



VALLEY VIEW
CHRISTIAN CHURCH

Valley View Christian Church Funeral Planning Booklet

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Our thoughts and prayers go out to you in this time of loss and grief. Your church wants to be there for you to minister to your needs and bring comfort to your heart. Our staff and elders are available to counsel and minister to you and your loved ones during this time. Please let us know any specific ways we can be of assistance to you.

This booklet has been put together to help you with the practical aspects of dealing with your loss, such things as dealing with the mortuary, final expenses, planning the service, etc. Within these pages you will find the following information:

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WHAT TO DO WHEN YOUR LOVED ONE DIES

Many people who have experienced the death of a loved one have told us about this event. They suggested a checklist to help them identify and organize the various tasks and activities which confronted them the first six weeks following a death. This booklet is an attempt build on their suggestions. Perhaps it will be helpful to you.

A member of the hospital staff will notify the mortuary of your choice arrange for transfer. The mortuary will contact you by phone to arrange for an appointment to work out details for their services. If you should be away from your place of residence, you may contact the mortuary yourself.

When you have returned to your home...

1. Contact other family members and close friends.
2. Contact your own religious community or clergy if you have one.
3. Contact your attorney, who will be able to assist you with various legal problems that might arise.
4. If you expect many phone calls, have a friend or neighbor answer the phone for you.
5. Notify employer of deceased and your own employer.
6. If children are in school, notify school.

Before going to the mortuary...

It will save you considerable time and phone calls if you have the following information available. It has also been suggested that you might take a friend with you whose confidence and judgment you trust.

7. Full name of deceased (include nickname or other names person may have used.)

8. Date of Birth _____

9. Place of Birth _____

10. Social Security Number _____

11. Occupation _____

12. Father's name _____

13. Mother's maiden name _____

14. If veteran, some proof of military service _____

15. List of relatives and relationship _____

16. List of church, professional organizations, clubs and other organizations in which membership was held: _____

17. If you wish, indicate memorial to be designated in obituary in memory of deceased

18. Compile a list of individuals who might be available as pallbearers: _____

19. Contact insurance company to ascertain benefits. Also inquire as to documents you will need to send.

20. Contact your local Social Security Office if you are eligible for benefits. Inquire as to documents you will need to bring with you.

21. If you do not have an attorney, contact your bank or credit union to discuss closing and opening checking, savings accounts and any other financial transactions/plans such as CDs, etc.

22. If a memorial or funeral service is announced in the newspapers, take extra precaution for security at the home of the deceased during the indicated time of the service.

23. In general, take great caution with those who offer unsolicited services related to the death of a loved one.

This page is information you will need both for the mortuary and for the planning the service.

Full Name of Deceased: _____ Contact Person: _____
Address: _____ Phone: _____
Date of Death: _____ Place: _____ Age: _____

SERVICE PLANS

Date: _____ Place: _____ Time: _____
Place of Burial: _____ Day: _____ Time: _____
Mortuary: _____ Address: _____
Funeral Director: _____ Phone: _____

1. Eulogy to given? (By whom?) _____
2. Obituary requested? _____
3. Scriptures requested? _____
4. Poems requested? _____
5. Songs requested? _____

6. Slideshow of pictures? (office needs pictures 2 days before funeral) _____
7. Vocalist(s)? _____
Pianist? _____
CDs? _____
8. Any announcements needed (memorial gifts, reception, etc) _____

PERSONAL INFORMATION

1. Date of Birth: _____ Place: _____
Parents: _____ Survive -- Deceased
2. Colorado resident for how long? _____

3. Brief History:

Childhood until Marriage (include education, jobs, etc.) _____

Marriage to: _____ Date: _____

Place : _____

How did they meet? _____

Children of this union? (oldest first -- any deceased) _____

Marriage to: _____ Date: _____

Place : _____

How did they meet? _____

Children of this union? (oldest first -- any deceased) _____

Job/Career (Marriage to retirement) _____

Military Involvement: _____

Hobbies/Interests: _____

Affiliations (Clubs, Organizations, etc.): _____

Significant Achievements/Awards: _____

Church Affiliation: _____ Date of Baptism: _____

Any other special things to mention: _____

Survivors to be mentioned (Parents, Mate, Children, Step or Adopted Children, Grandchildren, Siblings, others):

Name	Relationship	City
1. _____		
2. _____		
3. _____		
4. _____		
5. _____		
6. _____		
7. _____		
8. _____		
9. _____		
10. _____		

Any family to be mentioned who preceded in death? _____

METRO DENVER FUNERAL SERVICES

A Basic Cremation	303-234-0345
Agape Funeral Services	303-797-0711
All Veterans	303-234-0911
Archdiocese of Denver	303-425-9511
Aspen Mortuary	303-287-0495
Aurora Chase Mortuary	303-366-3551
Berkeley Park Funeral Home	303-433-6425
Bullock Mortuary	303-789-2535
Caldwell-Kirk Mortuary	303-861-4644
Chapel Hill Mortuary	303-771-3960
Crown Hill Mortuary	303-233-4611
Drinkwine Mortuary	303-794-6376
Erlinger Funeral Services	303-425-3133
Evergreen Mortuary	303-674-7750
Fairmount Mortuary	303-399-0692
Feldman Mortuary	303-322-7764
Funeraria de Latina	303-458-8331
Gordon Funeral Service	303-798-9316
Highland Mortuary	303-451-6674
Horan McConaty Mortuary	303-477-1625
Monarch Society	303-837-8712
Morgan of Arvada	303-422-8882
Newcomer Family Mortuary	303-274-6065
Olinger Mortuary	303-455-3663
Pipkin Mortuary	303-861-4496
Rundus Funeral Home	303-460-1414
Runyon-Stevenson Mortuary	303-233-3333
Tabor Funeral Home	303-654-0112
Trevino Mortuary	303-744-6113
Trujillo Funeral Home	303-922-6279

Regardless of location, to better serve the family, funeral director should be mobile and offer to come to the family. Contact at least three (3) to compare prices. To equally compare, list what each service includes. Ask if there are any other items necessary, not included in the price quoted. Ask for price range of caskets or urns.

FUNERAL & CREMATION PRICE COMPARISON FOR SOUTH METRO-DENVER**

FUNERAL SERVICE	TRADITIONAL	CREMATION	PHONE
<u>Castle Rock:</u>			
Castle Rock Funeral/Cremation		n/a	720-379-4604
Olinger AC Gibson Chapel		n/a	303-688-3191
<u>Lakewood:</u>			
Newcomer Mortuary	\$3390	\$1250	303-837-8712
<u>Littleton:</u>			
Agape Funeral Services	\$2095	\$ 725	303-797-0711
All States Cremation	\$4595 *	\$1295	303-234-0200
All Veterans	\$1800	\$ 795	303-234-0911
Chapel Hill Mortuary	\$6465	\$2195	303-771-3960
Drinkwine Mortuary	\$4020	\$1980	303-794-6376
Ellis Family Services	\$3450	\$1200	720-344-8565
Horan McConaty Mortuary	\$4885	\$2145	303-745-4418
Olinger Mortuary (SW)	\$6465	\$2195	303-455-3663
<u>Englewood:</u>			
Bullock Mortuary	\$5200	\$1645	303-789-2535
<u>Denver:</u>			
Berkeley Park Funeral Home	\$4070	\$1695	303-433-6425
Fairmount Mortuary	\$4500	\$1900	303-399-0692
A Basic Cremation.		\$ 795	303.234.0345
http://coloradocreationservices.com/			
<u>Parker:</u>			
Ponderosa Valley Funeral	\$4000	\$1295	303-841-2405
<u>Aurora:</u>			
Aurora Chase Mortuary	\$2305 *	\$1295	303-366-3551

TRADITIONAL funeral service includes: Basic staff services, transport of deceased, arrangement and coordination of services, embalming, dressing, casketing, visitation, service, hearse, and service vehicle. Casket price not included due to numerous brands, styles and prices.

CREMATION direct or immediate service includes: Basic staff services, transport of deceased, arrangement, refrigeration, minimum containers and cremation.

*Quoted as “package” – may include limo, or minimum casket, or memorial packet.

**Not all funeral/cremation homes in metro Denver are listed—only those in the south area.
Source: phone, internet, General Price List 2012 (subject to change without notice).

DENVER AREA CEMETERIES

Arvada Cemetery	Arvada	303-422-5424
Cedar Hill Cemetery	Castle Rock	303-688-8265
Chapel Hill Cemetery	Littleton	303-771-3960
Crown Hill Cemetery	Denver	303-233-4611
Eastlawn Cemetery	Aurora	303-771-4636
Evergreen Memorial Park	Evergreen	303-674-7750
Fairmount Cemetery	Denver	303-399-0692
Golden Cemetery	Golden	303-279-1435
Hampden Cemetery	Denver	303-771-4636
Highland Cemetery	Thornton	303-451-6674
Littleton Cemetery	Littleton	303-794-0370
Mt. Lindo Cemetery	Morrison	303-697-2011
Mt. Nebo Cemetery	Aurora	303-366-8264
Mt. Olivet Cemetery	Wheat Ridge	303-424-7785
Riverside Cemetery	Denver	303-293-2466
Rose Hill Cemetery	Commerce City	303-288-1414

Contact at least three (3) cemeteries for price comparison. Ask for ALL charges related to ground burial, urn burial, or mausoleum entombment. Most charge minimum vault, opening and closing, vault setting fee. Extra charges could include care of grave, processing fee, marker or monument (setting and engraving). Funeral directors sell vaults, also. Also ask for location—it may be difficult to visit if far away.

DENVER AREA CEMETERY PRICE COMPARISON

CEMETERY	TRADITIONAL	MAUSOLEUM	CREMATION
Arvada Cemetery	\$1925	N/A	\$1490
Cedar Hill Cemetery	\$1320	N/A	\$ 800
Chapel Hill Cemetery	\$2735	\$5495	\$1390
Crown Hill Cemetery	\$2735	\$3785	\$2493
Fairmount Cemetery	\$2700	\$4575	\$2000
Golden Cemetery	\$1845	N/A	\$1490
Hampden Cemetery	\$2635	\$4110	\$ 975
Littleton Cemetery	\$1850	N/A	\$ 500
Mt. Lindo Cemetery	\$3405	\$6175	\$2421
Mt. Olivet Cemetery	\$2500	\$3750	\$1350
Riverside Cemetery	\$2210	N/A	\$ 710

Prices obtained by phone March 2002 and are subject to change without notice. As such, should be used for comparison only. Many offer discounts for pre-purchase of spaces prior to need. Requested minimum starting costs. All include, at least, space or crypt, opening and closing, vault handling, perpetual care and miscellaneous processing fees. Some include crypt front engraving, plaque, etc. Due to difference in quote methods, encourage calling at least three (3) prior to need.

Suggestions: Contact at least three (3) for price comparison. Ask for location. It may be difficult to visit if far away. Ask for ALL charges related to ground burial, urn burial, or mausoleum entombment. Most charge minimum vault, opening and closing, vault setting fee. Extra charges could include care of grave, processing fee, marker or monument (setting and engraving). Ask about flower placement regulations and/or tree/shrub planting. Also, ask when overtime charges apply for services.

Some cemeteries are independently owned, city owned or corporately owned. Ask at time of call if this is a concern to you. Most cemeteries and funeral directors can provide vaults and/or markers. Markers can be purchased independently, also. Cremations can be interred, placed in a niche or scattered. Request various options for final disposition of cremated remains with each cemetery with comparing price. Price will vary with each option.

ESTIMATING NUMBER OF DEATH CERTIFICATES & ASSET AND FINANCIAL CONSIDERATIONS

*Seek professional~ legal counsel for **details**.*

SOCIAL SECURITY -- Your funeral director should file a Statement Of Death with the Social Security Administration. However, if there is a surviving spouse or minor children, or the deceased was receiving benefits, you should call the Social Security Administration office. Make note of the name of the person you talk with, and document date and time you call. They may also require a certified copy of the death certificate.

CAR TITLE --To transfer title, present a certified copy of the death certificate at the court house. You will then complete an Affidavit or Executor of Administrator, which will state you are entitled to have the transfer processed in your name.

PROPERTY (Held In Tenancy) -- A copy of the deed (recorded at court house), copy of the will, and certified copy of the death certificate are required for the lender to replace the deceased name with that of the party now responsible for the mortgage. When there is a difference between death certificate name and name on the property records, a Supplemental Affidavit, stating the difference, may be required.

STOCK TRANSFER -- Requires a death certificate copy. Stock transfers can be done by either a stock broker or a bank officer. When done by a broker, the entire matter will be handled, however, they will probably charge a fee. If a bank officer handles the transaction, the transfer will only be notarized and the stocks must be mailed to the holding company.

INHERITED PROPERTY OR STOCKS -- Inherited property or stocks should be appraised. You will need to know the value at time of receipt, if you sell at a later date.

BANK ACCOUNT (Held in Joint Tenancy)-- A certified copy of the death certificate is required to remove the deceased name from the account. In some instances the account should remain in joint tenancy. Check with bank officials.

NURSING HOME ACCOUNT -- To release funds, complete an Affidavit for Collection of Personal Property Pursuant to Small Estate Processing, ten days after death. The nursing home must then comply.

LIFE INSURANCE POLICIES – A certified copy of the death certificate is required for each policy when filing for benefits. The company's local insurance office will have a claim form for you to complete.

MEDICARE CHECKS -- Notify Medicare of the death. If checks are usually deposited to a joint account, this process may continue in the same manner. If checks were not deposited to a joint account, they will be issued to the appropriate survivor.

INCOME TAX -- The I.R.S. requires a copy of the death certificate when filing a tax return for the deceased if a refund is due. If no refund, or taxes are owed to the I.R.S, a death certificate copy is not necessary (inquire first).

Courtesy of AGAPE Funeral Services 303-797-0711

VETERAN INFORMATION/CONSIDERATIONS

BENEFITS:

Funeral Allowance- the surviving spouse or person paying for funeral expenses, may be entitled to a \$300 burial allowance from the VA, if the Veteran died in a VA Hospital, or is receiving, or eligible to receive a Veterans disability compensation or a Veterans pension at time of death.

Burial Allowance- no compensation is provided for Veterans buried in a private, or public cemetery (other than a National Cemetery). However, the Veteran may be eligible for a headstone or marker.

Burial in National Cemeteries- available to any Veteran of war-time or peace-time service (other than training) who was honorably discharged. Also, Reservists who die while performing active duty, eligible Veteran's wife, husband, widow, widower, minor children and certain unmarried adult children, are eligible. All expenses pertaining to the grave site and interment are provided without charge.

Headstone/Marker- generally the VA will furnish, free of charge, a Government headstone or marker to mark the grave of an eligible Veteran within a National Cemetery or other place of burial.

Burial Flag- available through your Funeral Director for wartime Veterans, Veterans released or discharged with service connected disability, or Veteran who serves at least one enlistment. Used to drape casket, then folded and presented to survivor at service.

Survivor Benefits- certain other benefits, monetary and otherwise, may be applicable to surviving spouse and/or children of an eligible Veteran. Contact your local Veterans Administration Office.

NOTE - When contacting your local VA Office the following will be helpful:

- DD 214-Discharge Papers
- Veterans GI Insurance Policy, if applicable
- Marriage License/Divorce Certificate
- Birth Certificates of minor/disabled children Expenses of funeral Expenses of illness
- Certified copy of Death Certificate
- Cemetery bill (if buried other than National Cemetery)

Veterans Administration General Assistance 1-800-827-1000
Veterans Administration Monument Assistance 1-800-697-6947

Courtesy of AGAPE FuneralServices

SOCIAL SECURITY INFORMATION

A MESSAGE FROM SOCIAL SECURITY

Your funeral director is helping the Social Security office by giving you this information about Social Security benefits. If the deceased was receiving benefits you need to contact us to report the death. If you think you may be eligible for survivors benefits, you should contact us to apply.

HOW SOCIAL SECURITY HELPS FAMILIES

Social Security survivors benefits help ease the financial burden that follows a worker's death. Almost all children under age 18 will get monthly benefits if a working parent dies. Other family members may be eligible for benefits, too.

Anyone who has worked and paid Social Security (FICA) taxes has been earning Social Security benefits for his or her family. The amount of work needed to pay survivors benefits depends on the worker's age at the time of death. It may be as little as 1-1/2 years for a young worker. No one needs more than 10 years.

WHO CAN GET SURVIVORS BENEFITS?

Here is a list of family members who usually can get benefits:

- Widows and widowers age 60 or older.
- Widows and widowers at any age if caring for the deceased's child(ren) who are under age 16 or disabled.
- Divorced wives and husbands age 60 or older, if married to the deceased 10 years or more.
- Widows, widowers, divorced wives, and divorced husbands age 50 or older, if they are disabled.
- Children up to age 18.
- Children age 18-19, if they attend elementary school or high school full time.
- Children over age 18, if they became disabled before age 22.
- The deceased worker's parents age 62 or older, if they were being supported by the worker.

A SPECIAL ONE-TIME PAYMENT

In addition to the monthly benefits for family members, a one-time payment of \$255 can be paid to a spouse who was living with the worker at the time of death. If there is none, it can be paid to:

- A spouse who is eligible for benefits.
- A child or children eligible for benefits.

This payment cannot be made if there is no eligible spouse or child.

HOW TO APPLY FOR BENEFITS

You can apply for benefits by telephone or by going to any Social Security office. You may need some of the documents shown on the list below. But don't delay your application because you don't have all the information. If you don't have a document you need, Social Security can help you get it.

INFORMATION NEEDED

- Your Social Security number and the deceased worker's Social Security number.
- A death certificate. (Generally, the funeral director provides a statement that can be used for this purpose.)
- Proof of the deceased worker's earnings for last year (W-2 forms or self-employment tax return).
- Your birth certificate.
- A marriage certificate, if you are applying for benefits as a widow, widower, divorced wife, or divorced husband.
- A divorce decree, if you are applying for benefits as a divorced wife or husband.
- Children's birth certificates and Social Security numbers, if applying for children's benefits.
- Your checking or savings account information, if you want direct deposit of your benefits.

You will need to submit original documents or copies certified by the issuing office. You can mail or bring them to the office. Social Security will make photocopies and return your documents.

SUPPLEMENTAL SECURITY INCOME (SSI)

If you are 65 or older, disabled, or blind, ask the Social Security representative about Supplemental Security Income (SSI) checks for people with limited income and resources. If you receive SSI, you may also qualify for Medicaid, food stamps and other social services.

FOR MORE INFORMATION

For more information, write or visit any Social Security office, or phone the toll-free number, 1-800-772-1213. You can speak to a representative weekdays 7 a.m. to 7 p.m.

A REMINDER

If the deceased was receiving Social Security benefits, any checks which arrive after death will need to be returned to the Social Security office. If Social Security checks were being directly deposited into a bank account, the *bank* needs to be notified of the death, too.

*The above information taken from the U.S. Government Printing Office: 1995--387-008/20173, Form SSA-721 (9-91).

Courtesy of AGAPE Funeral Services

PERSONAL MILITARY STATISTICS

Location of DD 214 (Discharge Papers) _____

Serial Number: _____ Branch: _____

Entry Date: _____ Discharge Date: _____

Location(s) of Service Duty: _____

Grade (s)/Rank (s): _____

War(s)/Conflict(s) Served: _____

Location of Nearest V.A. Office: _____

Telephone: _____

*Location of Nearest National Cemetery: _____

Veterans G.I. insurance Policy: _____

Location of Service Photos: _____

Other Information: _____

*In the Denver Metro area, Ft. Logan National Cemetery is located at Sheridan and Hampden Avenue in Englewood. (See Veteran Information and Suggestions for eligibility requirements.)

Courtesy of AGAPE Funeral Services 303-797-0711

HOW TO TAKE CONTROL OF YOUR FINANCES After You Lose a Loved One

By Alexandra Armstrong
Armstrong, MacIntyre & Severns, Inc.

Most people think good insurance is all they need to prepare for a major crisis, even the death of a family's primary wage earner. But there's more to it than that. After a tragedy, it's easy to make mistakes prioritizing bills and filing the mountain of forms for claims and benefits. And few people pay enough attention to revising their financial goals to reflect their new, painful reality.

I have shepherded hundreds of clients through devastating personal crises. Here's what you need to know...

WITHIN ONE WEEK OF THE LOSS OF A SPOUCE...

- **Get 15 copies of the death certificate.** You'll need proof of death for almost every benefit and claim request as well as for transferring joint accounts to your name. Your funeral director may be able to expedite the process.
- **Gather necessary financial documents.** Many people mistakenly think their spouses had insurance, when, in fact, a policy may have lapsed. Or they fail to apply for other benefits to which they might be entitled. These include...
 - **Unpaid salary and bonuses** from employer, including commissions, deferred compensation and unused vacation and sick days.
 - **Social Security.** Contact the Social Security Administration to inquire about your eligibility for spouses' benefits. 800-772-1213, www.ssa.gov.
 - **Payment protection** for auto-loan and mortgage payments. Consult your spouse's insurance agent.
 - **Insurance policies** from charge and credit card issuers. Your spouse may have signed up for insurance to cover credit card debt. Look for the original credit card agreement.
 - **Insurance and retirement benefits** from unions or professional organizations. Talk to the benefits director.
- **Be realistic about meeting short-term financial needs.** Even if you expect a large insurance settlement, it may not come for several weeks or even months. Estimated time from filing benefits to actually receiving a check...
 - Life insurance/two weeks
 - Social Security/two weeks
 - Company pension/four weeks
- **Contact creditors.** Many banks and mortgage companies are willing to freeze payments for several months. Explain your situation, and obtain a written payment plan.
- **Defer all but essential financial decisions.** There is little downside to putting off a big decision – but making a hasty one can have severe consequences.

Example: A client was the beneficiary of her husband's life insurance policy. The insurer asked if she wanted to purchase an annuity that paid out an annual income in lieu of a lump sum. Annuities are attractive to grieving people

because they offer lifetime security. But they are also irrevocable. Instead of purchasing an annuity, I suggested the client leave her benefits with the insurer and receive interest payments on the money until she had a clearer idea about her future. The insurance company pays a competitive rate and provides the grieving spouse an excuse if family members ask for money.

Other decisions to defer...

- **Paying off the mortgage.** It's tempting to pay off your mortgage if you get a large payout. But as long as interest rates remain low, it may be wiser to keep the money in more liquid investments rather than tie it up in a residence. You may also need the tax deductions from your mortgage payments.
- **Large loans to friends** who have been helpful to you after your loss. Tell them, "My advisers say I shouldn't make any big money decisions right now. Why don't we talk about it in six months?"
- **Selling your home or moving** to a different part of the country. Wait a year before making this kind of decision.
 - **Example:** I had a client in New York who lost her husband. The woman's son in California suggested that she immediately sell her home and move closer to him. My client got less for her home than she wanted. She had no friends in California and relied on her son for companionship, which put a strain on their relationship.
 - **Better:** The woman should have visited her son for a month or two – or rented a place nearby – to see how she liked it, rather than make a permanent move so quickly.
- **Don't delay paying off car loans, education loans and credit cards.** This is a good idea if the rate of your ongoing interest payments is more than 7% -- the conservative, after-tax rate of return you would otherwise expect from investing the money in equities. And remember, unlike stock investing, there is no risk involved in paying off debt. With limited exceptions, the interest on such loans is not deductible.
- **Keep a financial notebook.** Write down dates, times, names and notes from conversations related to benefits. It's risky to rely on your memory when you're in the midst of a crisis.

WITHIN ONE MONTH OF THE LOSS...

- **Answer the question, What must change now?** You probably had a long-term financial plan before the crisis. Decide what elements of the plan need to be altered. Many don't. Create a net worth statement of assets and debt. Review your original goals for one, five, ten and twenty years. Can you still save for your important goals, such as college educations, weddings and retirement? How much do you need to change your lifestyle to meet these needs?
- **Resource:** For a primer on coping financially with crises, go to www.fpanet.org/plannersearch/coping.cfm. If you have trouble adjusting your long-term strategy, consult a financial planner. Cost: \$75 to \$350 per hour. Ask for a referral from trusted advisers, such as your lawyer or

accountant. Or contact The Financial Planning Association, 800-282-7526, www.fpanet.org. Click on “Planned Search.” Your planner should be willing to work with your accountant or lawyer.

- **Keep your job**, at least until you revise your financial plan. Take a leave of absence if you must.
- **Resist the tendency to splurge.**
 - **Example:** A client spent \$20,000 of an insurance settlement to take her whole family on a European vacation. She told me spending money to bring her family together gave her a sense of control in her life. But she really wasn't able to afford it.
- **Avoid handing over control of your finances to your family.** In my experience, family members, no matter how well meaning, give advice that may not be in your best interest.
- **Calculate your taxes.** Make sure you know the amount of estimated tax you have to pay in the year of your spouse's death to avoid penalties. Social Security is partially taxable if your income is above a certain level.

If you own a home, ask an appraiser for the value of the house on the day your spouse passed away. You'll need this to calculate how much estate tax you owe, whether or not the house was jointly owned.

In additions, figure the value of your investment assets as of the date of death. It's necessary to establish basis values for tax purposes in the event that you sell those assets. Talk to your accountant.

To find missing tax returns: IRS, 800-829-1040, www.irs.gov, or visit your local IRS office.

FOLLOW-UP CHECKLIST

Death can generate substantial paperwork. Filing insurance claims, contacting governmental agencies, and notifying all appropriate institutions and individuals can be a daunting task. The following is a checklist of people and institutions you may need to contact following the funeral.

- Contact the Social Security Administration concerning survivor benefits.
- Contact the Veterans Administration if the person who died served in the armed forces. Some benefits may be available.
- Contact any pension fund that provided or was to provide retirement benefits to the deceased.
- If a will existed, make sure it is filed in a timely matter with the appropriate county agency. Contact all insurance companies with whom the deceased was insured.
- If the death was accidental, insurance coverage may have existed through a local bank, a credit card company, a travel agency, or other associations to which the deceased belonged. Contact each association, agency, or institution to determine if such coverage existed.
- Obtain adequate copies of the death certificate. Proof of death will be required for each insurance claim and may be required by some other agencies. You may need 12-15 death certificates.
- Contact banks, mutual funds, or any other institution that pays you interest or dividends to make certain that such payments are credited to the proper social security number.

BEREAVEMENT ASSISTANCE ORGANIZATIONS

Littleton Hospital Grief Support

7700 S Broadway
Littleton, CO 80122
303-730-5884

Caring Friends

303-989-5960

Widowed Persons Service of Denver (AARP)

1301 Pennsylvania Suite 200
Denver, CO 80203
303-764-5996

Widowed Men's Breakfast Club (AARP)

303-721-1784 or 303-756-0029

Widowed Women's Breakfast Club (AARP)

303-755-0212

Assistance With Grief (Swedish Hospital)

501 East Hampden Avenue
Englewood, CO 80110
303-788-5677

Heartbeat

303-934-8464

South Denver Metro Chapter 303-770-1859

West Denver Metro Chapter 303-424-4094

Heartland Hospice Services Bereavement Support Group

1221 S Clarkson St, Suite 200
Denver, CO 80210
303-765-2189

Parents Without Partners

Front Range Chapter
303-430-4991

Parents of Murdered Children and Other Survivors of Homicide Victims

Front Range Chapter
P.O. Box 19798
Denver, CO 80219
303-232-6343

Sudden Infant Death Syndrome (SIDS) Colorado SIDS Program

6825 East Tennessee Avenue, #300
Denver, CO 80224
303-320-7771
Outside Denver 1-888-285-7437

Rainbows for All God's Children, Inc

1-800-266-3206

BEREAVEMENT FOLLOW-UP FORM

Name of deceased _____

Date of death _____

Cause of death _____

Cemetery _____

Name of surviving spouse _____

Address _____

Phone _____

Name of other surviving family members _____

Comments _____

<u>EVENT</u>	<u>DATE</u>	<u>COMMENTS</u>
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7 days after death	_____	_____
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30 days after death	_____	_____
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1 year after death	_____	_____
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wedding anniversary	_____	_____
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survivor's birthday	_____	_____
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deceased's birthday	_____	_____
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other	_____	_____
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