SAVING FAREWELL

A GUIDE FOR END-OF-LIFE DECISION MAKING
Dear Caregiver,

At Seasons Hospice Foundation, we feel privileged to offer support to patients and families at such a precious time in their lives. In addition to providing funds for patient wishes and legacy projects, the Seasons Hospice Foundation funds educational programs designed to increase awareness and contribute to the comfort of patients and their families. One such program is this local resource guide, created in partnership with our sponsors. This guide is designed to provide information and help you through the decisions and choices that lie ahead.

We recognize that this is a difficult time for you and your loved one. We hope that this guide will support you through this process. We are grateful to our sponsors and those who have chosen to honor their loved ones through memorial donations. Their investment has allowed us to create this guide in a way that fulfills our mission and contributes to our shared vision of helping to celebrate life and honor its end.

With gratitude,
Seasons Hospice Foundation
# Table of Contents

## PART I

- Celebrating a Legacy pg. 3
- Communicating with Family & Friends pg. 4
- Care Flash pg. 5
- How Do You Want to Be Remembered? pg. 7
- What Happens When a Loved One is Dying pg. 9
- Steps for Burial or Cremation to Take Place pg. 13

## PART II

- Talking About Funeral Planning pg. 16
- A Meaningful Goodbye pg. 18
- Memorial Service or Funeral Service? pg. 19
- Frequently Asked Questions about Cremation pg. 20
- How to Explain Funeral Services to Children pg. 21
- How to Write an Obituary or Tribute pg. 23
- Gifts That Live On pg. 25
- Survivor’s Guide When Death Occurs pg. 27
- Grief Resources pg. 31
- Featured Partners pg. 35
- Remembrance Network Partners pg. 36
- Other Community Resources pg. 37
Celebrating A Legacy

The Leaving A Legacy Program is a way to capture life stories, lessons, sentiments, memories, and traditions. Legacies convey what we want remaining generations to know and understand about our life experiences. They help us to remember and heal as we carry on important traditions. Examples of these projects include:

Milestone Notes
Looking toward future events may not be easy, but knowing that your loved ones have a piece of you is an everlasting gift. Our Leaving A Legacy Program helps you create and write cards for your loved ones’ future events: birthdays, anniversaries, graduations, weddings, etc. Your wishes will be forever treasured.

Recorded Interviews
Telling your story is not the same unless it comes from you. Let us help you record your life journey or transcribe your words. We can also video or audio record your thoughts, messages, and memories to be a living remembrance.

Music
Seasons’ board-certified music therapists can work with you to create a music timeline to highlight your favorite music, assist you in songwriting, or record your own voice to be passed on. No matter your music ability, we can help to create quality musical expression.

Legacy Video
Compile photos, favorite quotes, and music to be made into a special DVD. Trained staff and volunteers can make a slide show presentation to honor your life’s legacy.

A Photo is Worth a Thousand Words
Let the Seasons team help tell your story through photos. Whether it is organizing them chronologically or creating a keepsake for loved ones, it will be a meaningful experience for everyone.
Communicating with Family and Friends

It’s not the load that breaks you down; it’s the way you carry it.” - Lena Horne

Keeping your circle of support close when it matters most

It has been our experience that while patients are on hospice services, other people may want to help but do not know how or are afraid to intrude. In an effort to assist families in keeping their circle of support close during this time, we have partnered with CareFlash, a web based tool designed to keep loved ones connected. This program makes it easy to keep your family and friends updated on your circumstances.

The site allows you to share messages, photos, and memories of your loved one with each other. This resource is provided to you free of charge and is made possible by generous memorial gifts from grateful families who wish to help others through this difficult time. CareFlash has tools that make it possible to coordinate all the offers of help from family and friends in an easy and unobtrusive way. It’s simple to list tasks like meal delivery, household chores, or errands. It’s just as simple for your friends and family to sign up and provide the support you need.
Starting A CareFlash Community is Very Easy

1. Visit [www.seasonsfoundation.org](http://www.seasonsfoundation.org) and click on the CAREGIVER SUPPORT dropdown menu to select CAREFLASH.

2. View a 60 second video.

After you have viewed the short video, click on the “Share CareFlash” button located below the video screen.

Clicking the “Share CareFlash” button will take you to a secure CareFlash site dedicated to Seasons Hospice & Palliative Care patients and Seasons Hospice Foundation’s friends and supporters.
3. After you are at the CareFlash window, click the “Join” box located on the upper right side of the screen.

Follow the simple instructions to create your own CareCommunity and invite your family, friends and loved ones to join your supportive circle.
How Do You Want To Be Remembered?

BeRemembered.com™
Your Life. Your Story. In Your Own Words.

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.BeRemembered.com/Seasons12
What Happens When A Loved One is Dying?
A frequently asked question of our hospice team is “What should I expect when the dying process begins?” It can be scary if we don’t know what to expect. The truth is that each death is as unique as the individual. Some die quickly, without signs or symptoms, while others may hang on for a long time. There are many signs of impending death and a person may exhibit none, a few, or many of them. There are no set rules. Below are some signs and symptoms that you may observe.

Change in consciousness

- More tired than usual
- Increased sleep
- Withdrawal and/or less communication
- Increased confusion
- May see visions of deceased loved ones
- Not as responsive -remember, loved ones can hear us even if they cannot respond

Significant decrease in appetite or refusal of food

- This is often a difficult sign for loved ones because so many of us express our love and nurture one another with food and drink
- Terminally ill people do not die because they stop eating; they stop eating because they are dying

Dehydration

- Dry mouth and lips
- Medical evidence states clearly that dehydration at the end of life aids a natural and compassionate death
- Forcing fluids can actually lead to a more uncomfortable death; as the body needs less, fluids can cause choking and/or swelling in hands and legs or even in the lungs

Blood pressure/Pulse rate

- Blood pressure often lowers
- Pulse rate can increase or decrease
**Body temperature**
- Fluctuates between cold and hot; but generally the extremities are colder
- Perspiration may occur

**Skin color**
- Changeable over time
- Mottling may occur – mottling is a decrease in circulation that looks like bruising
- The nail beds of the hands and feet may be bluish because of decreased circulation
- A pale yellow color (not jaundice) may appear with imminent death

**Decrease in urine output**
- Little or no output. Urine may be dark.
- Patient may lose bladder and/or bowel control

**Eyes**
- May become too dry or too moist with a glassy look
- May be open or partly open. Eyes may appear not to focus.

**Changes in breathing patterns**
- Breathing may become more labored, slower, and/or very irregular
- Breathing may stop for 15, 30, 45 or more seconds before beginning again

**Restlessness**
- Can occur because of decreased oxygen in the blood

**Respiratory Congestion**
- The sound of moist (rattle like) respirations can be very disturbing to loved ones, although it does not seem to bother patients
- Repositioning and medication can help
An Unexpected Rally

- Up to twelve days or hours before death, some patients regain temporary consciousness or have a temporary burst of energy that allows them to connect with their loved ones, eat, drink and even sit up and walk around.

Unfinished Business

Sometimes loved ones seem to hang on, when all of their signs and symptoms point to imminent death. This may be the time to:

- Give your loved one the opportunity to make peace with their higher power with a visit from a spiritual counselor.
- Express gratitude and love.
- Ask and grant forgiveness.
- Complete any old business.
- Give your loved one permission to go.
- Tell them you will miss them.
- Let your loved one know that you and other surviving loved ones will take care of one another and that you will be okay.
Steps for Burial or Cremation to Take Place

Burial

- Call your local Seasons Hospice who will then send a nurse to come to the residence, nursing home or hospice unit of a hospital
- The nurse will then complete some brief paperwork and call your funeral home of choice
- The funeral home or cremation provider will make arrangements for the care and transition of your loved one’s body and set a date, time, and place for the family to make funeral arrangements
- If embalming is selected by the family, the embalming process will take place after the removal of the body from the place of death
- When the family makes funeral or burial arrangements at the funeral home, the date and times will be made for viewing, funeral and graveside services
- Death Certificates should be ready the day of the service or a few days after the burial. Speak with your funeral provider regarding the time line for death certificate receipt according to state guidelines
Cremation

• Call your local Seasons Hospice who will then send a nurse to come to the residence, nursing home, or hospice unit of a hospital
• The nurse will then complete some brief paperwork and call your funeral home or cremation provider of choice
• The funeral home or cremation provider will make the arrangements for the care and transition of your loved one’s body and set a date, time and place for the family to make funeral and cremation arrangements
• If embalming is selected by the family for a viewing prior to cremation, the embalming process will take place after the removal of the body from the place of death
• When the family makes funeral and cremation arrangements at the funeral home, the date and times will be made for viewing or funeral services. Also, any necessary family or next of kin authorizations to cremate will be obtained at this time
• Your funeral home or cremation provider will obtain all city, state or coroner’s permits required for cremation according to state regulations
• Once all permits have been collected they are sent to the crematory for the scheduling of the cremation
• Death Certificates should be ready the day of the service or a few days after the cremation. Speak with your funeral home or cremation provider regarding the timeline for Death Certificate receipt according to state guidelines
Talking about Funeral Planning

We plan for our marriage, the birth of our children, our next home and even our retirement. Despite the conversations we have for these life events, we rarely have conversations about how we want to be cared for and remembered at the end of life. This is an emotionally difficult time to think about end of life decisions. Yet, if you’re able, initiating this conversation now may make everyone more comfortable later. Here are some suggestions about how you can respectfully encourage those you care for to verbalize their desires and plan a personalized, meaningful goodbye.

Breaking the ice

Begin the conversation with a statement that demonstrates that you care about your loved ones’ interests and the well-being of the family. “I know this may be an uncomfortable topic, but would you be open to talking about your 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 one another over the details.” Another option is to start informally, asking your loved ones about some of their favorite traditions and how your family will continue those traditions for generations to come before finding a natural transition to the memorial service. Your loved ones may resist by saying, “Don’t make a fuss. I don’t want a ceremony. Just bury me and be done with it.” It is best to gently remind them of the purpose of the funeral service — that it serves as a time for the living to come together and celebrate a life lived as an essential part of the grieving process. Keeping this larger focus in mind will help guide both of you when deciding on the finer details of the ceremony.

Guiding the conversation

After you’ve taken the first step, what is it that you talk about? Your funeral home is your best resource as its staff can clarify the different services and selections available and help you create a meaningful, personalized ceremony based on your loved one’s final wishes and the emotional needs of your family. If your loved ones are willing,
a funeral director can sit down with them to discuss the arrangement process in detail, at no cost to you and your family. If you so desire, you can put your family member’s wishes on file with the funeral home and even elect to prepay.

**Do your research**

For most, planning a funeral is not a one-day affair. 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 for both parties in the end. Take this as your opportunity to have some authentic conversations with your loved one and let them know the legacy they have created with their life.
A Meaningful Goodbye

A service can and should be as unique as the life that is being celebrated. Don’t feel that you should have a cookie cutter type of service or that your ideas for a special ceremony are foolish.

You shouldn’t feel pressured or rushed into making a decision. Funeral directors are caring, dedicated professionals willing to help you make the arrangements that you want.

In fact, personalizing a memorial service 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 I want them to know about my loved one?
Memorial Service or Funeral Service?

Funeral homes provide different services depending on the needs and preferences of the loved one’s family. While many people use the phrases “funeral service” and “memorial service” interchangeably, they are actually different services.

A “funeral service” is any official ceremony that takes place in the presence of a casketed body. In other words, the body (inside a casket) is present during the ceremony. The casket lid may be open or closed. Funerals are usually held immediately following death and most often held in traditional settings (funeral home, chapel or church) followed by a graveside service.

A “memorial service”, by definition, is any ceremony that takes place without the casketed body being present. For example, the ceremony might take place with just an urn containing cremated remains (i.e. “ashes”) serving as the focal point of the ceremony. Alternatively, the focal point could be just a picture of the deceased displayed on an easel. Memorial services may take place weeks or months away. In the past, memorial services have been less formal than funerals with greater participation by family and friends. Memorial services do not necessarily take place in a funeral home or religious setting. They may be held in a suitable, meaningful gathering place.
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. A funeral professional 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?
Funeral homes and crematories are required to follow certain operating procedures. Ask your funeral director about the policies and procedures they have in place to ensure the highest level of service.

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. Contact your funeral director or clergy to discuss your religion’s view on cremation.
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 dead 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 or cemetery to say goodbye to the person who has died. Some people have different ways to say goodbye to the person who has died.

What Happens at a Funeral Home?
You will notice lots of flowers there. There may be pictures of the person when he or she was alive along with his or her family and friends. And there will be people crying because they are sad. It’s OK to cry and its OK if you don’t cry too. There will 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.

What Happens at the Cemetery?
The cemetery is a quiet place where people are buried. The casket is put into a hole dug into the ground. This is the grave. Loved ones gather around and say prayers and say good-bye one more time. Later, there will be a special stone at the grave. People will visit the cemetery for many years and say a little prayer and even leave flowers.
How to Write an Obituary or Tribute

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. Many funeral homes offer a printed obituary in the newspaper as part of the funeral package. If that’s the case, you’ll need to call the funeral home if you need more information. If not, you should call your local newspaper. Here’s what you need to know:

* The cost. Most papers charge by the inch, but the word count can 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 you write the obituary, 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. If you don’t know when the funeral will take place yet, 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 if you know it then

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 quirks or personality traits.
Gifts That Live On

The Seasons Hospice Foundation understands your desire to celebrate and honor your loved one’s legacy. Choosing a charity is an important part of the process and should be one that is meaningful to your loved one and your family. We recognize that memorial giving is an expression of love.

If you choose Seasons Hospice Foundation as your charity, your donations and memorial gifts are used to offer comfort to patients and families by providing essentials and enriching the lives of those in need. Seasons Hospice Foundation works together with the clinical teams at Seasons Hospice & Palliative Care to carry out patients’ wishes, thereby creating lasting memories for patients and their loved ones. Your support also helps us to provide a wide range of programs such as children’s bereavement camps, children’s bereavement libraries, legacy projects, community education, applied research, and so much more. You can help make a difference in the lives of terminally ill children, adults, and their families in your community and around the country.
A gift or memorial donation is a fitting tribute to someone special. We have developed the Memories are Timeless memorial program in an effort to recognize your loved one and your family’s generosity. In memory of your loved one, family and friends can make a donation to the Seasons Hospice Foundation. Memorial envelopes are available through your local Seasons office or your Seasons team member.

Alternatively, you can choose to honor someone special, such as a Seasons Hospice & Palliative Care employee or volunteer, in recognition of their outstanding service provided to your loved one. The Foundation will acknowledge the donation and automatically notify the caregiver and/or person of your choice that a gift has been made. The gift amount will remain confidential.

To make a contribution, please visit: www.seasonsfoundation.org or send your donation by first class mail to:
Seasons Hospice Foundation
8537 Solution Center
Chicago, IL 60677

Locklyn “Lucky”, 9-years-old, was diagnosed with Ehlers-Danlos Syndrome. Through the Seasons Hospice Foundation’s “Wish Fulfillment Program”, the funds to make Lucky’s wish of continuing her horseback riding lessons became a reality.

Susan had always wanted to experience a hot air balloon ride. Seasons Hospice Foundation was able to support her in fulfilling this final wish on her bucket list. This was an unforgettable experience for Susan and her family.

This free camp experience provides a healing and supportive atmosphere for children who have experienced the loss of a loved one.
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 by phone.
• Decide on the time and place for the funeral or memorial service. Select who will conduct the service, give the eulogy, speakers, music, pall bearers and reception.
• If flowers are to be omitted, decide on an appropriate memorial to which gifts may be given, such as a church, library, school, or charity.
• Write the obituary. The funeral home can help with this so you may wish to consult with them. List memorial information. Give time and place of services.
• Plan for disposition of flowers after the funeral (hospital, church, rest home, etc.).
• 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, visits, etc.).
• Arrange hospitality for visiting relatives and friends.
• Arrange appropriate childcare, if needed.
• Coordinate special needs of the household, (i.e. cleaning, grocery shopping, etc.,) which may be done by friends/relatives.
• After the service, send appropriate acknowledgments to visitors, service attendees, etc. (These may be written notes or printed acknowledgments).
• Notify insurance companies (life, health, auto, 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.
• Get several copies of the death certificate.

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. There will usually be a charge per certificate. You may save money by using a photocopy when possible, but many companies will require a certified copy. For most circumstances you will want 10-12 copies initially, but may need more later.

• **Veteran’s Military Discharge Document (DD 214 or equivalent)**: To obtain copies of lost military discharge papers, write to:
  Department of Defence
  National Personnel Records Center
  9700 Page Blvd.
  St. Louis, MO 63132

• **A 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 Documents:** 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.

**Some Things To Consider:**

• **Veteran’s Benefits:** If your loved one was a veteran who received an honorable (or under conditions other than dishonorable) discharge, s/he may be eligible for a variety of benefits including a gravesite in any of the national cemeteries with available space, opening and closing of the grave, perpetual care, a government headstone or marker, a burial flag, and a Presidential Memorial Certificate, at no cost to the family. Some veterans may also be eligible for Burial Allowances. Cremated remains are buried or inurned in national cemeteries in the same manner and with the same honors as casketed remains.

VA Burial Allowances are flat rate monetary benefits which provides partial reimbursement for an eligible veteran’s burial and funeral costs. VA may grant additional benefits, including the Plot or Interment Allowance and Transportation Allowance, if it receives a claim for these benefits.

The veteran may be eligible for a VA Burial Allowance if:
- s/he paid for a veteran’s burial or funeral, AND
- s/he has not been reimbursed by another government agency or some other source, such as the deceased veteran’s employer.

In addition, at least one of the following conditions must be met:
- the Veteran died as a result of a service-connected disability, OR
- the Veteran was receiving VA pension or compensation at the time of death, OR
- the Veteran was entitled to receive VA pension or compensation,
but decided instead to receive his or her full military retirement or disability pay, OR

- the Veteran died while hospitalized by VA, or while receiving care under VA contract at a non VA facility, OR
- the Veteran died while traveling under proper authorization and at VA expense to or from a specified place for the purpose of examination, treatment or care, OR
- the Veteran had an original or reopened claim for VA compensation or pension pending at the time of death and would have been entitled to benefits from a date prior to the date of death, OR
- the Veteran died on or after October 9, 1996, while a patient at a VA–approved state nursing home.

To apply for burial benefits, you can complete the VA Form 21P-530, Application for Burial Benefits. You should attach a copy of the veteran’s military discharge document (DD 214 or equivalent) and a death certificate, funeral, and burial bills. If you are claiming transportation expenses, attach a receipt for the expenses paid. You may download the form at http://www.va.gov/vaforms/. Once completed, the application form should be mailed to the VA regional office located in your state. You can obtain the mailing address for VA regional offices by accessing the VA Internet web site at www.va.gov/directory. The address is also located in the government pages of your telephone book under “United States Government, Veterans.”

The surviving spouse and dependent children of veterans receiving disability benefits may also be entitled to monthly payments.

For more information, call toll-free within the U.S. by dialing 1-800-827-1000 or visit the website at http://www.va.gov.

- **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.

- **Other Items:** Changing ownership or title of shared property and credit cards
Grief Resources

“No one ever told me that grief felt so like fear... The same fluttering in the stomach, the same restlessness, the yawning. I keep on swallowing... There is a sort of invisible blanket between the world and me. I find it hard to take in what anyone says...” (C. S. Lewis, from A Grief Observed, a journal of his thoughts and feelings after the death of his wife, Joy).

When a Loved One Dies

Ultimately, no one can prepare you for your experience of grief and loss. Each person reacts uniquely to the loss of a loved one. Your grief is unique. Your bereavement is your own, and it can feel devastating. The loss of a loved one can change your life. Even if we believe that we are strong or well-prepared, the feelings of grief can be intense. These feelings are natural – feelings of pain, longing, vulnerability, confusion, sorrow, anxiety, fear, and anger emerge at the time of your loved one’s death and often continue for many months.

During this time of grief, you may find relationships changing. Your daily routines and roles may be altered. Your basic assumptions about life may change temporarily, or even permanently. You may face the anxiety and unexpected adventure of reshaping your life. You may not know where to turn for support, care, and help along such an uncharted journey.

The Seasons Hospice & Palliative Care team is available to walk with you on your journey through grief and bereavement. We offer a variety of bereavement services, which can include the following:

• **Person-to-person support:** We are available for counseling, companionship, or conversation – whether in person, by phone, e-mail, or postal correspondence, from the time of death to a year after your loved one’s death. A personal visit request begins with a simple phone call.

• **Celebration of Life services:** Seasons offers a Celebration of Life service that is non-denominational. We focus on remembering the meaning, purpose, and impact of your loved one’s life, regardless of religious affiliation.
• **Educational support groups:** You’ll find that Seasons provides a safe and supportive place for bereaved people to share experiences of loss with each other, to learn from each other about ways to cope and heal, and to form new friendships.

• **Written resources:** We have a library of materials available that can help you understand and follow your journey through grief and bereavement.

A listing of grief support group offerings by state, always offered free of charge is available on the Seasons Hospice & Palliative Care web site at [www.seasons.org](http://www.seasons.org) under **Our Services**.

**Grief Resources - Internet:**

**Loss**

- AARP [http://www.aarp.org/relationships/grief-loss](http://www.aarp.org/relationships/grief-loss)
- AfterTalk [http://www.aftertalk.com](http://www.aftertalk.com)
- Dougy Center, The [http://www.dougy.org](http://www.dougy.org)
- GriefNet.org [http://www.griefnet.org](http://www.griefnet.org)
- GriefShare [http://www.griefshare.org](http://www.griefshare.org)
- Light Beyond, The [http://www.thelightbeyond.com](http://www.thelightbeyond.com)
- National Alliance for Grieving Children [http://childrenguide.org](http://childrenguide.org)
- National Students of AMF (Actively Moving Forward; for college students) [http://www.studentsofamf.org](http://www.studentsofamf.org)
- [http://www.newyorklife.com/achildingrief](http://www.newyorklife.com/achildingrief)
- [http://www.opentohope.com](http://www.opentohope.com)
- [http://www.rainbows.org/index.asp](http://www.rainbows.org/index.asp)
- Seasons Hospice Foundation [www.seasonsfoundation.org](http://www.seasonsfoundation.org)
- Seasons Hospice & Palliative Care [www.seasons.org](http://www.seasons.org)
Parent Loss
• Grieving.com http://forums.grieving.com
• Webhealing.com http://webhealing.com/forums

Sibling Loss
• Bereaved Parents of the USA http://www.bereavedparentsusa.org
• Compassionate Friends, The http://www.compassionatefriends.org
• Grieving.com http://forums.grieving.com
• Twinless Twins Support Group http://www.twinlesstwins.org
• Webhealing.com http://webhealing.com/forums

Spouse/Partner Loss
• Beginning Experience http://www.beginningexperience.org
• Grieving.com http://forums.grieving.com
• National Widower’s Organization http://www.nationalwidowers.org
• Parents Without Partners http://www.parentswithoutpartners.org
• Single Fathers Due to Cancer http://www.singlefathersduetocancer.org
• Webhealing.com http://webhealing.com/forums

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
• Fatherless Women by Clea Simon
• 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’s 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 Judith 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
On the value of funeral and memorial services:

“Funerals serve an important purpose: they allow us to recognize a life that was lived and acknowledge that the life has come to an end. Funerals exist for the living, for survivors who suffer the loss of a loved one. We understand that every family is different. Influences such as religious and cultural traditions, cost concerns and personal preferences make each funeral as unique as the person who is being honored.”

“Remember that funeral services and memorial services are for the living. Our staff understands the importance of honoring the wishes of the departed, but we also explore the needs and desires of the surviving family and friends as they navigate the grieving process.”

On creating a unique and memorable goodbye:

“There is no ‘wrong way’ to have a funeral or memorial event. Many families find comfort in the traditions of religious ceremonies. Some families prefer a less formal gathering with storytelling and special unique tributes. And some prefer a combination of both. We help families discover what is possible to create a unique and memorable goodbye.”

549 Lincoln Avenue
Saugus, MA 01906
781-233-0300
www.bisbeeporcella.com
bpfh@comcast.net
Remembrance Network Partners

The Remembrance Network includes local family-owned businesses who share the commitment of Seasons Hospice Foundation to create healing moments for families and celebrate a life well lived.

Bisbee-Porcella Funeral Service
549 Lincoln Avenue
Saugus, MA 01906
781-233-0300
www.bisbeeporcella.com

Chesmore Funeral Home
854 Washington Street
Holliston, MA 01746
508-429-2391
www.chesmorefuneralhome.com

Chesmore Funeral Home
57 Hayden Rowe St
Hopkinton, MA 01748
508-435-6444
www.chesmorefuneralhome.com

Dolan Funeral Home
106 Middlesex Street
North Chelmsford, MA 01863
978-251-4041
www.dolanfuneral.com

Mahoney Funeral Home
187 Nesmith Street
Lowell, MA 01852
978-452-6361
www.mahoneyfuneralhome.com

Mc Donough Funeral Home
14 Highland Street
Lowell, MA 01852
978-458-6816
www.mcdonoughfuneralhome.com

Dolan & Chapman Funeral & Cremation Service
5 Canton Ave.
Milton, MA 02186
617-698-6264
www.dolanfuneral.com

James W. Dolan, Inc.
460 Granite Avenue
Milton, MA 02186
617-698-6264
www.dolanfuneral.com

Magoun-Biggins Funeral Home
135 S. Union Street
Rockland, MA 02370
781-878-1775
www.magounbiggins.com

Davis Funeral Home
654 Cummings Highway
Mattapan, MA 02126
617-296-1755
www.davisofboston.com

Davis Funeral Home of Boston
89 Walnut Avenue
Roxbury, MA 02119
617-427-0828
www.davisofboston.com
Other Community Resources

ESSEX COUNTY

Berube & Sons Funeral Service 191 Lafayette Street  Salem, MA 01970  978-744-2177
Berube-Comeau Funeral Home 47 Broadway  Haverhill, MA 01830  978-373-5668
Bisbee-Porcella Funeral Service 549 Lincoln Avenue  Saugus, MA 01906  781-233-0300
Boles Memorial Funeral Home 184 Jackson Street  Lawrence, MA 01841  978-686-0386
Burgess and Mackey 177 Main Street  Rockport, MA 01966  978-546-6773
Burke Funeral Home 390 N. Main Street  Andover, MA 01810  978-475-5200
C.R. Lyons & Sons Funeral Home 28 Elm Street  Danvers, MA 01923  978-777-7900
Conte Funeral Home 28 Florence St  Andover, MA 01810  978-470-8000
Conte Funeral Home 17 Third Street  North Andover, MA 01845  978-686-2712
Diaz-Healy Funeral Home 107 South Broadway  Lawrence, MA 01843  978-682-6273
Edgar J. Racicot Funeral Home 10 Upland St  Methuen, MA 01844  978-683-2706
Edgerley & Bessom Funeral Home 33 Pearson St  Andover, MA 01810  978-475-2072
Farrah Funeral Home 133 Lawrence St.  Lawrence, MA 01841  978-682-4060
Full-Spychalski Funeral Home 84 Washington Square E  Salem, MA 01970  978-744-0254
Gonet Funeral Home 22 Hawthorne Blvd.  Salem, MA 01970  978-745-4168
Goodrich Funeral Home 128 Washington Street  Lynn, MA 01902  781-592-2680
Greely Funeral Home 212 Washington Street  Gloucester, MA 01930  978-283-0698
Grondin Funeral Home 376 Cabot Street  Beverly, MA 01915  978-922-0300
Kevin B. Comeau Funeral Home 486 N. Main Street  Haverhill, MA 01830  978-521-4845
Levesque Funeral Home 163 Lafayette Street  Salem, MA 01970  978-744-2270
Linnehan-Grondin Funeral Home 52 Salem Street  Bradford, MA 01835  978-372-1534
Lombara and Son Funeral Home 893 Western Avenue  Lynn, MA 01905  617-593-2690
Mackey Funeral Home 22 Conant Street  Danvers, MA 01923  978-774-0033
Morris Funeral Home 45 N. Main Street  Ipswich, MA 01938  978-356-2422
Murphy Funeral Home 85 Federal Street  Salem, MA 01970  978-744-0497
Nadworny Funeral Home 798 Western Avenue  Lynn, MA 01905  781-593-5520
O’Donnell and Sons Mortuary 46 Washington Square S  Salem, MA 01970  978-744-2350
Parker Memorial Funeral Home 35 Franklin Street  Lynn, MA 01902  781-592-0514
Paul C Rogers & Sons 36 W Main St  Merrimac, MA 01860  978-346-9273
Pike-Grondin Funeral Home 61 Middle Street  Gloucester, MA 01930  978-283-0884
Rogers Funeral Home 2 Hillside Avenue  Amesbury, MA 01913  978-388-0288
Rogers Funeral Home 334 Main Street  Haverhill, MA 01830  978-373-3281
Scatamacchia Funeral Home 25 Railroad Sq  Haverhill, MA 01832  978-373-3252
Solimine Funeral Homes 426 Broadway  Lynn, MA 01904  781-595-1492
Dracut Funeral Home 2159 Lakeview Avenue  Dracut, MA 01826  978-957-5032
E.E. Burns & Son Funeral Home 204 Main Street  Malden, MA 02148  781-322-0194
Faggas Funeral Home 553 Mt Auburn Street  Watertown, MA 02472  617-926-2163
Faggas Funeral Service 551 Mt. Auburn Street  Watertown, MA 02472  617-923-0416
Farmer and Dee Funeral Home 16 Lee Street  Tewksbury, MA 01876  978-851-7411
Fay and McCabe Funeral Home 105 Moore Street  Lowell, MA 01852  978-459-9222
Gaffey Funeral Homes 43 High Street  Medford, MA 02155  781-396-7700
Gately Funeral Home 79 W. Foster Street  Melrose, MA 02176  781-665-1949
Goldman-Fisher Funeral Chapel 174 Ferry Street  Malden, MA 02148  781-324-1122
Green Funeral Home 431 Trapelo Road  Belmont, MA 02478  617-484-0133
J A Healy Funeral Home 57 North Main Street  Westford, MA 01886  978-692-6502
John F. Ward and Son Funeral Home 772 Broadway  Everett, MA 02149  617-387-3367
John Rowe Funeral Home 57 Main Street  Marlborough, MA 01752  508-485-0855
Joseph Dee & Son Funeral Service 33 Bedford St.  Concord, MA 01742  978-369-2030
Joyce Funeral Home 245 Main Street  Waltham, MA 02453  781-894-2895
Keefe Funeral Home 5 Chezhtnut Street  Arlington, MA 02474  781-648-5544
Lane Funeral Service 760 Main Street  Winchester, MA 01890  781-729-2580
Leo M. Norton Funeral Home 287 Main Street  Malden, MA 02148  781-322-4070
M. R. Laurin Funeral Home 295 Pawtucket Street  Lowell, MA 01854  978-452-0121
Magni Funeral Home 365 Watertown Street  Newton, MA 02458  617-527-2224
Mahoney Funeral Home 187 Nesmith Street  Lowell, MA 01852  978-452-6361
Marashio Funeral Service 62 Mt. Pleasant Street  Woburn, MA 01801  781-933-0020
Marchand Funeral Home 14 Pleasant Street  Pepperell, MA 01463  978-433-5788
Mataresse Funeral Home 325 Main Street  Ashland, MA 01721  508-881-1444
Mc Carthy Funeral Home 11 Lincoln Street  Framingham, MA 01701  508-875-4747
Mc Donough Funeral Home 14 Highland Street  Lowell, MA 01852  978-458-6816
Morse-Bayliss Funeral Home 122 Princeton Blvd  Lowell, MA 01851  978-458-6841
Nichols Funeral Home 187 Middlesex Ave.  Wilmington, MA 01887  978-658-4744
R.W. Martin Funeral Home 308 Pawtucket Street  Lowell, MA 01854  978-454-5214
Robinson Funeral Chapel 809 Main Street  Melrose, MA 02176  781-665-1900
Rogers Funeral Home 380 Cambridge Street  Cambridge, MA 02141  617-876-8964
Romano Funeral Home 355 Broadway  Everett, MA 02149  617-387-2000
Shirley Funeral Home 6 Harvard Rd  Shirley, MA 01464  978-425-9232
Short Funeral Home 95 West Main Street  Marlboro, MA 01752  508-485-0180
Short, Williamson and Diamond 52 Trapelo Road  Belmont, MA 02478  617-484-6900
Slattery Funeral Home 40 Pleasant Street  Marlborough, MA 01752  508-485-0225
Tewksbury Funeral Home 1 Dewey Street  Tewksbury, MA 01876  978-851-2061
NORFOLK COUNTY
Bolea Buonfiglio Funeral Home 116 Franklin Street  Quincy, MA 02169  617-472-5319
Cartier Funeral Home 151 S. Main Street  Bellingham, MA 02019  508-883-8383
Cartwright Funeral Homes 69 S Franklin St  Holbrook, MA 02343  617-767-4116
Delaney Funeral Home 48 Common Street  Walpole, MA 02081  508-668-1960
Dolan & Chapman Funeral 5 Canton Ave.  Milton, MA 02186  617-698-6264
Eaton Funeral Home 1351 Highland Avenue  Needham, MA 02492  781-444-0201
Farley Funeral Home 358 Park Street  Stoughton, MA 02072  781-344-2676
Folsom Funeral Service 649 High St  Westwood, MA 02090  617-326-1905
Folsom Funeral Service 87 Milton Street  Dedham, MA 02026  617-326-0022
Ginley Funeral Home 131 Main Street  Franklin, MA 02038  508-528-1045
Ginley-Crowley Funeral Home 3 Barber St  Medway, MA 02053  508-533-8252
Hurley Funeral Home 127 S Franklin St  Holbrook, MA 02343  781-767-0020
Hurley Funeral Home 134 S. Main Street  Randolph, MA 02368  781-963-2074
Keohane Funeral Home 785 Hancock Street  Quincy, MA 02170  617-773-3551
Kfoury-Keefe Funeral Home 8 Spring Street  West Roxbury, MA 02132  617-738-7333
Lydon-Russell Funeral Home 644 Hancock  Quincy, MA 02170  617-472-7423
Mc Master Funeral Service 86 Franklin Street  Braintree, MA 02184  781-843-0838
McDonald Funeral Home 3 Charles Street  East Weymouth, MA 02189  781-335-0045
Mcnamara-Sparrell Funeral Home  Po Box 431  Cohasset, MA 02025  781-383-0200
Oteri Funeral Home 33 Cottage Street  Franklin, MA 02038  508-528-0011
Roberts Funeral Home 30 South Street  Foxboro, MA 02035  508-543-5471
Roberts-Mitchell Funeral Service 90 Curve St  Millis, MA 02054  508-376-2000
Roberts-Mitchell Funeral Service 15 Miller Street  Medfield, MA 02052  508-359-2000
Robert J. Ross Funeral Home 135 South Street  Wrentham, MA 02093  508-384-3133
Schlossberg-Solomon Chapels 824 Washington St  Canton, MA 02021  617-828-6990

PLYMOUTH COUNTY
Ashley Funeral Home 35 Oak Street  Middleboro, MA 02346  508-947-3600
Bartlett-Garity Funeral Home 338 Court Street  Plymouth, MA 02360  508-746-3456
Blanchard Funeral Home 666 Plymouth Street  Whitman, MA 02382  781-447-0170
Cartmell Funeral Home 150 Court Street  Plymouth, MA 02360  508-746-2162
Downing Cottage Funeral Chapel 21 Pond Street  Hingham, MA 02043  781-749-0340
Mac Donald Funeral Home 1755 Ocean Street  Marshfield, MA 02050  781-834-7320
Mackinnon Funeral Home 760 Washington St.  Whitman, MA 02382  781-447-4141
O’Neill Funeral Home 59 Peirce Street  Middleboro, MA 02346  508-947-0911
Quealy and Son Funeral Home 116 Adams Street  Abington, MA 02351  781-878-2112
Richard Davis Funeral Homes 373 Court Street  Plymouth, MA 02360  508-746-2231
Richard Davis Funeral Homes 619 State Road  Plymouth, MA 02360  508-224-2252
Russell-Pica Funeral Home 165 Belmont Street  Brockton, MA 02301  508-586-0254
Sullivan Funeral Home 2 Maquan Street  Hanson, MA 02341  617-293-2020
Waitt Funeral Home 850 N. Main Street  Brockton, MA 02301  508-583-7272
William Egger Co., Inc. 61 Pearl Street  Middleboro, MA 02346  508-947-0517

SUFFOLK COUNTY
Boyko & Son Funeral Service  Po Box 588  Accord, MA 02018  617-298-5100
Buonfiglio Funeral Home 128 Revere Street  Revere, MA 02151  781-284-3376
Carafa Funeral Home 389 Washington Ave  Chelsea, MA 02150  617-884-4188
Carroll-Thomas Funeral Home 22 Oak Street  Hyde Park, MA 02136  617-361-3216
Casper Funeral Home 187 Dorchester Street  South Boston, MA 02127  617-269-1930
Cassidy Funeral Home 743 E. Broadway  South Boston, MA 02127  617-268-0092
Davis Funeral Home 654 Cummings Highway  Mattapan, MA 02126  617-296-1755
Davis Funeral Home of Boston 89 Walnut Avenue  Roxbury, MA 02119  617-427-0828
Dolan Funeral Services 1140 Washington Street  Dorchester, MA 02124  617-298-8011
Folsom Funeral Chapels 63 Belgrade Avenue  Roslindale, MA 02131  617-325-0461
Francis Kenney & Sons Funeral Home 1445 River  Hyde Park, MA 02136  617-361-2450
Frank A. Welsh and Sons 718 Broadway  Chelsea, MA 02150  617-889-2723
George Lopes Funeral Home 821 Cummings Hwy  Mattapan, MA 02126  617-298-3432
Higgins Funeral Home 4236 Washington St.  Roslindale, MA 02131  617-325-0455
J. B. Johnson Funeral Home 196 Warren Street  Roxbury, MA 02119  617-445-8150
John P. Hearn Funeral Home 43 Cummins Hwy.  Roslindale, MA 02131  617-323-4300
Joseph R Frazier Funeral Home 174 Winthrop St  Winthrop, MA 02152  617-846-0050
Keaney Funeral Home 1632 Dorchester Ave.  Dorchester, MA 02122  617-436-4458
Kfoury-Keefe Funeral Home 35 Henshaw Street  Brighton, MA 02134  617-782-2100
Magrath Funeral Home 325 Chelsea Street  East Boston, MA 02128  617-567-0910
McHoul Funeral Home 354 Adams Street  Dorchester, MA 02124  617-282-1409
Molloy Funeral Home 1126 Washington St.  Dorchester, MA 02124  617-296-5600
O’Maley Funeral Home 79 Atlantic Street  Winthrop, MA 02152  617-846-0568
Rapino Memorial Home 9 Chelsea Street  East Boston, MA 02128  617-567-1380
Smith Funeral Home 125 Washington Avenue  Chelsea, MA 02150  617-889-1177
Toomey Funeral Home 1 Spraug Street  Revere, MA 02151  781-284-6303
Torf Funeral Service 151 Washington Avenue  Chelsea, MA 02150  617-889-2900
Vazza Beechwood Funeral Home 262 Beach St  Revere, MA 02151  781-289-0623
Vertuccio and Smith Funeral Home 773 Broadway  Revere, MA 02151  781-284-7756
With your help, Seasons Hospice Foundation is able to provide assistance to hospice families in need. To get started, visit www.seasonsfoundation.org or use this donation envelope.

Thank you for making a difference with your contribution.
OUR VISION
We envision a future where more people will celebrate life and honor its end through the guidance of hospice.

OUR MISSION
Even small acts and celebrations can have a profound impact on the lives of hospice patients and those closest to them. Seasons Hospice Foundation brings comfort to patients and families by providing essentials and enriching lives with fond, lasting memories. Our funds also support community education to increase awareness about the benefits of hospice, funding for special programs and applied research to improve the quality of hospice care. Extending beyond the borders of traditional healthcare, we treat the whole person and their loved ones in ways that touch the human spirit — adding days to life and life to days.