

NATIONAL MEMORIAL PLANNING

Burial Planning Experts

The Final Planner

Vital Information for the Time of Need

Caring for Families Since 1993

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National Memorial Planning

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Summary of Family History

We have been helping families for years with memorial planning, mainly with monument and casket selections. In so doing, we discovered that often, after a death occurs, a lot of families are not prepared for the types of questions they will be asked and have trouble locating important information.

We wanted to help families avoid these problems, as well as provide other useful tips on how to better plan for the future. To do this, we designed this simple-to-understand, yet detailed family history notebook to give families a place to itemize many necessities, such as:

1. Individual vital statistics required for death certificates in most states,
2. Military service history needed to collect death benefits,
3. Information on children and their families,
4. Insurance policy information needed to collect death benefits,
5. Locations of important documents and financial records,
6. Personal history and community involvement, and
7. Instructions for handling a funeral or memorial service.

You will find fill-in forms to record this vital information for both husband and wife in Appendix A. We also included a checklist of things to do after a death occurs in Appendix B, the Better Business Bureau's guide to planning funerals in Appendix C, and sample form letters for collecting various types of death benefits in Appendix D.

Filling out your personal information won't take long. And when you consider how much easier it is for *you* to provide this information, rather than leaving it for family members to track down these things on their own, you'll realize what a tremendous burden you have eased for your loved ones left behind. So take a few minutes to go over the information in this packet. You (and your family) will be glad you did!

Estate Planning Basics

There are many different aspects to estate planning. In some ways, you have been doing some type of estate planning your whole life, like planning for retirement years, or having a will or trust documents drawn up to state how you want things to pass on to your heirs. You may have already purchased cemetery property, a monument or funeral plan of some sort. You have probably gotten life insurance policies to handle final expenses, as well as to provide for the financial needs of your survivors.

We are not attorneys and cannot give you legal advice. But we can provide guidance on basic estate planning issues and help with what to do after a death occurs.

Get It In Writing! Although we are not attorneys, we don't have to be in order to pass on this simple advice! *If you don't already have a written will or other similar document to legally define how your estate is to be divided upon your death, get one drawn up as quickly as possible.* If you don't take care of this, you are essentially allowing the state to handle it for you. This can lead to disastrous, unintended consequences, and also draws out the time and expense of settling the estate.

You may have some questions about what you need to do in your particular situation. If you have access to a computer, we highly recommend you download some easy-to-read public education information on estate planning that is available for free from the American Bar Association (ABA). At the time of publication, the specific web address was as follows:

https://www.americanbar.org/content/dam/aba/migrated/publiced/practical/books/family_legal_guide/chapter_16.pdf

Military Benefits

Copies of discharge papers indicating honorable discharge are needed to claim military death benefits. If you served in the armed forces, the Veterans Administration will provide an individual grave marker and an American flag, if desired and requested by your family.

Many couples purchase their own companion monuments for themselves and have them installed before death occurs. In that case, the military marker is often ordered later and used as a footstone to mark the veteran's grave as a proud reminder of his or her military service.

As a courtesy to our monument customers, we handle ordering the VA marker at no charge to families. We can also install the marker for an additional charge.

Death Certificates

As part of their normal services, funeral directors generally fill out the necessary paperwork and file it with the appropriate county or city recorder's office to obtain death certificates as needed by the family. Because there is a small fee charged for each certified copy ordered, it is a good idea to count the number of items you have that require a true certified copy, instead of a photocopy. (If unsure how many to order, five is a frequently suggested number.)

A separate death certificate is usually needed for each of the following items: each life insurance claim, social security and some VA benefits, probate court, estate tax returns, various financial accounts, and other types of asset transfers. Consult with your attorney or

tax advisor to see if probating the estate is necessary, or if any federal or state estate tax returns are required. Laws vary from state to state, and are subject to revision over the years.

It usually takes at least ten days for processing death certificate requests. If you haven't received anything within three weeks, contact your funeral director to see what is delaying things. You may need to call the doctor's office responsible for signing the certificate to move the process along.

Safe Deposit Boxes and Checking Accounts

In the early 1970s, the death of a spouse could have drastically limited the surviving spouse's ability to gain access to funds needed for final arrangements or daily living expenses. In most states, the primitive practice of immediately locking up the safe deposit box and checking accounts of deceased individuals no longer exists. Now, upon the death of a spouse or parent, neither the checking account nor the safe deposit box is completely inaccessible. (Check with your bank about their internal policies and current state laws to see how they may affect your family's access to accounts and your safe deposit box.)

As quickly as possible after a death occurs, the safe deposit box should be checked. Why? Because the deceased may have left instructions there to be carried out by survivors immediately upon death. It is also a likely storage place for valuables that need to be inventoried for the estate. Make sure your family knows where your safe deposit box is located, who the authorized signers are, and where the keys are located.

Life Insurance and Other Death Benefit Claims

In order to receive life insurance benefits, you must submit the appropriate claim form along with a certified copy of the death certificate to the insurance company. Often you can call the company's toll-free customer service number or visit their web site to obtain the needed forms. In Appendix D we have also included sample form letters you can use to handle these requests.

Remember there may be more sources for death benefits than just life insurance policies. Social security pays a death benefit. Many employers offer group life insurance plans for their employees. Fraternal organizations sometimes do the same, and in recent years, some credit card companies offer a small death benefit to their cardholders.

Be sure to perform a thorough check of your records to be sure you have "covered all the bases" for any death benefits to which your family may be entitled. Sadly, every year millions of dollars in death benefits go unclaimed because family members are not aware of their existence and do not do the digging required to locate the information. You can *really*

help your survivors by recording everything you know about available benefits for their future reference!

Financial and Credit Card Accounts

In the “vital information” forms in Appendix A, we provided space for you to record financial account locations. In addition to this, it is also a really good idea to keep a detailed (and up-to-date!) list of all your financial account numbers, including credit cards. You can easily do this on separate sheets of paper and store them right here with all your other important information.

In this list, you should also state where your historical statements are stored so they can be easily located when the need arises.

Spread the Word! Go over this vital information with your spouse and either your children or the person you named as executor of your estate. Too often one spouse handles all the business details and the other spouse is left in the dark. Make sure you *both* know what the vital information is and where it is located.

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Appendix A

Individual Vital Statistics for Husband and Wife

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Letter to Our Loved Ones:

It is our wish that you be spared any undue expense, difficulty or anxiety at the time of our death. With this thought in mind, we have recorded information in this notebook that you will need, as well as our instructions to help guide you through all the decisions you will be asked to make.

We have made these arrangements in advance, hoping to relieve some of the burden left behind. We hope this helps you retain a warm and loving memory of all the wonderful years we spent together.

Love,

Mom and Dad

Individual Vital Statistics for Husband

Full Name _____

Address _____

Date of Birth _____ Birthplace (City/County/State) _____

Social Security # _____ U.S. Citizen? Yes No Marital Status _____

Married Date _____ Place of Marriage _____

Highest Education Level Completed - Elem/High School (0-12) _____ College (1-4, 5+) _____

Usual Occupation or Former Occupation _____

Kind of Business or Industry _____

Name of Spouse, including maiden name _____

Father's Name _____

Father's Date of Birth _____ Father's Birthplace _____

Mother's Maiden Name _____

Mother's Date of Birth _____ Mother's Birthplace _____

Military History

Branch of Service _____ Serial Number _____ Rank _____

Enlistment Date _____ Place of Induction _____

Discharge Date _____ Place of Discharge _____

Citations and Awards _____

Children and Families

1. Name _____ Spouse _____

Address _____ Phone () _____

Date and Place of Birth _____ Marital Status _____

Children _____

2. Name _____ Spouse _____

Address _____ Phone () _____

Date and Place of Birth _____ Marital Status _____

Children _____

3. Name _____ Spouse _____

Address _____ Phone () _____

Date and Place of Birth _____ Marital Status _____

Children _____

4. Name _____ Spouse _____
Address _____ Phone () _____
Date and Place of Birth _____ Marital Status _____
Children _____

5. Name _____ Spouse _____
Address _____ Phone () _____
Date and Place of Birth _____ Marital Status _____
Children _____

6. Name _____ Spouse _____
Address _____ Phone () _____
Date and Place of Birth _____ Marital Status _____
Children _____

Insurance Policy Information

<u>Company Name</u>	<u>Policy #</u>	<u>Face Amount</u>	<u>Phone</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Agent Name & Phone: _____

Location of Valuable Documents and Accounts

Will or Trust Documents _____

Deeds and Titles _____

Checking Accounts _____

Savings Accounts _____

Safe Deposit Box & Authorized Users _____

Stocks and Bonds _____

Insurance Policies _____

Birth Certificate _____

Marriage Certificate _____

Military Discharge Papers

Living Will and Medical Power of Attorney

Durable General (Financial) Power of Attorney

Organ Donation Agreement

Divorce Decree, if applicable

Cemetery Property Deed

Pre-need Casket Agreement

Pre-need Funeral Plan Agreement

Pre-deceased Spouse or Children's Death Certificates

Address Book of Family and Friends

E-mail Address and Password

Personal Attorney's Name & Phone

Personal History

Resident of Community

Since

Educational Background

—

Employer

Position

City and State

Years Employed

Fraternal or Other Organizations

—

—

Church

Additional Information

Memorial Service Instructions

Person in Charge of Arrangements

Relationship

Preferred Funeral Home

Place of Service:

Church

Funeral Home

Minister Name & Phone

I prefer:

Earth Burial

Cremation

Mausoleum

Cemetery

Newspaper Notices in

Name as it Should Appear in Newspaper

Pallbearers

Scripture and Other Readings

Musicians

Music Selections

Veteran's Flag? Yes No If Yes: Draped Folded

Clothing

Jewelry: On Off Glasses: On Off

Casket Open During Visitation? Yes No During Service? Yes No

Other Persons to Notify & Phone Numbers

Additional Instructions or Information

Authorization

I, _____, do hereby certify and acknowledge that the information recorded herein was personally provided by me. I respectfully request that the above suggestions be considered as closely as possible in completing my final arrangements.

Signature

Date

Individual Vital Statistics for Wife

Full Name _____ Maiden Name: _____

Address _____

Date of Birth _____ Birthplace (City/County/State) _____

Social Security # _____ U.S. Citizen? Yes No Marital Status _____

Married Date _____ Place of Marriage _____

Highest Education Level Completed - Elem/High School (0-12) _____ College (1-4, 5+) _____

Usual Occupation or Former Occupation _____

Kind of Business or Industry _____

Full Name of Spouse _____

Father's Name _____

Father's Date of Birth _____ Father's Birthplace _____

Mother's Maiden Name _____

Mother's Date of Birth _____ Mother's Birthplace _____

Military History

Branch of Service _____ Serial Number _____ Rank _____

Enlistment Date _____ Place of Induction _____

Discharge Date _____ Place of Discharge _____

Citations and Awards _____

Children and Families

1. Name _____ Spouse _____

Address _____ Phone () _____

Date and Place of Birth _____ Marital Status _____

Children _____

2. Name _____ Spouse _____

Address _____ Phone () _____

Date and Place of Birth _____ Marital Status _____

Children _____

3. Name _____ Spouse _____

Address _____ Phone () _____

Date and Place of Birth _____ Marital Status _____

Children _____

4. Name _____ Spouse _____
Address _____ Phone () _____
Date and Place of Birth _____ Marital Status _____
Children _____

5. Name _____ Spouse _____
Address _____ Phone () _____
Date and Place of Birth _____ Marital Status _____
Children _____

6. Name _____ Spouse _____
Address _____ Phone () _____
Date and Place of Birth _____ Marital Status _____
Children _____

Insurance Policy Information

<u>Company Name</u>	<u>Policy #</u>	<u>Face Amount</u>	<u>Phone</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Agent Name & Phone: _____

Location of Valuable Documents and Accounts

Will or Trust Documents _____

Deeds and Titles _____

Checking Accounts _____

Savings Accounts _____

Safe Deposit Box & Authorized Users _____

Stocks and Bonds _____

Insurance Policies _____

Birth Certificate _____

Marriage Certificate _____

Military Discharge Papers _____

Living Will and Medical Power of Attorney _____

Durable General (Financial) Power of Attorney _____

Organ Donation Agreement _____

Divorce Decree, if applicable _____

Cemetery Property Deed _____

Pre-need Casket Agreement _____

Pre-need Funeral Plan Agreement _____

Pre-deceased Spouse or Children's Death Certificates _____

Address Book of Family and Friends _____

E-mail Address and Password _____

Personal Attorney's Name & Phone _____

Personal History

Resident of Community _____ Since _____

Educational Background _____

Employer _____ Position _____

City and State _____ Years Employed _____

Fraternal or Other Organizations _____

Church _____

Additional Information _____

Memorial Service Instructions

Person in Charge of Arrangements _____ Relationship _____

Preferred Funeral Home _____

Place of Service: Church _____ Funeral Home _____

Minister Name & Phone _____

I prefer: Earth Burial Cremation Mausoleum _____

Cemetery _____

Newspaper Notices in _____

Name as it Should Appear in Newspaper

Pallbearers

Scripture and Other Readings

Musicians

Music Selections

Veteran's Flag? Yes No If Yes: Draped Folded

Clothing

Jewelry: On Off Glasses: On Off

Casket Open During Visitation? Yes No During Service? Yes No

Other Persons to Notify & Phone Numbers

Additional Instructions or Information

Authorization

I, _____, do hereby certify and acknowledge that the information recorded herein was personally provided by me. I respectfully request that the above suggestions be considered as closely as possible in completing my final arrangements.

Signature

Date

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Appendix B

Checklist of Things To Do After a Death Occurs

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Checklist of Things To Do Immediately After a Death Occurs

- Call the casket supplier, if we listed one separately, for delivery of the casket. Allow 12 to 24 hours for delivery. Some funeral homes require delivery during normal business hours.
- Call the funeral home we listed to make arrangements in accordance with our instructions. Deliver clothing and other personal items we have requested to the funeral home.
- Call the minister to schedule the funeral service. Tell him about our scripture choices, music and other selections we made. Ask about availability of musicians, if using those from the church.
- If applicable, call the VA concerning military death benefits and/or burial in a national cemetery. Call the VFW to arrange for a military honor guard at the service.
- Notify the cemetery where our plots are located of the pending burial. If our monument is already in place, call for death date inscription to be added.
- Inform friends and relatives of the time, date and place of the funeral. For those we have listed as pallbearers, confirm their availability to do so.
- Notify the attorney and executor of the estate so that probate proceedings may begin, if there is a probate estate and it is necessary to do so under state law.
- Notify the successor trustee, if there is a living trust in place, to begin settling the trust.
- Ask the funeral director to obtain enough copies of the death certificate as needed to process various claims. (You will need one certified copy for each life insurance claim, social security and certain VA benefits, any required federal or state estate tax returns, and for probate court. You may also need one for closing various financial accounts.) If unsure how many to order, five is a frequently suggested number. There is a small fee charged for each, so don't order a lot more than you know you need.
- Use the sample form letters located in Appendix D to obtain paperwork required for death benefit claims. (In many cases, you can also call on the telephone or go to the organization's website.)

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Appendix C

Better Business Bureau Guide to Funerals

FUNERALS



No one likes to think about funerals, but they are an important part of our lives. We have all attended funerals, and most of us will need to make arrangements for a loved one's funeral at some point in our lives. Indeed, over the next year, Americans will arrange, organize and pay for over two million funerals. With the average cost being \$4000, or even more, a funeral will be a major expenditure for most of us.

What do you need to know in order to arrange a funeral for a loved one, or preplan for your own? Remember, buying funeral goods and services is a business transaction. Each year, consumers complain that they were pressured to buy more elaborate funerals than they wanted, were overcharged for items, or could not comparison shop because funeral directors would not tell them prices. Arming yourself with some basic knowledge about your options and your rights can help when you are faced with making these choices.

FEDERAL LAWS

The Funeral Rule is a federal regulation that protects consumers, enforced by the Federal Trade Commission.

It requires the following:

- **TELEPHONE PRICE DISCLOSURES**—A funeral provider must disclose price and option information over the telephone. You do not have to appear in person to obtain this information.
- **EMBALMING**—A funeral provider must disclose in writing that, with a few exceptions, embalming is NOT required by law. Funeral providers also must NOT charge a fee for unauthorized embalming, unless it was required by law, disclose in writing that you have the right to an immediate burial or cremation if you do not want embalming, and disclose in writing that certain funeral arrangements, such as a viewing, may make embalming a necessity and therefore, an additional cost.

- **CASH ADVANCE SALES**—Funeral providers must disclose in writing if there is a surcharge for items that are paid for in advance by the funeral provider on your behalf.
- **CASKETS FOR CREMATION**—Funeral providers that offer cremation without a viewing or other ceremony must disclose your right to buy an unfinished wood box for cremation and may not mislead you to believe that state or local laws require a casket for direct cremation.
- **REQUIRED PURCHASES**—You have the right to choose only the funeral goods and services you want with some disclosed exceptions. This right must be in writing on the general price list. If there is a specific law that requires you to purchase any item, the funeral provider must disclose the specific law on the statement of goods and services.
- **AN ITEMIZED STATEMENT**—You must be given an itemized statement with the total cost of the goods and services along with any legal, crematory or cemetery requirements that compel you to buy an item.
- **PRESERVATIVE CLAIM**—Funeral providers are prohibited from saying that you can purchase a particular item or any specific service that can indefinitely preserve the body.

OTHER DISCLOSURES

- **EMBALMING**—If a viewing is not part of your plan, you may not need embalming. Embalming does not preserve the body for a long or indefinite period of time; it retards the decomposition of the body for just a few days. It is often done outside of the funeral home. Ask if the body will be transported elsewhere prior to going to the cemetery. Most funeral homes do not disclose the fact that the body may be moved to other locations for certain work.

- **CASKETS**—There is no such thing as a “protective” casket. No casket can prevent the deterioration of the body. You are not obligated to purchase a casket from the funeral home. You can purchase it from a third party and the funeral home cannot charge you a fee for accepting a casket purchased elsewhere.
- **STATE AND LOCAL LAWS**—Most state and localities have relevant laws. To find out what those requirements are, contact the licensing agency (often the Department of Health) or your state Attorney General.

PREPLANNING YOUR FUNERAL

Preplanning for funeral services allows you to make choices for yourself and have the opportunity to shop around. Remember that preplanning is not synonymous with prepaying. You can plan for your funeral, pick out options, and even set money aside in an account without prepaying for services or goods at a particular funeral home, or with a third party seller.

However, many Americans do enter into prepaid agreements. A prepaid agreement is a contract for the future delivery of specific funeral goods and services and a funding mechanism to pay for the items. Most plans, though not all, guarantee that the price at the time the services are delivered will be no greater than at the time of purchase. AARP, in a recent study, estimated that 25 billion dollars was held in funds for prepaid agreements as of 1995.

Despite the apparent popularity of prepayment plans, there are reasons to be cautious about them. There usually is a very long time between entering into the agreement and the actual delivery of the service. During that time many things can change. You may move to another place and discover the funeral provider will not give a refund or may charge a substantial cancellation fee. The funeral home may go out of business and your money may go with it. Often the prepaid plan does not cover all expenses, making your survivors feel obligated to pay more money without a real chance to make other choices. Frequently, there is confusion about what services were prepaid, since the person who entered into the agreement is deceased.

GENERAL TIPS

- **Shop Around.** Comparison shopping is very important in the funeral industry, but often not so easy to do. Large chains are buying more and more independent funeral homes. This can make it difficult to tell which funeral homes are chains and which are independently operated. Be sure to investigate so that you know you have obtained prices from different sources.
- **Review any prepayment plan carefully before you sign and go through it with a trusted advisor, such as an attorney or accountant.**
- **Visit the facility.**
- **Investigate the seller’s reputation.** Call your local BBB, funeral boards, and attorney general’s office.
- **Determine what services you really want.**
- **If you preplan, or prepay, leave written instructions and make sure your family knows where the instructions have been left.**



Produced by the Better Business Bureau

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Appendix D

Sample Form Letters to File for Death Benefits

Civil Service Commission Letter

Date: _____

Civil Service Commission
1900 East Street NW
Washington, DC 20415

To Whom It May Concern:

This letter is to inform you that _____, who worked as a Civil Service employee from _____ through _____, died on _____. I am writing to apply for any benefits that may be payable to the estate or survivors.

Please send me whatever forms I need to submit, along with the necessary instructions, to apply for these benefits. If you need documents or other information, please let me know.

Thank you for your assistance.

Sincerely,

Signed: _____

Name: _____

Address: _____

Phone: _____

Life or Health Insurance Letter

Date: _____

To: _____

To Whom It May Concern:

Policyholder, _____, had a _____ policy with your company, policy # _____. This letter is to inform you that the policyholder died on _____.

Please send me whatever forms I need to file a claim for benefits under this policy. If you need documents or other information, please let me know.

Thank you for your assistance.

Sincerely,

Signed: _____

Name: _____

Address: _____

Phone: _____

Social Security Letter

Date: _____

To: Social Security Administration

To Whom It May Concern:

This letter is to inform you that _____, Social Security # _____ died on _____. I would like to obtain an appointment as soon as possible to apply for whatever death and survivor benefits may be available to the estate and survivors. Please let me know where and when such a meeting can be arranged.

I know I must bring a certified copy of the death certificate. Please advise me of any other documents that may be required to apply for benefits.

Thank you for your assistance.

Sincerely,

Signed: _____

Name: _____

Address: _____

Phone: _____

Veterans Administration Letter

Date: _____

Department of Veterans Affairs
Regional Office and Insurance Center
P.O. Box 7208
Philadelphia, PA 19101

To Whom It May Concern:

This letter is to inform you that _____, who was insured under policy # _____, died on _____. The deceased served in the _____ branch of service from _____ until _____.

I am writing to apply for any benefits that may be available to the estate or survivors.

Please send me whatever forms I need to submit, along with the necessary instructions, to apply for available benefits. If you need documents or other information, please let me know.

Thank you for your assistance.

Sincerely,

Signed: _____

Name: _____

Address: _____

Phone: _____

Organization Letter

Date: _____

To: _____

To Whom It May Concern:

This letter is to inform you that a former member of your organization, _____
_____, died on _____. I understand his estate or survivors
may be eligible for certain benefits through your organization.

Please send me whatever forms I need to submit, along with the necessary instructions, to apply for
benefits. If you need documents or other information, please let me know.

Thank you for your assistance.

Sincerely,

Signed: _____

Name: _____

Address: _____

Phone: _____

Employer Letter

Date: _____

To: _____

To Whom It May Concern:

An employee or former employee of your company, _____, died on _____. Would you please review your personnel files and other records to determine what benefits might be payable to the estate or to another beneficiary? Among other things, such benefits might include: group life insurance, hospitalization and major medical insurance, disability income insurance, pension or profit-sharing plan, workmen's compensation, deferred compensation arrangement, accrued vacation or sick pay, payroll savings or stock purchase plan, or a credit union account balance.

If there are any forms to be completed to file for these benefits, or if you need documents or other information, please let me know. Thank you for your assistance.

Sincerely,

Signed: _____

Name: _____

Address: _____

Phone: _____

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Appendix E

Special Bonus Section

Protecting and Preserving Your Fine Quality Bronze

Bronze memorials are more susceptible to the elements than granite memorials. The following information will assist you in understanding the nature of bronze and better preserving the natural beauty of your fine bronze memorial.

The Lore and Enduring Lure of Bronze

This most beautiful and useful of metal alloys known to man gave its name to an entire millennial period—The Bronze Age. Early Egyptian, Persian, Syrian and later, Chinese civilizations flourished when they began replacing stone and copper tools with bronze, the “imperishable metal.” Many early bronze artifacts survive to this day.

Bronze is unique in that exposure to the elements develops a natural and beautiful patina on its surface. This patina protects and preserves the basic metal for ages to come. Unlike cold metals such as stainless steel and aluminum, the rich warm tones of bronze impart an air of elegance to its surroundings. If left alone, all bronze will go through this natural patina process.

The Manufacturer’s Finish of Bronze

All our bronze products are delivered with a handsome oxide finish. These man-made patinas are produced by the application of a pre-oxidized film. Before shipment, a clear protective film is baked on the bronze. This space-age coating prevents the natural aging process from occurring during the life of the coating.

Cleaning Your Bronze

When displayed indoors, your bronze plaque or tablet will retain its bright luster indefinitely. Use a mild soap-and-water solution applied with a soft bristle brush to clean it. Wooden-handled shoeshine brushes made of 100% horsehair bristles work best for cleaning bronze items. Avoid hitting the surface with the wooden portion of the brush. Use plastic pails to further eliminate the possibility of damaging the surface. Do not allow the solution to stay on the surface too long. Rinse with slightly warm, clean water and thoroughly dry with a soft cotton cloth.

More commonly, bronze is displayed outside. The same cleaning procedures apply. Fine bronze will accumulate dirt on its surfaces from both natural and man-made sources (like air pollution), just as your vehicle does on the street. Washing as necessary, perhaps two or three times a year, will retain the luster of the bronze for many years.

Care During Patination

Eventually the manufacturer’s protective coating will vanish and Mother Nature will begin to replace it with her own protection. This film or patina usually develops in greenish shades

but may pass through interesting shades of browns, blues or even reds (depending on the environment) before reaching its final impervious verdigris state. Again, removal of accumulated dirt is necessary to maintain a cared-for appearance as the elegant patina fully develops.

If, however, you wish to pamper your bronze and preserve its original appearance as long as possible, you may wish to consider periodic waxing to protect the manufacturer's coating. Do this every six months when the temperature is about 70° F, the wind calm and the humidity low. First, gently wash, rinse and dry the surface as described above. Then apply a thin, even coat of wax using a Chinese bristle brush (a type of paint brush with natural bristles used for smooth finishes). Let dry for 15 minutes. Use a second, dry Chinese bristle brush to remove any excess wax around letters and artwork. Allow wax to thoroughly dry for about 1 hour. Then use a dry horsehair brush to buff the surface to a bright, even shine.

Neglected or Damaged Bronze

A long-neglected, patinated bronze looks dull and lifeless because of accumulated dirt and grime. Periodic washing and waxing as described above can easily restore a warm, cared-for appearance. A damaged bronze can also be factory-restored at a fraction of the replacement cost. Call us for further information.

Care and Cleaning of Your Granite and Bronze
Industry Recommendations - Granite Products

IMPORTANT! USE NOTHING WITH AN OIL BASE ON GRANITE!

PROBLEM	CLEANING AGENT	METHOD OF APPLICATION
General dirt and grime	Mild detergent (dish soap) & water	Use sponge or rag. Rinse with clear water. Wipe dry.
Oil and grease (new stains)	Naptha gas or pyrene	Use sponge or rag. Rub in thoroughly. Wash off with mild detergent and water. Wipe dry.
Oil and grease (old stains)	Hydrogen peroxide and plaster of paris	Mix hydrogen-peroxide and plaster together. Apply at least ½” thick paste. Wait 3 hours. Then remove paste and wash off with mild detergent and water. Wipe dry.
Paint	Paint/varnish remover such as Zip-Strip	Apply solution with a rag and rub thoroughly. Wash off with mild detergent and water. Wipe dry.
Rust and metal stains	Phosphoric-acid compound such as Phos-It	Apply solution with a sponge or rag and rub thoroughly. Wash with water. Caution: will etch metal.
Tar and pitch	Naptha gas or pyrene	Apply solution with a rag, rubbing thoroughly with a fiber brush. Wash off with mild detergent and water. Wipe dry.
Mortar stains	Phosphoric acid type compounds such as Phos-It	Apply with a rag and rub with a fiber brush. Wash thoroughly with water. Caution: Will etch metal.
Wooden board marks	Sunlight	Moisture dries out in one to two months.
Lipstick	Warm water with Spic-and-Span or Ajax cleaner; then Zip Strip varnish remover	Apply with fiber brush to take off color. Follow with Zip Strip varnish remover to remove spot. Rinse with water.
Muratic acid spill on granite surface	Neutralize with caustic soda	Apply caustic soda. Allow soda to work for 15 minutes. Rinse with clear water.
Calcium deposits	White vinegar and water, or Windex	Wipe dry.

Industry Recommendations - Bronze Products

IMPORTANT! HARSH CHEMICAL PRODUCTS OR BRUSHES CAN DAMAGE PROTECTIVE CLEAR-COAT FINISH

PROBLEM	CLEANING AGENT	METHOD OF APPLICATION
Fairly new (no patina showing; clear coat intact)	Solution of mild dish detergent (Dawn, Joy, etc.), mixed with soft water	Soft damp cloth; rub with toothbrush to remove hardened dirt between letters. Rinse with soft clean water.
Patina showing	Dish water detergent	Soft damp cloth, toothbrush or soft shoe brush. May need to repeat to remove hardened dirt. Rinse with soft clean water.
Advanced patina stage	Dish water detergent; then mineral oil, WD-40, Armor-All or car wax	Soft damp cloth or nylon bristle brush; rub aggressively with solution. Rinse with soft clean water. Once clean, a light spray of WD-40, Armor-All or an application of car wax will act as a barrier to the elements.