1886

Lafferty & Smith

FD-356

Cremation and Funeral Services

# *Information for Families*

We are privileged you have chosen
**LAFFERTY & SMITH CREMATION AND FUNERAL SERVICES**
to care for your loved one.
Since 1886, our family has diligently striven
for sincere, thoughtful funeral service
to Santa Rosa and the North Bay communities.

Would you please consider taking a moment to write a review to share your experience?
There is no pressure to do so, but by so doing,
other families may benefit from such a referral in
the first of one of the most difficult times in life.

**Thank you for entrusting your loved one to our care.**

Review Us! yelp

Leave a Google Review

# There has never been a better time to *plan ahead.*

## *Have you thought about it?*

*A national study* indicates 100% of survey respondents are satisfied with their decision to prearrange their funerals.*

### Benefits of Planning Ahead

- Relieves stress, anxiety and confusion because surviving family members don't need to make funeral arrangement decisions at an already highly emotional time.
- Frees family from risk, uncertainty, unnecessary worry and additional grief.
- Allows you to record your own unique wishes so your family will not have to guess what you would have wanted. Make choices that truly reflect what matters to you.
- Helps you and your loved ones make informed, thoughtful decisions instead of hurried ones that may lead to later regrets.
- Allows you to make these important decisions together... not alone.
- Reduces the potential for conflict and misunderstanding among family members.
- Provides clarity for your family, reducing the likelihood of overspending.
- Lets you determine how much you can afford to spend on your funeral. Making numerous decisions in a calm setting leaves no financial surprises for your family.
- Reduces financial strain on family members by giving you the opportunity to prepay your funeral expenses.
- Protects you against the effects of inflation by transferring the risk of inflation of funeral costs to the funeral home. Once you fund your prearrangement, your cost will never increase regardless of prices at the time of need.**
- Offers flexibility since prepaid funeral funds are assignable to almost any funeral home in the country.
- Gives you true peace of mind, knowing you have taken care of your final arrangements as your last gift to your loved ones.

**Take the first step with confidence.**

*Ask us about your options.*

**Based on responses from 531 Homesteaders Life Company policy owners who prearranged and prefunded in May of 2025.*

***Rules vary by state, exceptions may apply. Please contact your funeral professional for additional information.*

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# Taking Care of Needs After a Loved One Passes

Immediately upon the death of a loved one, some people immerse themselves in busy-ness as a shield against the harsh reality of death and a way to avoid feeling their own pain. Making phone calls and funeral preparations, shopping and tidying the house for the guests who are sure to arrive, they launch themselves into a flurry of activity in an attempt to postpone or avoid their grief altogether, however; sooner or later, each of us must come to terms with our own grief. Granted, there is a lot of business to be conducted following a death in the family, but it doesn't have to be done right now. Better to take some time to share your grief with friends and family, supporting and loving each other through the initial shock and sorrow. The strength you draw from each other now will help to see you through the days and weeks ahead.

## First Things First

This article will guide you through the tasks that must be accomplished after someone dies. But please – don't think you have to do it all alone. Ask for help when you need it, and remember that when others offer to assist you, they really mean it. In accepting their offers of help, you not only relieve some of your own burden, but also allow your helpers to feel useful and deal with their own grief.

The first thing to do after you've said your goodbyes and spent some private time with your family is to notify the funeral director of the death. If your loved one left instructions regarding his funeral or memorial service, burial or cremation, obituary, and other arrangements, the funeral director will take it from here. If there are no instructions, you will meet with the funeral director to work out the details. Everything else can wait until after the funeral.

Be sure to ask your funeral director to order several copies of the death certificate. The funeral director can help you determine how many copies you may need to file with insurance claims, requests for benefits, and other documents.

## Further Needs

Dealing with legal and financial matters after a loved one's death can be very surreal. Your whole world has changed, and yet business goes on as usual. This is where the support of a close friend or adviser will prove invaluable. Until your grief has subsided, it's wise to have someone to assist you in filing paperwork and making important decisions.

The following is a list of some of the most common tasks that must be performed when someone dies.

1. Review your loved one's financial affairs and gather important documents, including:

- Wills and trusts
- Nuptial agreements and/or divorce papers
- Pension or retirement benefits
- Business interests and financial statements
- Divorce documentation
- Property deeds and motor vehicle titles
- Unpaid bills

Safe deposit agreements and keys
Life insurance policies
Tax returns
Marriage, birth, and death certificates
Bank statements, checkbooks, lists of securities
Health Insurance

2. Contact the Social Security Administration and any other agencies or benefit programs that provided payments to the deceased.

3. If there is a will, file it with the appropriate county or city office for probate. A proper will should name an executor or personal representative who will be responsible for administration of the estate. If there is no will, or if the will doesn't name a personal representative, and if your loved one left enough assets to require probate (check your local Probate Court to determine the threshold amount), the Probate Court will appoint an administrator. In the absence of a will, the deceased's estate will be distributed according to state law.

4. Notify your loved one's creditors. If he/she lived alone, cancel utilities and household services (lawn maintenance, pest control, etc.).

5. Notify the post office to forward mail to the estate administrator or other appropriate person.

6. Write thank-you notes for the sympathy cards, gifts, and visits you received.

7. File a final income tax return on behalf of the deceased.

# Acknowledgment of Disclosures Regarding _____ ___

***PLEASE INITIAL EACH LINE***

## _____Social Security Notification

The ***funeral home*** will automatically notify the Social Security Administration for you. You may have to follow-up with them under certain special circumstances, if any death benefit is available (please see our SSA information page in this packet).

## _____Physician's Signature on the Death Certificate

Occasionally, a physician may inadvertently make an error in the actual electronic, fax or voice signature on the death certificate. The County and State Vital Statistics Offices reserve the right to reject a death certificate submitted to it in such case. In this event, the State may temporarily withhold the ability from the funeral home (or family) to order the certified death certificates until the physician signs a replacement certificate and it is accepted by the State.

## _____Certified Copies of the Death Certificate

Once the death certificate has been registered with the Vital Statistics Office and the permit has been issued, this is when your order for certified death certificates will be submitted. The order for certificates can take ***up to 2 weeks*** to process and be returned to you, depending on the certifying physician/coroner and Vital Statistics Office. Rest assured that we will work diligently in order that the documents are processed in a timely manner. ***All times stated above are estimates and cannot be guaranteed and may be shorter or longer.***

## _____General Errors and Corrections to Death Certificate

It is very important that full and accurate information be provided to the funeral home to complete the death certificate. If erroneous information was provided to the funeral home on the original death certificate, an Affidavit to Amend a Record would have to be filed with the CA Dept. of Public Health's Death Registration Office and will present a delay in obtaining amended copies. Such amended death information will not be reflected on the original death certificate but would rather be a subsequent-page attachment. Errors on the death certificate may affect obtaining possible benefits and completing business and/or financial matters after a death occurs. Because mortality statistics are no more accurate than the information submitted on death certificates, it is very important that all death certificates be completed and filed accurately and timely.

## _____Coroner Amendments to Death Certificates

The coroner may elect to present a "PENDING INVESTIGATION" death certificate. This means that they need additional time to investigate the death further to provide conclusive cause(s) of death. Such amended death information will not be reflected on the original death certificate but would rather be a subsequent-page attachment. Coroner amendments may sometimes take a ***few to several months*** to process and are not generated by the funeral home. You can specify to your funeral director how many pending, and how many amended, death certificates you wish to order at the time of your consultation.

## _____Cremation Process

The cremation process cannot be performed until the attending physician or coroner has signed the death certificate. Once the death certificate has been signed, it will then be registered with the Vital Statistics Office. After it has been registered, the Vital Statistics Office will then issue a disposition permit. After the permit has been issued, the cremation process will then be scheduled with our crematory at earliest availability. The timeframe for the legal paperwork processing and presentation of the cremation urn to you can take ***(on average) 7 to 10 business days, which cannot be guaranteed, and may be shorter or longer.***

## _____Receipt of Death Certificates, Cremated Remains, Urns, Keepsakes and Jewelry

We will notify you once everything is ready from our office to take home. It is our policy that the Cremated Remains and death certificates be retrieved by the family from the funeral home ***within 30 days from the date you have been notified*** that they are ready. The funeral home cannot be liable for any cremation jewelry once a release of remains form has been signed. Like any piece of jewelry, it is fragile and may break. We recommend not twisting and/ or pulling on jewelry components. Even if jewelry is sealed, normal weathering can cause the seal (or threads) to break down.

## _____Casket Burial Process

The casket burial cannot be performed until the attending physician/coroner has signed the death certificate and the Vital Statistics Office has issued a burial permit. It is important to remember that it may take ***a few to several days*** to obtain this permit. Prior to scheduling any funeral and cemetery ceremonies or burial, your funeral director will advise you on an approximate and realistic timeframe to secure a burial permit.

## _____Direct Cremation and Immediate Burial

A direct cremation does ***NOT*** include viewing nor ceremonies, nor dressing or embalming of remains when refrigeration is available. An immediate burial does ***NOT*** include viewing nor ceremonies, nor embalming of remains when refrigeration is available. Direct cremations and immediate burials are performed ***WITHOUT*** prior notice and will occur as soon as legally possible and upon availability of the crematory and/or cemetery. Family is ***NOT*** present during the cremation or casket burial. We will be glad to notify you promptly ***AFTER*** the cremation and/or burial is completed.

## _____3rd-Party Caskets, Cremation Urns and Jewelry

The funeral establishment cannot be liable for any damages to caskets incurred upon delivery to or while in our possession. Families are welcome to purchase 3rd-party cremation urns and jewelry, however, due to liability, our funeral establishment cannot fill 3rd-party cremation urns nor jewelry. ***If you choose to purchase externally, we will place your loved one in a temporary plastic urn. You or another can fill such containers at home.***

## _____Terms of Payment

It is in mutual understanding that ***all expenses for services and merchandise please be paid in full by the family at the time of arrangements, prior to the services being rendered (cremation process or burial process).*** We are engaging in a binding contract, and we reserve the claim to hold the cremation or burial until payment is made in full. Thank you for your understanding.

# "HOW TO GET THROUGH THE FIRST WEEKS AND MONTHS AFTER A DEATH"

*By Kelly Baltzell M.A. & Karin Baltzell Ph.D.*

1. **Take one day at a time**: Your body, mind and spirit are totally consumed with grief. Focus on one day at a time and only what is in that day. Tomorrow will come soon enough.

2. **Drop the feeling of "normal":** Nothing is going to be normal for some time to come. The first few weeks will be a rush of people, emotions and tasks. The next weeks will be sorting through belongings, thoughts and feelings. Months down the road glimmers of "normal" return.

3. **Do only one thing at a time**: Focus on one task, one person, one thing at a time. Your ability to concentrate is low when you are grieving. Focusing on one thing allows you to get that task done, and keep your mind busy.

4. **Brace yourself for many losses**: A death is the loss of a person but it can start a domino effect of other losses. Personal possessions are divided up between relatives or given away—a loss. A home might be sold—another loss. Don't be disturbed if one loss seems to escalate until you feel overwhelmed.

5. **Tell people what you need**: Friends and family will not know how to help you or relate to you unless you are specific about your wants and needs. Tell others what you need. Ask for help. Then congratulate yourself when you do.

6. **Remember to eat**: Grieving affects the mind in many ways. You might not be hungry, you may forget to eat, but you need to eat to keep your strength. Grieving takes a lot of energy.

7. **Sleep when you can**: Your sleep will most likely be affected because of your loss. Some people can only sleep in snatches and others cannot sleep at all. We need sleep to function mentally and physically. Take a nap if you are tired-especially if you can't sleep at night. Try sleeping in a different place in the house if you can't sleep in your bed. See a doctor if sleeplessness persists.

8. **Crying is okay**: Let the tears flow either when you are alone or in public. Crying is a natural outlet of grief. Do not apologize.

9. **Exercise every day**: Exercising will help you deal with the multiple emotions that are rippling through your mind and body. It will also help you sleep better at night. If possible, pick the same time every day to exercise. A friend might help motivate you and keep you on an exercise schedule. Often, after only a few days in an exercise routine, you will realize you feel better.

10. **Seek support early**: The first days after a loss will be busy. The following weeks and months will be when you have the most time to think. Get support during this time through friends, family or a grief therapist. You don't have to walk along this grief path alone.

11. **Lean on your faith**: Remember to touch base with your source of spirituality. It will bring comfort, strength and internal wisdom. If you have no belief system to help you through this rugged time, get in touch with nature. Perhaps this would be an appropriate time to reach out and explore new areas of thought or seek out others who hurt in the same way.

# POTENTIAL DEATH CERTIFICATE RECIPIENTS

*It is a good rule-of-thumb to attempt to offer B&W photocopies of the death certificate in-person, first. Have the original, certified death certificates with you, in the event that the recipient requires an original (* items might require or retain original):*

_____Each individual life insurance policy claim*

_____Title companies *(real estate transactions)**

_____DMV *(for motor vehicle/RV/boat title transfers)**

_____Brokerage/wealth management offices *(transfer, redeem, liquidate securities/investments)**

_____Bank accounts, including savings, checking, CDs *(joint accounts usually do not require legal procedure)*

_____Will probating* *(situations where estate is large enough which, and when required for "probate", is divided amongst heirs)*

_____Some credit card companies *(to cancel cards and claim benefits)*

_____Residential services/utilities on deceased's account *(e.g., Comcast, etc.)*

_____Employee benefits*

_____Pension providers *(to claim final benefits)**

_____Veterans Service Office *(for U.S. Veteran's benefits (if eligible)**

**TO REORDER DEATH CERTIFICATES - Contact Lafferty & Smith Cremation and Funeral Services or apply directly in person to the vital statistics office in the county in which the death occurred (present year or 1 year prior to that):**

**Sonoma County Vital Statistics:**
463 Aviation Blvd., 2nd Floor, Santa Rosa, CA 95403 Phone: (707) 565-4407

**Marin County Vital Statistics:**
10 North San Pedro Road, San Rafael, CA 94903 Phone: (415) 473-6876

**Napa County Vital Statistics:**
2751 Napa Valley Corp. Dr. Bldg. B 1st Floor, Napa, CA 94558 Phone: (707) 253-4506

**If the death certificate is older than that, you will need to apply to the clerk-recorder's office in the county in which the death occurred.**

# Guide to Writing an Obituary

If your loved one just passed away, you may be asking yourself, "How do I write an obituary?" Some people feel overwhelmed by the responsibility of writing an obituary. They worry that they'll forget important facts and information, or that the obit won't fully capture their loved one's life.
To assist, Legacy.com has prepared this guide to writing an obituary. Here are the most important things to keep in mind:

**1. Always check with the newspaper and/or funeral home first.**

Some newspapers have specific guidelines or restrictions of length, some only accept obituaries directly from funeral homes, and some only publish obituaries written by newspaper staff members.

**2. Include biographical information**, as much as you have available and feel comfortable sharing (the more information you include, the easier it is for acquaintances to identify the deceased as someone they knew). Some items you may wish to include:

- Full name of the deceased (including maiden name, nickname, or any other name by which your loved one might be identified)
- Dates and locations of birth, marriage, and death
- Cause of death
- Predeceased and surviving loved ones' names
- Schools attended
- Military service
- Place of employment and position held
- Membership in organizations (for example, civic, fraternal, church)

- Hobbies or special interests

**3. Consider listing one or more charities to which you'd like donations made.** If you do, be sure to include the address or url for the charity to make it easier for people to make donations.

**4. If services are public, include full funeral service information**: location, day, and time of visitation, memorial or funeral service, and burial. If services are private, indicate so (for example, "Burial will be private" or "Private services will be held").

**5. If the family prefers monetary contributions** rather than flowers, include a phrase such as: "In lieu of flowers, please consider the needs of the family" or "contributions suggested to the family," or "the family is requesting financial assistance for the services."

**6. Plan to publish the obituary at least 1-2 days prior to services** so that friends and family can make arrangements to attend. For information on how to submit an obituary to one of our 800+ newspaper affiliates, visit the Legacy.com home page.

Want your loved one's obituary to be more memorable? Consider these tips from Legacy.com experts:

According to obituary writing expert Susan Soper, the founder and author of *ObitKit®, A Guide to Celebrating Your Life*, the interesting and memorable obit is in the details.

"If you are in a position of writing an obit, try to dig for the intimate details that will keep the person alive in memory: quirks, hobbies, favorite passions, oft-heard quotes, travels, food or unusual pursuits. It doesn't matter if the person was a company president, an electrician, a cook or ballerina, everyone has a story to tell. But that story doesn't come together by itself. Ask friends, children, parents, co-workers and spouses for details they recall and favor. How did the person look or dress? What was his daily routine? Where did she find most happiness? Be creative, look outside the box to find the personality traits and characteristics to recall."

Condolence and eulogy expert Florence Isaacs, author of *My Deepest Sympathies: Meaningful Sentiments for Condolence Notes and Conversations, Plus a Guide to Eulogies*, encourages obituary, eulogy and condolence note writers to reflect on what made your loved one unique.

"Try to remember specific instances where she made a difference in the lives of others, in her profession or field and/or in the community. Instead of just listing her achievements, tell a little story about some of them. Keep an eye out for moments that speak eloquently of her humanity, kindness, zest for life or even her cranky disposition—whatever fits. Did she take tango lessons or play poker in her eighties? Say so. Such information inspires people and helps them connect with the deceased. Before you sit down to write, take a day or so to think about what you want to say, and take notes as ideas come to you. Then get started."

# *-Obituary General Guidelines-*

*The following is a general guideline for writing an obituary to create a memorable tribute for your loved one. Since you know him or her the best, you can refer to this guideline and determine what applies. Ideally, the obituary you create will accurately reflect on your loved ones statistical and geographical information and will paint a picture of who he or she was.*

**Header:** Name; Date of birth; and Date of death

**Relevant statistical information:** Birthplace; Parent's names; Educational accomplishments; Military service; Marriage(s); Children; Geographical locations of residence

**Career information**: Work history, affiliations and accomplishments

**Other affiliations, accomplishments, interests:** Religious memberships and organizations; Civic, fraternal and/or club memberships (with any positions or offices held); Hobbies; Other interests

**Survivors (generally in this order):** Spouse; Children; Grandchildren; Parents; Grandparents; Siblings; Nephews; Nieces; Cousins; Friends, as appropriate. List family that preceded him/her in death such as Spouse; Parents; Children; Grandchildren; Great-grandchildren; Brothers; and Sisters.

**Service details:** Day, date, time and place of service(s); name of officiant and their title; Place of burial, entombment, or location of scattering cremated remains if appropriate.

**Memorial contributions/donations (in lieu of flowers):** Name any organization(s) for memorial contributions. Their mailing and/or website address can be helpful.

**Arrangements by:** List your funeral service provider's business name for reference.

# Shirley Ann Mattiuzzi

## November 28, 1932 - June 3, 2023

Shirley was born in Oakland, and raised in Oakville by her parents, Dewart and Anna Harris. She graduated from St. Helena High School in 1950, and met her future husband, Dano Mattiuzzi, when he snuck into her senior prom. The pair were married on May 4, 1952, in St. Helena, and moved to Santa Rosa in 1959. Shirley was a homemaker who lovingly raised their three children and enjoyed spending time with her two grandsons.

Shirley loved to entertain and host holiday parties and family reunions. She cooked countless dinners for NSGW Santa Rosa Parlor #28 with her husband. She enjoyed gardening, camping, and fishing. Shirley's and Dano's travels included: Italy, Switzerland, The Philippines, Canada, NYC, the East Coast to see the fall colors, a few cruises, one memorable RV trip to see Mt. Rushmore, and many years of camping and fishing with the family in the Sierras. A resident of Bennett Valley for 55 years, Shirley was a Bennett Valley Grange member. Her family's past and present were always dear to her heart.

Shirley is survived by: her children, Debra Eynon of Rohnert Park, Mark Mattiuzzi (Pam) of Santa Rosa, and Kirk (Debbie) Mattiuzzi of Reno; and cherished grandchildren: Michael (Casey) Eynon and Daniel (Mackenzie) Eynon, and Mattina Kaczmarek (Daniel). Shirley was also a dear aunt to: Dennis (Cyndi) Mattiuzzi, Kamala (Doug) McNeely, and Moret Dennis. She also leaves

behind: her grandniece, Deanna (Frank) Rossier; grandnephew, Dennis Mattiuzzi (Amy); great-grandnephews, Frankie and Teddy Rossier, Gage (Diane) and Ryan Mattiuzzi. Shirley was preceded in death by: her parents; her beloved husband of 57 years, Dano Mattiuzzi; grandniece, Isabella McNeely; and great-granddaughter, Gwendolyn Eynon.

The family would like to thank the doctors and nurse at Kaiser Hospital Santa Rosa for their loving care.

Family and friends are invited to attend the funeral service, Thursday June 22, 2023, at 1:00 pm at LAFFERTY & SMITH COLONIAL CHAPEL, 4321 Sonoma Hwy., Santa Rosa (707) 539-2921. Private entombment will be in Holy Cross Cemetery in St. Helena. In lieu of flowers, memorial donations can be made to Redwood Empire Food Bank, 3990 Brickway Blvd., Santa Rosa, CA 95403 (www.refb.org), or a charity of your choice.

# How Social Security Can Help You When a Family Member Dies

Social Security is here to support you when you lose a family member. Contacting us when you lose a loved one is very important. This ensures that we are able to provide information regarding benefits you may be entitled to.

You may be able to receive Social Security benefits if your loved one worked long enough in jobs insured under Social Security to qualify for benefits.

## What to do

There are a few things you need to do:

- You should give the deceased's Social Security number to the funeral director because they usually report the person's death to us.
- ***Contact us as soon as you can to make sure your family gets all the benefits they're entitled to.***

## Who can get Social Security survivors benefits

- We can pay a one-time lump sum death payment (LSDP) of $255 to the surviving spouse under one of the following conditions:
  - If they were living with the deceased.
  - If they were living apart from the deceased and eligible for certain Social Security benefits on the deceased's record.
  - If there's no surviving spouse, a child who's eligible for benefits on the deceased's record in the month of death can receive this payment.
- Certain family members **may be eligible** to receive monthly benefits, including:
  - A surviving spouse who is:
    - Age 60 or older (age 50 or older if they have a disability).
    - Any age and caring for the deceased's child who is under age 16, or who has a disability and is receiving Social Security benefits.
  - An unmarried child of the deceased who is either:
    - Younger than age 18 (or up to age 19 if they're a full-time student in an elementary or secondary school).
    - Age 18 or older with a disability that began before age 22.
  - A stepchild, grandchild, step-grandchild, or adopted child under certain circumstances.
  - Parents, age 62 or older, who were dependent on the deceased for at least ½ of their support.
  - A surviving divorced spouse, under certain circumstances.

## More Information

**If the deceased was receiving Social Security benefits,** you must return the benefits received for the month of death and any later months. If the payment was received by direct deposit, contact the bank or other financial institution. Ask them to return any funds received for the month of death or later. If the benefit was paid by check, please do not cash. Instead, return the checks to us as soon as possible.

Keep in mind that eligible family members may be able to receive survivors' benefits for the month the beneficiary died.

Visit our Survivors Benefits webpage at ***www.ssa.gov/benefits/survivors/*** for more information.

## Contacting Us

There are several ways to do business with us including online, by mail, by phone, and in person. If you cannot use our online services, we can help you by phone when you call our national toll-free 800 number.

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week, so you may not need to speak with a representative. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing. We provide free interpreter services upon request. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.**

Securing today and tomorrow

SSA.gov

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How Social Security Can Help You When a Family Member Dies
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# Cómo el Seguro Social le puede ayudar cuando fallece un miembro de su familia

El Seguro Social está aquí para apoyarlo cuando pierde a un miembro de su familia. Es muy importante ponerse en contacto con nosotros cuando pierde a un ser querido. Esto garantiza que podamos proporcionarle información sobre los beneficios a los que puede tener derecho.

Es posible que pueda recibir los beneficios del Seguro Social si su ser querido trabajó el tiempo suficiente en empleos asegurados por el Seguro Social como para tener derecho a los beneficios.

## Qué hacer:

Hay algunas cosas que debe hacer:

- Debe dar el número de Seguro Social del fallecido al director de la funeraria, ya que ellos normalmente nos informan de la muerte de la persona.
- ***Póngase en contacto con nosotros lo antes posible para asegurarse de que su familia reciba todos los beneficios a los que tiene derecho.***

## Quién puede recibir los beneficios del Seguro Social para sobrevivientes

- Podemos pagar un pago global por fallecimiento (LSDP, por sus siglas en inglés) de $255 al cónyuge sobreviviente en una de las siguientes condiciones:
  - Si vivían con el fallecido.
  - Si vivían separados del fallecido y reunían los requisitos para recibir ciertos beneficios del Seguro Social que figuran en el registro del fallecido.
  - Si no hay un cónyuge sobreviviente, un hijo que reúna los requisitos para recibir los beneficios que figuran en el registro del fallecido durante el mes del fallecimiento puede recibir este pago.
- Ciertos miembros de la familia **pueden tener derecho** para recibir beneficios mensuales, entre ellos:
  - Un cónyuge sobreviviente que:
    - 60 años o más (50 años o más si tienen una incapacidad).
    - Cualquier edad y el cuidado del hijo del fallecido que sea menor de 16 años o que tenga una incapacidad y esté recibiendo beneficios del Seguro Social.
  - Un hijo soltero del fallecido que sea:
    - Menores de 18 años (o hasta 19 años si son estudiantes de tiempo completo en una escuela primaria o secundaria).
    - Tener 18 años o más con una incapacidad que comenzó antes de los 22 años.
  - Un hijastro, nieto, hijastro o hijo adoptivo en determinadas circunstancias.
  - Padres, de 62 años o más, que dependían de la persona fallecida para recibir al menos la mitad de su manutención.
  - Un cónyuge divorciado sobreviviente, bajo ciertas circunstancias.

## Más información

**Si el fallecido estaba recibiendo beneficios del Seguro Social,** usted debe devolver los beneficios recibidos durante el mes del fallecimiento y los meses posteriores.

Si el pago se recibió mediante depósito directo, póngase en contacto con el banco u otra institución financiera. Pídales que devuelvan los fondos recibidos durante el mes de la muerte o después. Si el beneficio se pagó con cheque, no lo cobren. En su lugar, devuélvanos los cheques lo antes posible.

Tenga en cuenta que los miembros de la familia que reúnan los requisitos pueden recibir los beneficios de sobreviviente el mes en que el beneficiario falleció.

Visite nuestra página de internet de beneficios para sobrevivientes en ***www.segurosocial.gov/beneficios/sobrevivientes*** para obtener más información.

## Cómo comunicarse con nosotros

La manera más conveniente de comunicarse con nosotros y tramitar sus asuntos de Seguro Social es por ***www.segurosocial.gov*** y con su cuenta de *my* Social Security (solo disponible en inglés). También puede llamarnos marcando el **1-800-772-1213** (TTY, **1-800-325-0778**). Proveemos servicios de intérprete gratis por teléfono o en persona si visita una de nuestras oficinas. ¡Esperamos poder servirle!

Asegurando el presente y el futuro

**SeguroSocial.gov**

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Escrito y publicado con fondos de los contribuyentes de los EE. UU.

**Lafferty & Smith Cremation and Funeral Services (FD-356)**
**725 College Avenue, Suite 1, Santa Rosa, CA 95404**
**(707) 539-2921 OFFICE**
**(707) 539-2923 FAX**

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We are privileged that you have chosen
**Lafferty & Smith Cremation and Funeral Services**
for your loved one's care.
Rest assured, we will strive to exceed your expectations and
offer the highest level of care at affordable prices.

## We are here to advise you of the following, appropriate to your requests:

___Arrange for cremation with or without memorial services
___Help you select an appropriate cremation urn for cremated remains
___Arrange for burial
___Help you select a casket
___Help you select verse or holy cards and a favorite verse
___Help you select a guest register book
___Arrange for viewing, when desired
___Arrange for services in our chapel or your church
___Coordinate with the celebrant/clergy
___Coordinate with the cemetery and have you follow up with them
___Arrange Military Honors, U.S. Flag, Presidential Memorial Certificate
___Make initial death notification to Social Security Administration
___Coordinate with receiving funeral director when shipping the deceased

**Helpful contacts:**
___Social Security Administration (877) 870-6384
___Sonoma Index-Tribune lifetributes@sonomanews.com
___Press Democrat lifetributes@pressdemocrat.com
___Petaluma Argus Courier lifetributes@arguscourier.com
___Napa Valley Register obits@napanews.com
___Marin Indep. Journal obits@marinij.com
___Novato Advance
www.marinscope.com/site/forms/announcements/obituary/obit/
___SF Chronicle lifetributes@sfchronicle.com

For ***Index-Tribune, Press Democrat*** and ***Argus Courier***, you may contact them at **(707) 526-8694**.

***Social Security Branch 1-877-870-6384***
***2099 Range Avenue, Santa Rosa, CA 95403***

**We also have available and can coordinate the following value-added products and services:**
___Pre-arranged cremation and funeral plans ***(planning ahead spares survivors difficult decisions and unexpected expenses)***
___Non-denominational clergy/celebrants for memorial and funeral services
___Dove releases
___Pianists, bagpipers, brass bands, etc.
___Motorcycle escorts for funeral processions ***(necessary when you follow the hearse)***
___Limousine services ***(generally carry up to 7 passengers each)***

**We ask that *you* please coordinate/consider the following:**
___Always follow up with the cemetery prior to burial
___Follow-up with Social Security—only if necessary (under CERTAIN SPECIAL circumstances, IF a death benefit is due)
___Floral tributes from a reputable florist
___Select clothing and undergarments when selecting a casket
___Pallbearers for carrying casket to chapel/church/cemetery ***(6-8 persons)***
___Please do not bring in any jewelry or personal mementos ***(if doing so)*** until the day of viewing in the casket
___We encourage you to bring to memorial/funeral services: photos and memorabilia to display, and CDs of musical selections

# CREDIT REPORTING AGENCY NOTIFICATION

1. **Credit Agencies**: Check below each Credit Reporting Agency you wish to send this Notification. It is recommended that you send the Notification to each Credit Reporting Agency with photocopies of the death certificate and, if you are the personal representative of the estate, your appointment papers from the Probate Court. Prior to sending, make copies for your records.

| | | |
|---|---|---|
| ☐ **Experian**<br>P.O. Box 2002<br>Allen, TX 75013 | ☐ **Equifax**<br>P.O. Box 740241<br>Atlanta, GA 30374 | ☐ **TransUnion**<br>P.O. Box 1000<br>Chester, PA 19016 |

2. **Identification Information**: Fill in the information below for yourself as Requesting Party

| **Requesting Party** | **Deceased** |
|---|---|
| Name: _____ | _____ |
| Address: _____ | Date of Death: _____ |
| _____ | Date of Birth: _____ |
| Phone (C): _____ | Place of Birth: _____ |
| Phone (H): _____ | Social Security #: _____ |

3. Prior Addresses of Decedent: List the addresses of all residences of the Decedent of the past five years starting with the most recent.
   A. _____
   B. _____
   C. _____
4. Relationship of Requesting Party to Decedent: Please identify your relationship to Decedent.

   ☐ Spouse ☐ Personal Representative of Estate ☐ Other:_____

5. **Directions to Credit Agency**: Please initial each request you wish to make to the Credit Agency receiving this Notification.

_____ Post on the Decedent's credit report: "Deceased. Do Not Issue Credit."

_____ Forward to me at the above address the current copy of the Decedent's credit report.

Signature of Requesting Party: _____Date: _____

7/30/18kc

# Aftercare Checklist

A helpful list of things that must be done after the loss of a loved one.

## To be done immediately:

- ☐ Contact Social Security.
- ☐ Contact your loved one's place of employment.
- ☐ Contact the Veterans Administration, if applicable.

## Within 1-2 weeks:

- ☐ Obtain certified copies of your loved one's death certificate (you will need those to complete many of the steps below).
- ☐ File all life insurance claims.
- ☐ Notify the post office to forward mail, if applicable.
- ☐ Notify insurance companies (auto, home owner's, pensions, health, Medicare, etc.).
- ☐ Notify banks, credit card companies and loan organizations.
- ☐ Meet with a probate attorney.

## Within 1-2 months:

- ☐ Select a grave marker and finalize engraving.*
- ☐ Send thank you notes.
- ☐ Notify your loved one's doctor's office.
- ☐ Pay any outstanding bills (utilities, internet, cable, rent, etc.).
- ☐ Discontinue utilities if needed (including cable, internet and phone).
- ☐ Contact your loved one's cell phone provider and discontinue service.
- ☐ Notify your loved one's financial advisor.

Continues

# Aftercare Checklist

A helpful list of things that must be done after the loss of a loved one.

Continued

- ☐ Notify credit reporting and security agencies (Equifax, Experian, TransUnion and LifeLock) to minimize the chance of identity theft.
- ☐ Close email and website accounts.
- ☐ Close or change social media accounts. Some sites will allow you to change the page to a memorial page and set up someone as the page administrator.
- ☐ Transfer property titles (house, car, etc.).
- ☐ Cancel your loved one's driver's license.
- ☐ Cancel any outstanding memberships (gyms, professional organizations, fraternities/sororities, etc.).
- ☐ Cancel any subscriptions (magazines, newspapers, streaming services, etc.).
- ☐ Identify any insurance policies with your loved one listed as the primary beneficiary, and contact the insurance carrier to make appropriate adjustments.

## Within the first year:

- ☐ File your loved one's final tax return.
- ☐ Notify the election board in your loved one's primary state of residence.
- ☐ Contact the funeral home if interested in making funeral arrangements for yourself or a loved one.*

*Some of these things can be done in advance. Please contact our funeral home if you are interested in making your own prearrangements.





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