Even better, leave your phone at home or in your car, a funeral is not the time to be texting or checking your messages.
- Allow your children to be a distraction – From a very young age children are aware of death, and if the funeral is for someone that was close to them (grandparent, aunt, uncle) they should be given the option to attend. However if it is not appropriate for your child to be there, and if you feel they will cause a commotion, leave them with a babysitter.
- Be afraid to remember the good times – Funerals are obviously a time of grieving and mourning, but remembering the good times helps with the healing process. Sharing a funny and appropriate story is acceptable, and in some cases exactly what the deceased would have wanted.

## The Shiva

The Shiva takes place within the context of community. The paradox of the Shiva is that while the family can withdraw from the community, the community cannot withdraw from the family. This reminds the mourner that there are others who truly care.



## The Shiva Visit

If you are not certain what to say — be silent: Silence can be very healing and soothing to those in deep emotional pain. Be willing to hold the mourner's hand, share a smile, and communicate without words your concern and caring.

Allow the mourners the opportunity to express their grief: Allow mourners the opportunity to talk about their feelings of loss. Do not attempt to change the topic or divert mourners from speaking about painful feelings or crying.

Listen: Ask questions that will allow the mourner to talk with you about their grief. The Shiva is the ideal time for reminiscing and reflecting on the life of the person who has recently died.

Share your feelings: If you are feeling sad, share your tears. If you see humor in a certain memory, laugh. If you have a close relationship with the bereaved, do not hesitate to hold, hug or at least touch them.

Don't expect to be fed: It is the role of the community to care and support the mourner. It is our obligation to feed them, offer rides, to run an errand, or whatever could be helpful during this time.

What to wear: It is not a formal affair or event but be respectful, modest and appropriate.

Watch the time: It can be exhausting for a mourner to be available all day; observe stated times for calls. Minyan Service: This is a prayer service usually 30 minutes in length. Please put down any food or drink, cease all conversation and participate. If you are not Jewish, do not feel uncomfortable that you must participate; you are welcome to follow along in English.

Take children: It is appropriate for children to attend a shiva home, especially when their friend is a mourner (grandchild, son/daughter, etc.).

## On helping a friend cope with loss

### Before the funeral

- Offer to notify his/her family and friends about funeral arrangements.
- House-sit to prevent burglaries during the funeral and visitations.
- Help answering the phone and greeting visitors.
- Keep a record of everyone who calls, visits or has been contacted.
- Help co-ordinate the food and drink supply.
- Offer to pick up friends and family at the airport and arrange housing.
- Offer to provide transportation for out-of-town visitors.
- Help him/her keep the house cleaned and the dishes washed.

### After the funeral

- Prepare or provide dinner on a day that is mutually acceptable every week for two to three months.
- Offer to help with yard chores such as watering or pruning.
- Feed and exercise the pets, if any.
- Write notes offering encouragement and support
- Offer to drive or accompany him/her to the cemetery regularly.
- Offer to house-sit so he/she can get away or visit family out of town.
- Make a weekly run to the grocery store, laundry, or cleaners.
- Help with the thank you notes and/or other correspondence.
- Anticipate difficult periods such as anniversaries, birthdays, holidays, and the day of death.
- Always mention the deceased by name and encourage reminiscing.

Above all, just listening and your concern and presence will help.

## WHAT IS GRIEF?

The death of a loved one is life's most painful event. People's reactions to death remain one of society's least understood and most off-limits topics for discussion. Oftentimes, grievers are left totally alone in dealing with their pain, loneliness, and isolation.

Grief is a natural emotion that follows death. It hurts. Sadness, denial, guilt, physical discomfort, and sleeplessness are some of the symptoms of grief. It is like an open wound which must become healed. At times, it seems as if this healing will never happen. While some of life's spontaneity begins to return, it never seems to get back to the way it was, it is still incomplete. Grief is different for everyone.

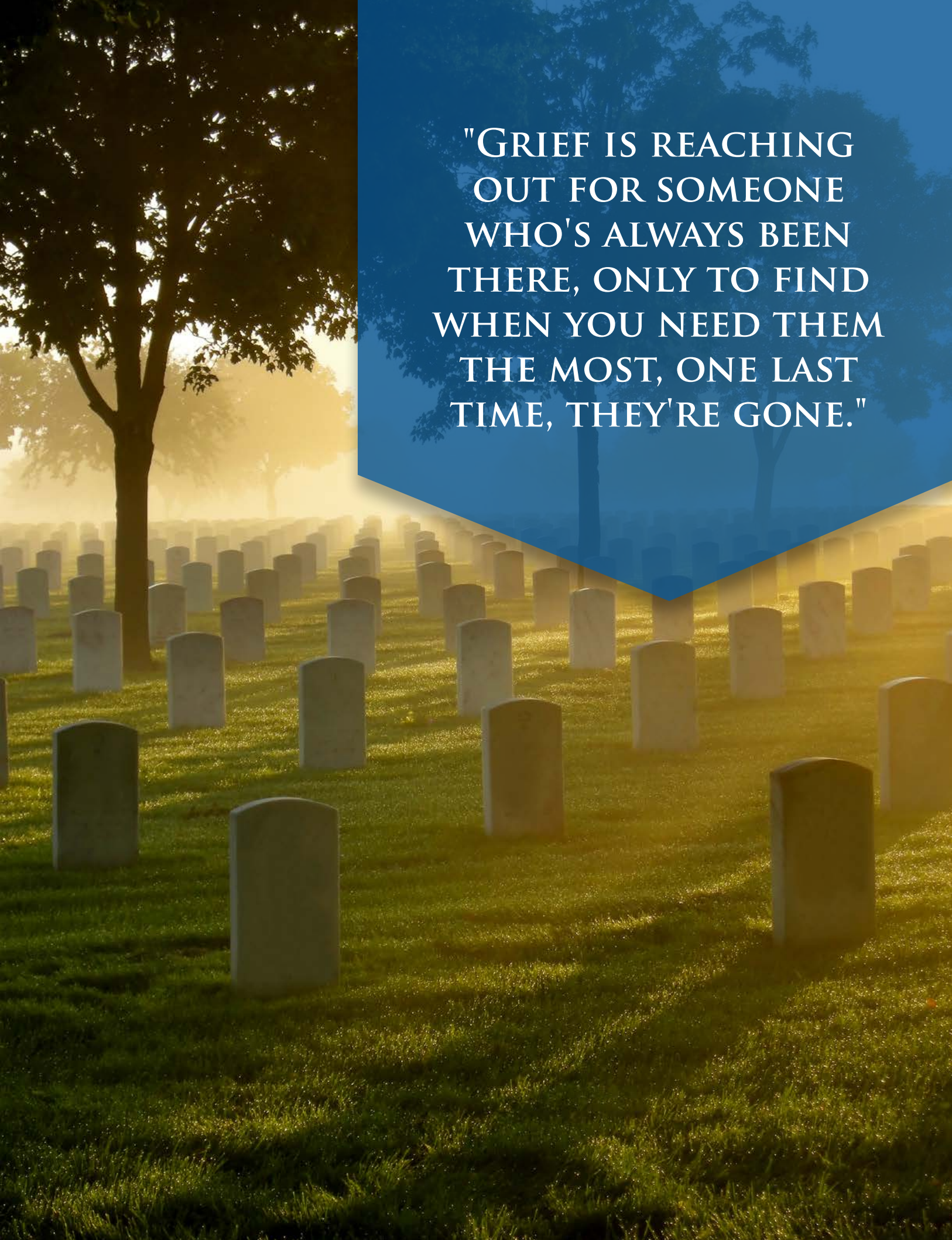
Healing is a process of allowing ourselves to feel, experience, and accept the pain. In other words, we give ourselves permission to heal. Allowing ourselves to accept these feelings is the beginning of that process.

### **The grieving process**

When we experience a major loss, grief is the normal and natural way our mind and body react. Everyone grieves differently, and at the same time, there are common patterns people tend to share.

For example, someone experiencing grief usually moves through a series of emotional stages such as shock, numbness, guilt, anger, and denial, and physical responses are typical also. They can include sleeplessness, inability to eat or concentrate, lack of energy, and lack of interest in activities previously enjoyed.



A photograph of a cemetery at sunrise. The scene is filled with rows of white, upright gravestones on a green lawn. A large tree stands on the left side, its silhouette dark against the bright, hazy light of the rising sun. The sky is a mix of blue and yellow. A large, semi-transparent blue shape is overlaid on the right side of the image, containing white text.

"GRIEF IS REACHING  
OUT FOR SOMEONE  
WHO'S ALWAYS BEEN  
THERE, ONLY TO FIND  
WHEN YOU NEED THEM  
THE MOST, ONE LAST  
TIME, THEY'RE GONE."



Time always plays an important role in the grieving process. As the days, weeks, and months go by, the person who is experiencing loss moves through emotional and physical reactions that normally lead toward acceptance, healing, and getting on with life as fully as possible. Sometimes a person can become overwhelmed or bogged down in the grieving process. Serious losses are never easy to deal with, but someone who is having trouble beginning to actively re-engage in life after a few months should consider getting professional help.

For example, if continual depression or physical symptoms such as loss of appetite, inability to sleep, or chronic lack of energy persists, it is probably time to see a doctor.

## Allow yourself to mourn

Someone you love has died. You are now faced with the difficult, but important, need to mourn. Mourning is the open expression of your thoughts and feelings regarding the death and the person who has died. It is an essential part of healing. You are beginning a journey that is often frightening, painful, overwhelming, and sometimes lonely. This guide provides practical suggestions to help you move toward healing in your personal grief experience.

## Realize your grief is unique

Your grief is unique. No one will grieve in exactly the same way. Your experience will be influenced by a variety of factors: the relationship you had with the person who died, the circumstances surrounding the death, your emotional support system, and your cultural and religious background.

As a result of these factors, you will grieve in your own special way. Don't try to compare your experience with that of other people or to adopt assumptions about just how long your grief should last. Consider taking a "one day at a time" approach that allows you to grieve at your own pace.

## Talk about your grief

Express your grief openly. By sharing your grief outside yourself, healing occurs. Ignoring your grief won't make it go away, talking about it often makes you feel better. Allow yourself to speak from your heart, not just your head. Doing so doesn't mean you are losing control, or going "crazy", it is a normal part of your grief journey. Find caring friends and relatives who will listen without judging. Seek out those persons who will "walk with, not in front of" or "behind" you in your journey through grief. Avoid people who are critical or who try to steal your grief from you. They may tell you, "keep your chin up" or "carry on" or "be happy." While these comments may be well-intended, you do not have to accept them. You have a right to express your grief; no one has the right to take it away.



## Expect to feel a multitude of emotions

Experiencing a loss affects your head, heart, and spirit, so you may experience a variety of emotions as part of your grief work. Confusion, disorganization, fear, guilt, relief, or explosive emotions are just a few of the emotions you may feel. Sometimes these emotions will follow each other within a short period of time, or they may occur simultaneously.

As strange as some of these emotions may seem, they are normal and healthy. Allow yourself to learn from these feelings, and don't be surprised if out of nowhere you suddenly experience surges of grief, even at the most unexpected times. These grief attacks can be frightening and leave you feeling overwhelmed. They are, however, a natural response to the death of someone loved. Find someone who understands your feelings and will allow you to talk about them.

## Allow for numbness

Feeling dazed or numb when someone loved dies is often part of your early grief experience. This numbness serves a valuable purpose: it gives your emotions time to catch up with what your mind has told you. This feeling helps create insulation from the reality of the death until you are more able to tolerate what you don't want to believe.

## Be tolerant of your physical and emotional limits

Your feelings of loss and sadness will probably leave you fatigued, your ability to think clearly and make decisions may be impaired, and your low energy level may naturally slow you down. Respect what your body and mind are telling you. Nurture yourself. Get daily rest. Eat balanced meals. Lighten your schedule as much as possible. Caring for yourself doesn't mean feeling sorry for yourself, it means you are using survival skills.

## Develop a support system

Reaching out to others and accepting support is often difficult, particularly when you hurt so much. But the most compassionate self-action you can take during this difficult time is to find a support system of caring friends and relatives who will provide the understanding you need. Find those people who encourage you to be yourself and acknowledge your feelings- both happy and sad.

## Make use of ritual

The funeral ritual does more than acknowledge the death of someone loved, it helps provide you with the support of caring people. Most importantly, the funeral is a way for you to express your grief outside yourself. If you eliminate this ritual, you often set yourself up to repress your feelings and you cheat everyone who cares a chance to pay tribute to someone who was and always will be loved.

## Embrace your spirituality

If faith is part of your life, express it in ways that seem appropriate to you. Allow yourself to be around people who understand and support your religious beliefs. If you are angry with God because of the death of someone you loved, recognize this feeling as a normal part of your grief work. Find someone to talk with who won't be critical of whatever thoughts and feelings you need to explore. You may hear someone say, "With faith, you don't need to grieve." Don't believe it. Having your personal faith does not insulate you from needing to talk out and explore your thoughts and feelings. To deny your grief is to invite problems that build up inside you. Express your faith, but express your grief as well.



## Move toward your grief and heal

The capacity to love requires the necessity to grieve when someone you love dies. You can't heal unless you openly express your grief. Denying your grief will only make it become more confusing and overwhelming. Embrace your grief and heal. Reconciling your grief will not happen quickly. Remember, grief is a process, not an event. Be patient and tolerant with yourself. Never forget that the death of someone loved changes your life forever. It's not that you won't be happy again, it's simply that you will never be exactly the same as you were before the death.

*"The experience of grief is powerful. So, too, is your ability to help yourself heal. In doing the work of grieving, you are moving toward a renewed sense of meaning and purpose in your life."*

*- Dr. Alan D. Wolfelt, Center for Loss and Life Transition*





## Exceptional Home Care

***We go wherever and whenever a patient needs one-on-one care.***

At Sevens Home Care we primarily offer services in the individual's private residence; however, services are also available in assisted living, rehabilitation centers, skilled nursing facilities, hospices and hospitals. We go wherever and whenever a patient needs elderly home care services.

At Sevens Home Care, you're in charge. You tell us what in home services you need, and we facilitate. Since we are local and owner-operated, you get the benefit of personal attention, flexibility and exceptional responsiveness. We can arrange services on a regular schedule, weekly, monthly or for one time respite care. You decide based on your needs, we are here to serve you.

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**TAKING THE FIRST STEP. CALL 303-470-1921**  
**3773 Cherry Creek North Drive, Suite 575 Denver, CO 80209**  
**Email: [info@sevenshomecare.com](mailto:info@sevenshomecare.com)**

## Allow a search for meaning

You may find yourself asking, “Why did they die?” “Why this way?” “Why now?” This search for meaning is another normal part of the healing process. Some questions have answers, some do not. Actually, the healing occurs in the opportunity to pose the questions, not necessarily in answering them. Find a supportive friend who will listen responsively as you search for meaning.

## Accepting a loss

For each of us - rich or poor, young or old - there are times in our lives when we must face and deal with personal losses and the pain and sorrow they cause. Examples that come easily to mind are the death of a parent, spouse, child, or other close family member or friend. Many other events and transitions also bring with them sadness and a need to grieve:

- Being told you have a serious, possibly terminal illness.
- Having to give up interests and activities that have been a major part of your life.
- Seeing serious decline in mental or physical health of someone you love.
- Retiring from a work career or voluntary activity that has helped shape who you are and what you stand for.
- Losing a significant part of your independence and mobility; even giving up driving a car can be a significant loss for many people.
- Moving out of your home.
- Saying goodbye to a favorite pet.

Losses such as these are part of living. Like their counterparts among the joyful occasions in our lifetime - the birth of a child or grandchild, a celebration of marriage, an enduring friendship - they are part of what it means to share in the human experience, and the emotions they create in us are part of living, as well.





## ADMINISTERING AN ESTATE

While there is no requirement to use a lawyer, probate is a rather formal procedure. One minor omission, one failure to send Great Aunt Tillie a copy of the application, or a missed deadline, can cause everything to come to a grinding halt or expose everyone to liability.

The death of a family member or friend sometimes tends to bring out the very worst in some people. Experience shows that even in close families there is a tendency to get overly emotional about relatively trivial matters at the time of a loved one's death, such as who gets the iron frying pan and who gets the kettle. Such minor matters, or any delays or inconveniences can be upsetting, pose issues of fairness, and create unfounded suspicion among family members. Thus it generally is a very good idea to "let a lawyer do it".

### **Estate settlement issues**

Wills, probate, administration with no will, social security or pension plan benefits, veterans benefits, insurance benefits, joint property, beneficiary designations, claims of dependants and creditors, probate fees, income and estate taxes, and other issues may appear overwhelming after the death of a loved one. Sorting and settling all the details may be confusing because many of the terms are unfamiliar. This guide is not intended to be a substitute for specific individual tax, legal, or estate settlement advice, as certain aspects of the described considerations will not be the same for every estate. Accordingly, where specific advice is necessary or appropriate, consultation with a competent professional is strongly recommended. Most of all, keep in mind that while it is important to take care of all of these activities, it's more important to move slowly at a pace that is comfortable for you during your grieving process.



## Important documents

Locate as many of the following documents as possible: wills, deeds, bank books, stock certificates, military discharge papers, social insurance card, tax forms, vehicle and boat titles, insurance policies, etc.

## Death certificates

Before the business and legal issues of the estate can be pursued, it will be necessary to obtain certified copies of the death certificate. You can order them from the funeral director or directly from the Registrar of Vital Statistics in your area. It is always better to order a few more than what you think you will need. Most agencies will only accept certified death certificates and not photocopies.

## Administration of a will

Wills are simple, inexpensive ways to address many estates. But they don't do it all. Here are some things that may not be accomplished in a will:

Named beneficiaries for certain kinds of property, although sometimes wills contain beneficiary designations that overrules previous ones.

### A will cannot be used to leave:

- Property you held in joint tenancy with someone else. At death, the deceased's share will automatically belong to the surviving joint tenant(s). A will provision leaving the deceased's share to someone other than the surviving joint tenant, would have no effect unless all joint tenants died simultaneously.
- Property that was transferred to a living trust.
- Proceeds of a life insurance policy for which there is a named beneficiary.
- Money in a pension plan, individual retirement account (IRA), 401(k) plan or other retirement plan.

## Probate

Probate is the process that transfers legal title of property from the estate of the person who has died (the decedent) to their proper beneficiaries.

The term probate refers to a proving of the existence of a valid will, or determining and proving who one's legal heirs are if there is no will. Since the deceased can't take it with them, probate is the process used to determine who gets their property.

Property left through a will usually must spend several months or a year tied up in probate court before it can be distributed to the people who inherit it.

Probate is not cheap or quick. Because probate requires court approval, the process can tie up property for a year or more. In addition, probate may be expensive. Estate lawyers who may charge a flat fee, percentage, or an hourly rate, usually handle probate. Their fees and court costs may cost up to 5% of the estate's value, or more if problems or litigation arise. A will is a very personal document, and may reveal private family and financial issues and concerns. But once it is entered into the court record, it becomes public, and can be inspected by anyone.

### What is probate?

Probate is a legal process where your named executor goes before a court to have the will proven as valid and to be given the right to administer estate property and proves the will.

Typically, probate involves paperwork and if the will is challenged, a court appearance by lawyers. The lawyers and court fees are paid from estate property, which would otherwise go to the people who inherit the deceased person's property.

Probate usually works like this. After your death, the person you named in your will as executor- or, if you die without a will, the person appointed by a judge- files papers in the local probate court. The executor proves the validity of your will and presents the court with the value of your property.

### **Why is probate necessary?**

The primary function of probate is transferring title of the decedent's property to their heirs and/or beneficiaries. If there is no property to transfer, there is usually no need for probate.

The probate process also provides a mechanism for setting a deadline for dependents and creates a timeframe for the distribution of the remainder of the estate's property to ones' rightful heirs.

### **What is involved in administering an estate?**

Your executor has many duties including:

- Identifying and cataloging all property owned by the deceased.
- Appraising the property, and paying all debts and taxes.
- Proving that the will is valid and legal, and
- Distributing the property to the heirs as the will instructs.

### **How long does estate administration take?**

The duration varies with the size and complexity of the estate, the difficulty in locating the beneficiaries who would take under the will, if there is one or under provincial law where there is no will. Delays may occur because of tax filing obligations.

If there is a will contest, or anyone objects to any actions of the executor or estate trustee, the process can take a long time. Some matters have taken decades to resolve, but a year may be closer to the norm.

### **What is the probate process of an uncontested will?**

Typically the person named as the deceased's executor goes to a lawyer experienced in probate matters who then prepares an application for the court and takes it, along with the will and an affidavit by a witness to the will, and files it with the probate court.

The lawyer for the person seeking to have the will admitted to probate typically must notify all those who would have legally been entitled to receive property from the deceased if the deceased died without a will, plus all those named in the will, and give them an opportunity to file a formal objection to admitting the will to probate.

If no objections are received, and everything seems in order, the court approves the petition, and appoints the executor.

### **Who is responsible for handling probate?**

In most circumstances, the executor named in the will takes this job. If there isn't a will, or the will fails to name an executor, the probate court names someone (sometimes called an administrator) to handle the process- most often the closest capable relative, or the person who inherits the bulk of the deceased person's assets.

No formal probate may be required if the property of the decedent does not require probate to transfer legal title. In such a case, the executor or estate trustee named in the will may administer the estate without obtaining probate. Or where there is no will, a close relative or friend may agree to serve as an informal estate representative. Normally, families and friends choose this person, and it is not uncommon for several people to share the responsibilities of paying debts, filing a final income tax return, and distributing property to the people who are supposed to get it.





### **Should I plan to avoid probate?**

Probate rarely benefits your beneficiaries, and it always costs them money and time. Probate may make sense if your estate will have complicated problems, such as many debts that can't easily be paid from the property you leave.

Whether to spend your time and effort planning to avoid probate depends on a number of factors, most notably your age, your health, and your wealth. If you're young and in good health, a simple will may be all you need - adopting a complex probate avoidance plan now may mean you'll have to re-do it as your life situation changes. And if you have very little property, you might not want to spend your time planning to avoid probate.

But if you're older (say, over 50), in ill health, or own a significant amount of property, you'll probably want to do some planning to avoid probate. Probate saving strategies can be complex and may require a lawyer to ensure your property is distributed the way you want, and to avoid income tax issues.

### **How do you settle an estate?**

The deceased remains a legal entity through their estate - the assets, debts, and obligations of the individual need to be settled, we can help you complete required paperwork to wrap up the deceased's affairs.





## THE LAW OFFICE OF Sarah L. Golombek, LLC

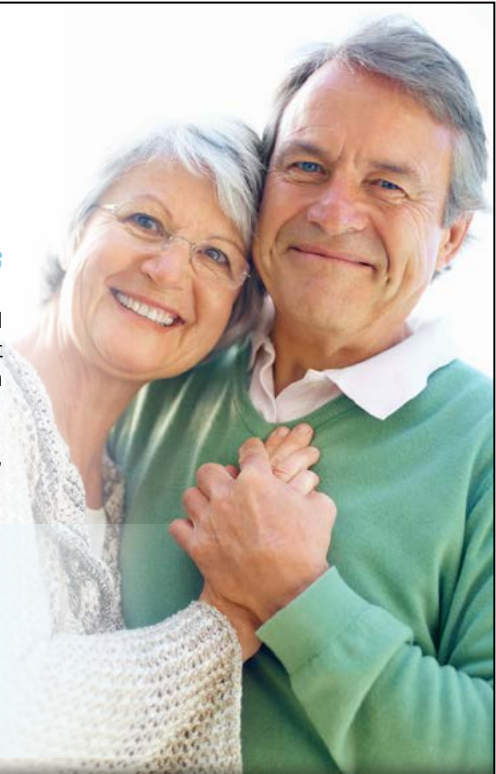
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