

Hohner Funeral Home, LLC

*Providing Traditional Funeral,
Memorial and Cremation Services*



“When You Want To Be Treated Like Family”

Responsible Planning Program

Gabriel L. Adams, Manager

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www.hohnerfh.com



RESPONSIBLE PLANNING PROGRAM



As Three Rivers' premier funeral home, we believe in the value of planning. Our Responsible Planning Program was developed to help ease the difficulties for families and their loved ones as they prepare for life's hardest moments. The program takes effective and necessary steps which ensure that you will have a peace of mind with regard to your funeral and that your family will not be burdened with the responsibility of emotional and financial decisions.

Because you love them, you've taken the responsibility out of their hands, and put it in ours!

RESPONSIBLE FUNERAL PLANNING PROGRAM

An Introduction to Hohner Funeral Home

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AN INTRODUCTION TO HOHNER FUNERAL HOME

YOU ARE FAMILY

As we begin your Responsible Planning it is important to know that we consider you as family and will always make sure that you are treated as such. That means that we will always make ourselves available to your needs, that you will be treated with professional courtesy and dignity, and that under no circumstance will you be placed under "high pressure" sales. We dedicate ourselves to serving you and your family as we would want ours served!

WHAT RESPONSIBLE PLANNING IS ABOUT

Responsible Funeral Planning is a wise and considerate decision which involves arranging your funeral service and affairs before your time of need. Having your service pre-planned alleviates decision making, financial burdens, and worries such as "I hope this is what Mom or Dad would have wanted," or "what happens now." It involves getting input, filling out and obtaining necessary documents ahead of time, obituary preparation, selecting services, and planning for the aftercare of your family and estate.

HOW WE BEGIN

We would like to begin by taking the time to get to know you and your family. We will invite you to our home, or be happy to visit with you at yours. If you would like to begin making Responsible Funeral Plans, please call us (we are available 24-7), send an email to info@hohnerfh.com, stop in, or simply fill out the form below and mail it to us. Though the first step in any journey is the most difficult, it is also the most important...take it today!

NAME (First, Middle, Last): _____

PLANNING FOR (Circle All That Apply): SELF / SPOUSE / MOTHER / FATHER / GRANDPARENT / CHILD / FRIEND

STREET ADDRESS _____ CITY _____ STATE _____ ZIP _____

TELEPHONE: (H) _____ (C) _____

EMAIL: _____

FAX: _____

Return To:
Hohner Funeral Home, LLC
PO Box 1018
Three Rivers, MI 49093

Gabriel L. Adams Manager/Director, Ph# 269-279-5282, Fax 269-273-7233, Email: info@hohnerfh.com



DECISION MAKING & FINANCIAL PLANNING



Decision Making

We will make sure that you are presented with all of the options available to you, and that you have the information needed to make a wise decision! We also encourage you to include your family in this process as decisions are made.

A Few Important Things to Think About:

Type of Service you would like (i.e. Traditional Burial or Cremation):

Religious vs. Celebratory Service (or both):

Location of Service:

Location of Burial (Do you own cemetery plots?):

Would you like a visitation?:

Participants in your funeral:

What is your budget?:

Is there anything else you would like to share with your funeral director?:

Financial Issues

We are not salesmen. *It is important to us that you are comfortable with the final cost of your funeral service.* Our goal is to find a service that fulfills all your wishes while staying within a budget comfortable to you. This requires good communication, honesty, and time, since there are a number of financial options available for funding a pre-planned funeral account. Your money may be invested in a funeral preplanning Trust Account and/or a funeral preplanning Funeral Insurance Policy.

Responsible Planning Pre-Payment Options Include:

- **Payment in full at time of arrangements with a Guaranteed Contract**
- **Time payment with a Guaranteed Contract**
- **Time payment with a non-Guaranteed Contract**

For information on costs please see a copy of our General Price List and Funeral Service Packages included in this folder.



QUESTIONS & ANSWERS



What happens after death occurs? When a death occurs unexpectedly at home, the family should first contact 911. If the deceased was being cared for by hospice or an in-home nurse, then the attending nurse or physician will make a pronouncement of death, and will usually contact the funeral home at your request. If death occurs at a hospital, nursing home or other care facility the staff of that facility will contact the Medical Examiner's Office and/or the funeral home.

Traditional Funeral Service vs. Memorial Service? A traditional funeral service or celebration means the body of the deceased is present during the ceremony. A memorial service (often associated with cremation) is just the opposite; the body of the deceased is not present for the ceremony and is therefore remembered in memoriam.

Cremation documents? Michigan State law requires that three documents be signed before any cremation can take place: a cremation authorization, death certificate and Medical Examiner's authorization. The cremation authorization must be signed by the surviving spouse or majority of the immediate next of kin.

Vault Requirements? Most Michigan cemeteries require that the casketed remains or urn be placed in an outer burial container. These containers protect against the elements and uphold the landscaping of the cemetery. The minimum outer burial container that can be purchased is a concrete grave-liner. Your funeral director will explain all of your options.

Cemetery Charges? If your wish is to be buried in a cemetery, you may incur additional expenses from the cemetery itself. These expenses include purchasing a grave space, opening and closing of the grave, and a vault handling fee (Mt. Ever Rest). As part of our Responsible Planning Program, you may choose to set extra funds aside for these costs. It is important to note that the funeral home cannot guarantee these prices because they are third-party expenses. Your funeral director will be happy to research and plan for these costs with you.

What are Cash Advance Items? Cash Advance Items are expenses that are placed on your funeral bill, but are not related to the funeral home charges. Cash advance items are placed on the bill as a way to alleviate burden and red tape for you and your family. These may include cemetery fees, newspaper charges, death certificates, honorariums, flowers, etc. During your Responsible Planning you are welcome to place money aside to cover these expenses; however we are unable to guarantee the cost in your Responsible Planning Contract.

Certified copies of Death Certificate? As part of your Responsible Planning, the information needed for the death certificate will be obtained for your file ahead of time. After death occurs, this information will be reviewed and made current with your next of kin, signed by the attending physician or medical examiner and funeral director, filed at the County Clerk's office and placed on record with the state. The funeral home will secure any number of certified copies of the death certificate that you request. We usually recommend each family have 5-10 copies.



QUESTIONS & ANSWERS



Financial Issues

The following list is only a guideline and should not take the place of consulting with legal and financial professionals.

- **When is payment required?** For many pre-need plans, we are able to spread the final cost out over a matter of months and sometimes years. However, you may choose to pay your entire pre-need funeral bill ahead of time if you choose.
- **What do we do with bank accounts?** Prior to death, we recommend that you have someone you know and trust placed on your accounts. This person will then be able to make necessary payments for you and your estate when the time comes. After death, this person will need a certified copy of the death certificate to change all joint bank accounts and remove the deceased's name. Bank accounts solely in the name of the deceased will be settled by the probate court.
- **Outstanding Loans?** We encourage you to make a list of any outstanding loans you may have at the time of your passing. Your next of kin will need to contact any financial institution where you have a loan and inform them of your death. The loan may be covered by a credit life insurance policy, if so, ask what is required to file the claim. A death certificate is often required.
- **Credit Cards?** If you will still be using credit cards, make sure that your spouse or legal next of kin is notified of what cards you are using or have used. We recommend making a list which includes 1-800 phone numbers. After your death, each card company will need to be notified and they will either close the account or change it to the surviving spouse's name.
- **Outstanding Bills?** Again, we stress the importance of having someone who is able to access your accounts, and who will know what bills may be outstanding at the time of your death. Make sure they are aware of all of your credit obligations.

Government Benefits

Government benefits cannot be used as payment for any pre-planned funeral arrangement

- **Social Security?** Your funeral director will make the initial contact with Social Security and make them aware of your passing. This helps to protect against identity theft, and triggers their necessary paperwork. A death certificate is not required for this process. A one-time lump sum benefit of \$255.00 is payable to a surviving spouse or a dependent child of the deceased (if none exist, no payment will be made). Also, depending on when the death occurs, some Social Security checks must be returned to the Administration Office (the social security office can explain further).
- **Veteran County Benefits?** All honorably discharged veterans and their spouses living in St. Joseph County are eligible for a \$300.00 VA benefit. This application will be made by our funeral home, and can be used to pay part of the funeral balance, or may be refunded to the legal next of kin. Application requires honorable discharge papers.
- **Veteran Benefits?** There are a number of other benefits available to a veteran; burial at Ft. Custer National Cemetery, government issued grave marker, U.S. issued Flag, and many more. Please provide us with your Discharge Paper, and we will be honored to make the necessary arrangements.



FAMILY FOLLOW-UP



Once you have completed your Responsible Planning pre-arrangement with your funeral director, there are still a few things you may want to do.

Hohner Funeral Home will keep your file here and ready for easy access. If at any time you decide that you would like to make a change, please let us know and we will be happy to assist you; we are always available.

We also welcome and encourage your immediate family members to look over your pre-arrangements so they are comfortable with the decisions you have made and are informed of your wishes. Our staff will be happy to provide copies if you desire.

You will be given a folder in which to keep all of your arrangement records. We strongly suggest that you place this in a safe available space, and make sure someone is aware of that location. This folder may also be a good place to keep other important documents and numbers that will be needed.

Finally, please know that our care and service does not end at the conclusion of a funeral service. Treating you like family means being here to care and serve your family as long as they need us!

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