# Live Well. Plan Well. Leave Well.



## A GUIDE FOR END-OF-LIFE DECISION MAKING



## **The Importance of Planning**

We recognize that this is a complex time for you and your loved one. Our hope is that this guide will help to support you through this process. We are privileged to provide you with this assistance as part of our mission to serve, educate and genuinely care for families and communities.

In today's busy world, we plan everything. We plan our careers, our activities, the birth of our children, our schedules, our vacations, and our retirements. Many of us also plan for the disposition of our estates after we die. But the one area that most people avoid planning is the end of our life. Yet, if we don't plan, and share our thoughts and ideas with those we love, the planning may be done in the end by others, and may or may not follow your wishes.

At Busch Funeral and Crematory Services we feel privileged to be able to provide help to families at such a difficult time in their lives. It is difficult to think about confronting our own death, or that of someone we love. All of our beliefs, attitudes, and life experiences regarding pain, suffering, spirituality, and leaving behind those we love come into play. This resource guide provides information to help you through the decisions and choices that lie ahead.

With Gratitude,

/ James H. Busch

J. Mark Busch

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## How Do You Want To Be Remembered?



#### TREASURING AND HONORING THE BEST OF YOUR LIFE

What are the stories, pictures, and lessons that you would like to pass on to your family and future generations? Your childhood experiences, holiday remembrances, even personal, private messages that live on after you leave this life?

Record them today at BeRemembered.com, an online community where you can record and share how you want to be remembered, even upload video messages for those you love.





### HOW DOES BeRemembered.com WORK?

With your free profile, you can document the important milestones and events in your life, add favorite pictures and even record messages for your loved ones and future generations.

You'll nominate a Guardian to share some of the stories, pictures, and messages you create. The Guardian also "unlocks" the private messages and the rest of your profile after you leave this life to share with family and future generations.

#### www.buschcares.com



### **TALKING ABOUT FUNERAL ARRANGEMENTS**

Discussing end-of-life decisions with family is emotionally challenging. It's a topic that we often avoid. But when initiated, everyone involved will be in a more comfortable position later. Consumer research indicates that more than 65 percent of consumers think pre-arranging funeral details is a good idea, yet less than a third of individuals actually do pre-plan.

Yet planning at the time of loss can be a difficult experience, as emotions can run high or arguments over certain decisions may occur. Here's how you can respectfully encourage those you care for to verbalize their desires and plan a personalized, meaningful goodbye.

Many people recommend setting a time and starting with a statement that demonstrates care and consideration for the person, as well as the family's best interests. Opening with "Mom, I know this may be an uncomfortable topic, but would you be open to talking about your funeral and memorial service and some of the ways you wish to be remembered? When the time comes, I want to know that we are carrying out a ceremony that you want rather than stressing with each other over the details."

Others recommend talking about your own funeral arrangements or pre-planning efforts as a way of breaking the ice, going through the arrangement process together. Another option is to start informally, asking about favorite traditions and how the family will continue those traditions for generations to come before finding a natural transition to the memorial service discussion.

Many people may resist, saying "I don't want a ceremony. Just bury me and be done with it." It may be a good idea to remind them the purpose of the funeral or memorial service is so that the family and friends can come together as a community to celebrate a life lived as an essential part of the grieving process. The event is truly for the living, so talking about rituals or remembrances that are important to surviving family and friends is another way to start the conversation. Keeping this larger focus in mind will help guide decisions on the finer details of the ceremony.

#### QUESTIONS TO ASK

Whether you are considering preferences for your own end of life memorial event or discussing the topic with a loved one, here are some questions that can help guide the decision making process.

- Who will attend the funeral or memorial event, and what is important to them to help with the healing process and saying goodbye?
- If there are adult children, grandchildren, brothers and sisters, what are their needs for a meaningful goodbye?
- Are there traditional rituals or religious rites that are important to you?
- What specific things do you want to include in the funeral or memorial event?
- Are there certain things that you absolutely don't want in the funeral or memorial event?
  - Have you determined the preferred disposition after the service
     burial or cremation?



## **TAKING THE NEXT STEP**

Our funeral home is the best resource as our team of Busch Pre Planning Advisors can clarify the services and selections available and help you create a meaningful, personalized ceremony based on your loved one's final wishes as well as the emotional needs of the family.

Our Pre Planning Advisor can meet with you at your convenience to discuss the arrangement process in detail, at no cost to you and your family.

We will keep your wishes on file at Busch and you may even elect to prepay to secure the cost. This is another way to avoid unnecessary expenses in the future and can be funded through life insurance, a bank trust agreement, or an insurance policy through a funeral home.

Our funeral home has other resources such as funeral planning guides and online forms to lead you through the process at your own convenience.

If going to the funeral home isn't feasible right now, a free planning guide that allows you to describe how you want your end of life memorial event to be is available at www.buschcares.com.

#### DO YOUR RESEARCH

For most, planning a funeral or memorial service is not a one day process. Take your time, do your research, and create a service that is best for your family, ensuring the ceremony is personalized and within your budget. You never know, what feels like a daunting task may be rewarding in the end. Take this as an opportunity to have some enlightening conversations with your loved one and let them know the legacy they have had in your life.



## **10 WAYS TO BE SMART ABOUT ADVANCED FUNERAL PLANNING**

- Don't wait until someone is ill. Everyone thinks advanced planning is a good idea, but we often put it off. However, the best time to do it is when everyone is healthy. Important decisions can be made by taking the time to consider options with our caring professionals.
- 2. Writing a Will or mentioning your wishes to your spouse/children is not enough. Wills are often read after the funeral. The only way to be sure that your wishes are carried out is to plan your funeral with a professional who will keep your preferences on file.
- Don't base your decision solely on price. While it is important to consider affordability, you should also consider the trustworthiness, compassion and reputation of Busch Funeral and Crematory Services.
- Be an informed consumer. Inquire about service charges and merchandise when you are not pressured for time thus alleviating emotional overspending.
- Visit our funeral home, meet the staff, and ask questions. You can tour any of our seven convenient locations in Cuyahoga and Lorain counties and meet the people who will be taking care of your loved ones.

- Ask about guarantees. Caring professionals know how important it is to carry out each detail. At Busch Funeral and Crematory Services we provide you with a 100% satisfaction guarantee.
- Ask to visit the crematory. We own and operate our own crematory.
   We stand behind our Cremation with Confidence© Guarantee and have a wide variety of beautiful urn choices available.
- Select meaningful tribute options in an unhurried setting. Every life is worth honoring with a personalized service. Our Certified Funeral Celebrants will design and conduct a unique tribute that reflects your legacy and honors your beliefs.
- 9. Consider the reputation of the funeral home. Busch Funeral and Crematory Services has been the area's most preferred family-owned provider since 1905. Our phones are answered 24/7 by our caring professionals. You can trust that your loved one never leaves our care from the time they are transferred until reaching the final resting place.
- What services are provided after the funeral? Our Advisors are available to guide you and your family from the first meeting, continuing thru and following the service assisting you with grief resources and completing the necessary documents and certificates.



# **STEPS FOR BURIAL OR CREMATION TO TAKE PLACE**

## BURIAL

- Call the funeral home to make arrangements for transferring your loved one into our care and to set the appointment for your arrangement conference.
- If embalming is selected by the family, the process will take place at our Care Center.
- Dates and times for the viewing, visitation, service and burial will be discussed and set during the arrangement meeting with your Funeral Director.
- Death certificates and burial permits will be procured by the funeral home for you. Speak with your Funeral Director regarding the time line for receiving these and other documents.



## CREMATION

- Call the funeral home to make arrangements for transferring your loved one into our care and to set the appointment for your arrangement conference.
- If embalming is selected by the family for viewing prior to cremation, the process will take place at our care center.
- Dates and times for the viewing, visitation, service and inurnment will be discussed and set during the arrangement meeting with your Funeral Director.
- Any necessary family or next of kin authorizations to cremate will be obtained at this time.
- Our funeral home will obtain all city, state or coroner's permits required by state regulations.
- Having procured all permits, the cremation is scheduled at our crematory.
- Death certificates will be procured by Busch for you. Speak with our Funeral Director regarding the time line for receiving these and other documents.



# FREQUENTLY ASKED QUESTIONS ABOUT CREMATION

#### Can I still have a memorial service or funeral with cremation?

Yes, there are a number of ways that families can say 'goodbye,' while respecting your loved one's wishes for cremation. Our Funeral Directors can review the different choices available for honoring your loved one.

#### How long does the cremation process take?

Cremation can take anywhere from 3 hours to 5 hours.

#### How do I know the cremated remains are of my loved one?

Busch Funeral and Crematory Services ensures, with our 10 Step Cremation with Confidence Guarantee<sup>™</sup>, the highest level of service and **GUARANTEES** 

#### THAT YOUR LOVED ONE NEVER LEAVES OUR CARE.

#### How do I choose a final resting place for the cremated remains?

The journey does not end with cremation. Following the service and the cremation process, there are several options for choosing a peaceful, final resting place, including:

- Niche designated place in a church or mausoleum
- Burial traditional placement in a cemetery
- Scattering spread in a special location
- Home keeping in your private residence

#### Does my religion allow cremation?

Today, most religions allow cremation. You may wish to discuss this with your clergy. Our Funeral Directors are well aware of various religious view on cremation and can assist you in this decision.

#### CREATING A MEANINGFUL GOODBYE

A memorial event can and should be as unique as the life that is being celebrated. Our Funeral Directors are caring, dedicated professionals willing to help you make the arrangements that you want for your visitation, funeral/ memorial service, burial and reception. If you do not have an officiant in mind, Busch Certified Funeral Celebrants are uniquely qualified to meet with you to gather information and then design and conduct a tribute that reflects your loved one's legacy and honors your beliefs.

In fact, personalizing a memorial event can be very therapeutic – it gives you and your family something to concentrate on as you relive memories. It's also welcomed by family and friends attending a visitation or service because it enables them to be involved and provides a topic of conversation when they might otherwise not know what to say. Below are a series of questions to consider when planning a service that celebrates the life of a loved one and creates healing moments for those who will always remember:

#### What should guests see at the memorial event?

(favorite pictures or even favorite places; prized possessions can be incorporated into the event as well)

#### What should guests hear at the memorial event?

(grandchildren laughing or singing; music can be traditional or popular; are there favorite stories that must be shared?)

#### What should guests smell at the memorial event?

(from flowers and incense to favorite treats or recipes)

For memorial guests who did not know the deceased, what is the one thing that you want them to know about your loved one?



## HOW TO EXPLAIN FUNERAL SERVICES TO CHILDREN

Perhaps one of the most difficult situations parents ever face is telling their children that a loved one has died. We are afraid children won't understand death, or that they'll be crushed emotionally. Most likely, we have no idea when to tell them or what to say. In fact, children understand more than we think. So if someone close to your child has died, you shouldn't try to avoid telling them. Children can and do handle death well - often better than the adults around them. Like adults, children need to come to terms with death and the grief that accompanies it.



#### How should I explain death to my children?

- Death can be explained to children the same way we explain other important milestones: Offer the facts in a simple, honest, straightforward, non-threatening, and caring way.
- Be honest, and keep it simple. Children know when adults are shading the truth.
- First, find out what the child already knows or thinks s/he knows about death.
- Validate feelings and encourage children to share their thoughts, fears and observations about what is happening.
- Explain that in the circle of life all living things will die someday, and that death causes changes in a living thing.
- Explain what death means: "Grandma died. Her heart stopped beating and she doesn't breathe in and out anymore. She doesn't need to eat or go to the bathroom." Being dead is not the same as sleeping. All your body parts work when you are sleeping. When a person dies, the body stops working. The part of Grandma that was alive is gone. All that's left is her body – like an egg shell without the egg."

Explain how we might feel when someone dies: sad, mad, or confused – and we may cry sometimes. Don't hide your own feelings. Feeling, showing and verbalizing one's own pain gives children an example to follow, while holding back implies that feelings are to be suppressed. Let your children know that grief is a family affair.



#### What are some of the ways people say goodbye?

People gather - at a funeral home, church, cemetery or place that was important to them to say goodbye to the person who has died.

#### What happens at a Funeral Home?

There may be lots of flowers and pictures of the person along with his or her favorite things. And there will be people crying because they are sad. It's OK to cry and it's OK if you don't cry too. There may be some people laughing. Remembering helps us "be OK" and start to feel better. Although death is not funny, we can tell funny stories of happy times we had with the person who has died. And we know they would want us to be happy anyway. The casket may also be there and you can decide if you want to approach it or stay in another room while people are visiting.

#### What Happens at the Cemetery?

The cemetery is a quiet place where people are buried. The casket



or urn is put into the ground. This is the grave. Loved ones gather around and say prayers and say goodbye one more time. Later, there will be a special marker at the grave. People will visit the cemetery for many years and say a little praver and even leave flowers.

## HOW TO WRITE AN OBITUARY

#### MAKE ARRANGEMENTS TO PRINT THE OBITUARY.

Before you start writing your obituary, you should make sure that the obituary will be printed in the local paper and you have all the information. Here's what you need to know:

- The cost. Most papers charge by the inch, but the word count may vary based on the paper's font and column width, so you should ask how many words are in an inch.
- The deadline. Most papers have a 4 or 5 p.m. deadline for obituaries, though some make exceptions because it's a delicate subject.
- The date it will be printed. You'll want the obituary to be printed as soon as possible so you can announce the death in a timely manner and let everyone know where and when the funeral will take place.

WRITE DOWN THE BASIC INFORMATION ABOUT YOUR LOVED ONE. Before meeting with your Funeral Director you should write down some basic information about the person so you know what you'll have to include once you start putting the facts in sentence form. Here are some basic things to include in almost any obituary:

First and last name • Age • Birth date • Residence (city and state) •
Partner's name • When and where the funeral, viewing, wake, or memorial service will take place • Photo.

If you don't know when the funeral will take place, you can write the name of the funeral home so people can contact the home for more information. If you plan on running the obituary more than once, you can include this information the next time. WRITE DOWN SOME ADDITIONAL INFORMATION.



After you've written down the basics, you can write down some additional information that provides more insight into who they were as an individual. Here are some things you may want to include:

- The names and residences of the person's children.
- The names of the person's grandchildren. If there are many grandchildren, you can just say how many there are instead of listing all of their names.
- The names of the person's loved ones. If the loved ones are deceased, you can say that the person you're writing about is "the son of the late John Smith."
- Some information about the person's education.
- Information about the person's profession or even where he worked.
- The person's hobbies. If the person loved fishing, then write it down. If he just did it occasionally to pass the time, then it isn't necessary.
- The birth place of the deceased, or the names of other places where he lived if they were important to him.
- Some information or anecdotes that show the person's character, values or personality traits.

#### **ONLINE OBITUARIES**

Notify friends and family that they can find the obituary on our website **www.buschcares.com** with places to leave their personal messages, purchase flowers and get directions.

#### SURVIVORS GUIDE WHEN DEATH OCCURS

The death of a spouse or loved one is a very difficult time. Yet, even during this period of grief and emotional readjustment, important financial and logistical arrangements must be made. This guide was developed to help you prepare for and handle the many details which must be attended to, whether or not any prior arrangements were made.

#### WHAT TO DO?

- Make a list of immediate family, close friends, and employer or business colleagues. Notify each about the death by phone. Do not announce time or place for service until you have met with our Funeral Director.
- Contact our funeral home to help work through many details, including the time and place for the visitation, funeral or memorial service and burial/cremation. Select who will conduct the service, give the eulogy, speakers, music, participants and reception.
- Arrange for family members or close friends to take turns answering the door or phone, having them keep careful records of all visits and phone calls (this will allow you to prepare a list of persons to receive acknowledgments of flowers, calls, meals, visits, etc.).
- After the service, send appropriate acknowledgments to visitors, service attendees, etc. (These may be written notes or printed acknowledgments).
- Notify insurance companies (life, health, etc.) of immediate cancellation and request any refund due.
- Check carefully all life and casualty insurance and death benefits, including Social Security, credit union, trade union, fraternal, military, etc.
- Also check on income for survivors from these sources.



- Check promptly on all debts and installment payments. If accounts were joint accounts, consult with creditors and ask them for more time before payments are due, or close out credit cards and checking accounts.
- If the deceased was living alone, notify utilities, landlord, DMV and the Post Office to advise where to send mail. Take precautions against thieves.
- Notify the lawyer and executor of the Will.
- The funeral home can help you acquire the copies of the death certificate you need.

#### DOCUMENTS YOU'LL NEED:

- The Death Certificate: You will need to give copies of the death certificate to many of the offices or agencies you contact. You can purchase certified copies of the death certificate through your Funeral Director or from the county Health District. You may photocopy when possible, but many companies will require a certified copy.
- DD214 Certificate Of Honorable (Or Other Than Dishonorable)
   Discharge: We can assist you in obtaining this or write the Department of Defense's National Personnel Record Center.
- Marriage Certificate: You will need copies of the marriage certificate if the spouse of the deceased will be applying for benefits. Copies are available at the Office of the County Clerk where the marriage license was issued.
- Birth Certificates For Dependent Children.

- A Copy of The Will: The lawyer of the deceased may have the will, or it may be in a safe deposit box.
- Insurance Policies: (There may be several types of insurance policies)
   These could include life, mortgage or loan, accident, auto insurance, credit card and any insurance provided by the employer.
- Social Security: If your loved one paid into social security for at least 40 quarters, they may be covered by social security. Check with your local Social Security office or call 800.772.1213 to determine eligibility.
- Federal Estate Tax, State Taxes and Income Taxes: Guidelines for these are constantly changing and no two states are the same. For more information, contact your state tax department or your family's professional tax advisor.
- Veteran's Benefits: If your loved one was a veteran who received an honorable discharge, survivors may be eligible for a variety of benefits including burial expenses, plot allowances as well as grave markers. The surviving spouse and dependent children of veterans receiving disability benefits may also be entitled to monthly payments. Check with your regional Veteran's Affair office.
- Other Items: Changing ownership or title of shared property and credit cards.



## **GRIEF RESOURCES**

#### FOR ADVANCE DIRECTIVE DOCUMENTS:

www.totallegal.com www.legalnature.com www.caringinfo.com www.helpguide.org www.legalzoom.com/advanced\_directive www.onlineforms.lawdepot.com

#### FOR FUNERAL PLANNING AND INFORMATION:

www.buschcares.com www.beremembered.com

#### FOR GRIEF AND LOSS

AARP: www.aarp.org/relationships/grief-loss National Alliance for Grieving Children: www.childrengrieve.org Compassionate Friends: www.compassionatefriends.org National Widower's Organization: www.nationalwidowers.org Aftertalk: www.aftertalk.com

#### GRIEF RESOURCES - BOOKS:

ADULT A Child's View of Grief: A Guide for Parents, Teachers, and Counselors by Alan Wolfelt

> Chicken Soup for the Grieving Soul by Jack Canfield

Death Without Denial, Grief Without Apology: A Guide for Facing Death and Loss by Barbara K. Roberts

Don't Let Death Ruin Your Life: A Practical Guide To Reclaiming Happiness After The Death Of A Loved One by Jill Brooke

> Helping Adults with Mental Retardation Grieve a Death Loss by Charlene Luchterhand & Nancy Murphy

How Do We Tell the Children? A Step-by-Step Guide for Helping Children Two to Teen Cope When Someone Dies by Dan Schaefer and Christine Lyons

> Living When a Loved One Has Died by Earl Grollman

Love Does Not Die – People Do by Donna Jean Robertson

> Men and Grief by Carol Staudacher

Surviving Holidays, Birthdays, and Anniversaries by Brook Noel

> The Empty Chair by Susan J. Zonnebelt

The Next Place by Warren Hanson

This Time of Caregiving by James E. Miller

Tuesdays with Morrie: An Old Man, a Young Man, and Life's Greatest Lesson by Mitch Albom



Wednesdays at the Fluff 'n' Fold by Elizabeth Calbalka

When Bad Things Happen to Good People by Ted O'Neal

When Parents Die: A Guide for Adults by Edward Myers

#### CHILDREN AND TEENS

Aarvy Aardvark Finds Hope by Donna O'Toole

Chicken Soup for the Teenage Soul by Jack Canfield

Coping With the Death of a Brother or Sister by Ruth Ann Ruiz

Healing After the Suicide of a Loved One by Ann Smolin

> Helping Children Grieve & Grow by Donna O'Toole

The 10th Good Thing About Barney by Judity Viorst

> The Fall of Freddie the Leaf by Leo Buscaglia

You Are Not Alone: Teens Talk About Life After The Loss Of A Parent by Lynn Hughes

Notes







4334 Pearl Road Cleveland, Ohio 44109 216-741-7700

21369 Center Ridge Road Fairview Park, Ohio 44116 440-333-9774

163 Avon-Belden Road Avon Lake, Ohio 44012 440-933-3202 7501 Ridge Road Parma, Ohio 44129 440-842-7800

32000 Detroit Road Avon, Ohio 44011 440-937-6175

114 Second Street Elyria, Ohio 44035 440-322-3717

9350 Ridge Road North Royalton, OH 44133 440-237-4569

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