

# Completing a Life Well Lived

## Information Booklet



**FUUF Pastoral Care Committee**

**2023**

## CHECKLIST

### Settling Affairs for a Loved One

- Ask the funeral parlor if they have contacted the Social Security Administration. If not, you will have to notify them.
- Check with the Veterans Administration about death benefits.
- Check with the Veterans Administration for burial in a National Cemetery.
- Notify banks and transfer accounts into your name.
- Contact charge card companies.
- Contact investment companies.
- Contact the utility company to put the account in your name.
- Gather all the bills together for payment or death notification.
- Contact the life insurance company and file a claim.
- Contact any retirement funds.
- Contact health insurance companies.
- Notify the IRS and send them a Death Certificate.
- Contact the Motor Vehicle Department to transfer title for all vehicles into your name
- Contact your Real Estate Attorney regarding any property owned by the deceased.
- Contact relatives and friends to invite them to a memorial and/or Celebration of Life party.
- Bring odds and ends belonging to the deceased to a local thrift store. Clothes and small household items can be donated to **SOS** (Siuslaw Outreach Services). They have a free store for those in need. Open 9:00 - 3:00. Located at 1576 West 12th Street, Florence.

## CONTACT INFORMATION

(SELECTED NUMBERS— MORE BY CATEGORY IN THE TEXT)

AARP	1-888-687-2277
Alzheimer's Loss Support Group	541-997-8436
Burns Riverside Chapel	541-997-3416
Death Doula D. K. Doss	415-608-1962
Florence Senior Center	541-997-8844
Internal Revenue <a href="http://www.irs.treas.gov">www.irs.treas.gov</a>	1-800-829-1040
Medicare <a href="http://www.medicare.org">www.medicare.org</a>	1-800-633-4227
Medicaid	1-800-699-9075
New Horizons In-Home Care	541-997-8115
Oregon Health Care	1-800-699-9075
Oregon Motor Vehicle Division	503-299-9999
Peace Harbor Home Health and Hospice	541-997-3418
Peace Harbor Hospital	541-997-8412
Peace Harbor Rehab Center	541-997-1471
PeaceHealth Walk-in Clinic	541-997-7134
Regency Rehabilitation Center	541-997-8436
RideSource	541-682-5566
Sacred Heart Medical Center	541-222-7300
Senior and Disabled Services	541-902-9430
SHIBA <a href="http://www.oregonshiba.org">www.oregonshiba.org</a>	1-800-722-4134
Social Security <a href="http://www.ssa.gov">www.ssa.gov</a>	1-800-772-1213
Veterans Administration <a href="http://www.va.gov">www.va.gov</a>	1-800-827-1004
Western Lane Ambulance Service	541-997-9614
Reverend Katherine Hemmens	831-241-1317

## FUUF = Florence Unitarian Universalist Fellowship

### We Promote Seven Core Principles.

#### 1st Principle

We respect the inherent worth and dignity of each person.

#### 2nd Principle

We strive for justice, equality and compassion in all interactions.

#### 3rd Principle

We accept one another and encourage spiritual growth in our congregation.

#### 4th Principle

We promote a free and responsible search for truth and meaning.

#### 5th Principle

We promote the right of conscience and the use of the democratic process within our congregations and within our society at large.

#### 6th Principle

We hold the goal of a world community with peace, liberty, and justice for all.

#### 7th Principle

We respect the interdependent web of all existence of which we are an intrinsic part.

**Sunday Services begin at 10am**  
**87738 Hwy 101 & Heceta Beach Road**  
P. O. Box 2502 – Florence 97439  
541-997-2840

## NOTES:

### **Things to be Aware of with Other People**

Death and grief can make people uncomfortable. People can say the oddest or most hurtful things. Let it wash over you.

You might say and do things that are out of character. Don't worry about others judging you, life will settle over time

People may feel the urge to tell you what you 'should' do or encourage you to 'move on'. Though they care about you, they may not understand that such advice is not helpful. Listen to your heart. People will say, "Call me if there is anything I can do to help." You may find it hard to reach out, so have a prewritten list that you can hand the person, when they say this. On the list are things like, "wash dishes." It is not an imposition. People are grateful to have a way to help.

### **Spiritual Considerations**

Although your loved one is no longer physically here, you are joined in love and spirit. Whenever you think of your loved one, the spiritual connection is strengthened and their spirit presence may be felt.

If this seems reasonable for you, remember that sometimes spirits communicate in strange ways. Electronic devices act weird, synchronicities occur, lights may go on and off. These are some of the natural ways spirits try to tell us that they are well and still love us.

More and more, our society is learning that all beings are connected within One Loving Source. Near death experiences and other research tells us that, when people pass over, they are lovingly brought into full awareness of the light. Fear and distress gently dissolves in the loving Light.

Both of you are part of a larger, loving Presence, and always have been. Now the two of you are no longer separated. Spirit to spirit you come to more fully know each other. Your time in prayer and meditation may become richer and more light-filled than before.

## Things to be Aware of, Day-to-Day

When we experience a loss or trauma, time becomes both important and irrelevant. Be gentle with yourself, always. Set an intention to practice self-care every day in ways that are meaningful to you.

Write things down. It's normal to be incredibly forgetful for a while. Keep lists on the fridge and in notebooks. Sticky notes all over the house are helpful. Set the alarm on your phone for reminders. It's also a good idea to set an alarm for regular and reoccurring tasks.

Try not to make any big, important, life-changing decisions in the first six to twelve months, such as changing jobs, moving house/city or giving away treasured possessions of your loved one that you might later regret. Most folks are not themselves right now and it takes time to settle into this new life and be able to make thought-out, measured decisions again.

Remember, it's okay to feel like you don't want to 'move on'. You will never 'get over' this loss, it will never not be a tragic part of your story. However, you will take steps forward, you will rebuild your life and you will feel joy and peace again, in time. You will learn to carry the love you share with your loved one into the rest of your life in a meaningful and positive way. However, you will never 'move on' from this important relationship and leave this part of you behind. The time you spent with your loved one was a gift that you don't have to lose.

There is no “right way” to grieve;  
Grief affects each person differently.

*“In the end only three things matter: How much you loved, how gently you lived, how gracefully you let go of things not meant for you.”*  
Buddha

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### FUUF Pastoral Care Committee

The FUUF Pastoral Care Committee provides support for the extended FUUF Community undergoing health issues, stressful times, and especially life transitions. We are the caring heart of our congregation.

### Retitling Accounts

Contact your bank, financial institutions, and investment management firms to have all your jointly held bank, brokerage and investment accounts put in your name. In most states, joint accounts are considered to be held in "Rights of Survivorship," but you should confirm this before making any changes. Your financial institutions will be able to advise you on the process of renaming these accounts. Make sure you include copies of the death certificate to facilitate these requests in any cor-respondence.

### Canceling Payments

There are some payments you may be able to cancel outright, such as gym memberships, professional journal subscriptions and club or professional association memberships.

These dues can be terminated without any further obligation in most cases. If the company is local, go and speak with a manager personally. If it is not, call customer service and notify them of the death and follow up with written documentation and a copy of the death certificate if necessary.

### **Paying Loans, Bills, and Financial Obligations**

Refer to your checkbook, online banking and/or files of bills and loans, then make a list of all the bills, expenses, loans and other financial obligations. Separate items that are solely in your name, solely in your life-mate's name, and those held jointly. This will be the roadmap for your next steps.

Next, contact all the businesses where you have joint accounts to have your late life-mate's name removed from these accounts. It's best to make these contacts by phone. Clarify the specific procedures you need to follow. Follow up that conversation with written correspondence and include a copy of the death certificate for verification.

Finally, notify the businesses or service providers that are in your late life-mate's name. Let them know that their account is now subject to probate and will be handled by the estate. Include your attorney's name and number in case there are questions.

Most companies require a copy of the death certificate to validate your request to close the account. Ask each company if there is any applicable insurance that pays off the account in the event of a cardholder's death. Check auto loans, credit cards, and mortgages for this type of insurance.

Decide if you want to continue using the cell phone of your late life-mate, otherwise end the contract. You may want to preserve the voicemail message and contacts in another form. They will be deleted when the service contract is ended.

Try to handle these matters as soon as possible — definitely within one billing cycle — so you don't endanger your credit report and credit score with late payments.

## **PREPLANNING**

Florence, Oregon is a very desirable place to enjoy retirement. As with any aging population, many of us are dealing with end-of-life issues. Whether you are supporting a friend or family member who has received a terminal diagnosis, or anticipating the end of your own life, this manual will answer questions and provide information to help you make informed decisions.

Many decisions concerning your end-of-life care should be addressed ahead of time. You can appoint a Personal Representative to carry out your wishes should you be unable to do so. Your Personal Representative can arrange housing, medical care, medication, a memorial service (or not) and oversee the arrangements for your final resting place. You will also need an Executor for your Will or a Successor Trustee if you have a Living Trust. Create an End of Life Information Book so all your information is stored in one place. This will make it much easier for the Personal Representative and the Executor. Make sure your Personal Representative knows where the book is located. A suggested set of contents is on the next page.

### **Make a Summary of Your End of Life Personal Instructions**

It is a good idea to write down the most crucial facts about your health to carry on your person at all times when you are out and about. On this paper list: allergies, sensitivities, the medications you are taking, your physical conditions, your surgeries and who to contact in an emergency.

## **Suggested Contents for your End of Life Personal Instruction Book**

In a three ring binder, gather together everything you will need so that when the time comes, everything is in one place and easy to access.

The book should contain:

- 🔗 A Table of Contents
- 🔗 Specific Instructions for end of life concerns
- 🔗 A notarized copy of your Will and /or Living Trust
- 🔗 A notarized copy of your Advance Directive
- 🔗 A copy of the Obituary you want printed in the newspaper
- 🔗 A copy of this booklet
- 🔗 Details regarding Cremation or Burial
- 🔗 A complete list of all contacts including people to invite to the Memorial or Celebration of Life, as well as people and organizations to be notified when you pass.
- 🔗 A list of all Passwords, Identity Codes, and Bank Account Numbers. Computers often contain important information, pictures, and documents that the executor of your estate may need to access.
- 🔗 A list of Financial Assets and copies of all financial documents including stocks, bonds, investments, real estate, bank statements, and the title and registration for all vehicles.
- 🔗 A list of personal items with photos of each. Put the name of the recipient on each photo for clarification. Include jewelry, furniture, family mementos, personal treasures, art work, and anything else that you wish to bequeath to family and friends. Add a provenance letter to each of the intended recipients to avoid confusion at a later date.
- 🔗 Any Personal Letters for distribution after you pass.
- 🔗 Your design for a Memorial Service and/or Celebration of Life.

## **Probating the Will**

If you are the executor of the estate, you must probate the will. This is done by filing a Petition for Probate of a Will with your county of residence. Depending on the complexity of the estate, the entire legal process can take a few weeks to several years to complete. Keeping your attorney in the loop from the beginning can help you keep the process on track.

If your life-mate received monthly disability payments from the military, you may be entitled to continued monthly payments. Contact the Veterans Administration to find out.

If your life-mate was employed at the time of death, you may be eligible for employee benefits. Go to the human resources department of the company to discuss any surviving spousal benefits.

Monthly payments from Social Security and the Veteran's Administration stop at the time of death. Any additional payments that come afterwards will have to be paid back! Don't cash the checks. Don't spend the money. Notify the agency. If you use the Burns Funeral Home in Florence, they will notify Social Security.



## **ESSENTIAL NEXT STEPS**

### **Applying for Survivor Benefits**

Depending on your age and your life-mate's history, there may be some benefits you are entitled to. These benefits potentially include a one-time Social Security death benefit of \$255, Social Security retirement benefits, Veteran's Administration benefits for military veterans, and/or employment benefits.

If you are over age 60 at the time of your life-mate's death, you may be entitled to survivor benefits and a one-time death benefit payment from Social Security. Visit the Social Security website or a local Social Security office to have your life-mate's benefits transferred to you.

[www.ssa.gov/potentialentitlement](http://www.ssa.gov/potentialentitlement)

### **Dealing with Life Insurance**

There are two potential sources of life insurance coverage to pursue: insurance you and your life-mate bought through an insurance agent and any employer policies that might exist.

In the first case, contact your insurance agent about your life-mate's passing. The agent can help you navigate the necessary paperwork to get things moving in the right direction. The insurance agent may encourage you to invest the death benefit into another product; the product most commonly suggested is a variable annuity.

While this may seem tempting as a way to gain more income in retirement via an annuity payout, do some due diligence before making this decision; annuities may be expensive and can lock up your money for several years. Inquire about any deadlines that exist for investing the death benefit and then make an appointment to see your financial planner to discuss options.

If your life-mate was employed, check with the human resources department at their place of employment to see if there is any life insurance coming to you.

### **An Advance Directive**

An Advance Directive is a form to be filled out. This document delineates how you want end of life medical decisions to be handled. It states whether to resuscitate or not. In this document you appoint a Personal Representative to make decisions when you are unable to do so.

You can pick up an excellent booklet at Peace Harbor Medical Center, 400 9th Street, Florence or download a copy from the internet.

Once the Advance Directive is fully filled out, it needs to be signed by you, by your Personal Representative, and by two witnesses. It then has to be notarized.

Make three copies of the Advance Directive, one for the hospital, one for your Personal Representative, and one for your End of Life Personal Instruction Book.

### **The Pink Page**

The Pink Page, also known as POLST, covers pretty much the same questions as the Advance Directive with one difference. It is signed by a doctor and in case of emergency may carry more weight in assuring that your wishes are followed. One copy should be kept in the End of Life Instruction Book, and one copy goes to the Doctor's office and/or hospital. You can ask for a card with this information on it to carry with you.

### **Power of Attorney**

If it becomes difficult or impossible for you to handle financial matters such as writing checks, you should designate someone as your Power of Attorney to handle these matters for you. The necessary paperwork must be notarized, signed by you and by the person assuming the responsibility. Notaries can provide the forms. They will bring them to your hospital room or nursing facility and help you complete the paperwork. Open a joint account to make bill paying easier.

### **During the Last Six Months**

- Contact Hospice to make arrangements. You will need a doctor's referral.
- Decide if your organs are going to be donated after you die. Contact Donate Life Northwest: 503-494-7888.

### **Decisions About the Remains**

- Choose burial or cremation. (see page 17 for guidelines)
- Contact a Funeral Home before death to make arrangements and pay in advance. (see page 18 for local providers).

### **Deciding Between a Will or a Living Trust**

A Living Trust and a Will both dictate how your property will be distributed after you pass. They share similar objectives. A trust, however, allows you to realize other objectives that a Will cannot. But those advantages come with a price. Whether or not a Living Trust is better for you than a Will depends on whether the advantages are worth the cost. Plan your estate to meet the specific needs of you and your family.

#### **A Will**

A Will is a legal document that dictates how your property will be distributed and how minor children will be cared for. If you die without a Will, your wishes may not be followed. Wills vary in their effectiveness, and none is likely to resolve every issue that arises.

A Will can be drawn up by a lawyer or it can be written without a lawyer. Forms for a Will can be found online and downloaded. When the Will is completed, it **MUST BE WITNESSED AND NOTARIZED**. If the Will is not notarized, it has no legal standing and can easily be contested. It can be amended at any time during your lifetime.

### **Estate Attorney**

Your attorney will guide you through the probate process. When you are the executor of the estate—especially if you have been active in your combined financial affairs—it may be tempting to try to handle everything yourself. This is one time when it pays to let your attorney manage the process so you can focus on your on internal process, and moving forward with your life. Additionally, your own situation is now changed, and attorney will be able to make modifications to your own estate planning documents, including updating your Will, your Living Trust, and Powers of Attorney to reflect your new circumstances.

Once the immediate decisions are made and you're feeling better, your attorney can check your own estate planning documents and recommend any further changes that might be necessary to keep those documents current.

### **Financial Planner**

The third member of your team of professionals is perhaps the most important when it comes to helping you create a comfortable and confident financial future. Your financial planner can assess your current financial situation and the impact of your life-mate's passing on your financial situation going forward. As your partner in managing your finances in a proactive manner, your financial planner can craft a financial strategy or update any existing financial plans taking your own goals and dreams into account in a holistic fashion. Consider your planner as a coach, support and accountability partner as you transition into a new stage of life.

## **SETTLING A LOVED ONE'S AFFAIRS**

If you are called upon to settle the affairs of a friend or family member who passed away, you will need to settle financial matters and disperse their personal belongings. If they have prepared an End of Life Instruction Book in which they have delineated their final wishes, it will make your task easier.

Even if you're strong and fiercely independent by nature, do yourself a favor and take advantage of the help that's available. Working with your trusted advisors, tackle the decisions that need to be made immediately. Then, once those are taken care of and you're in a better place, you can move onto the decisions with long-term financial implications.

### **Financial Helpers**

The most immediate financial tasks may include: dealing with taxes, Pension Survivor options, Social Security spousal benefits, Life Insurance proceeds, plus changing the title on your home and on other assets.

### **Certified Public Accountant (CPA)**

The death of a life-mate can render an already complex tax situation even more complicated, so your CPA is a welcome partner in this process. He or she can help you determine which benefits are taxable and which aren't. When it comes time to file taxes, your CPA can help you maximize deductions and plan for all your upcoming tax obligations, which may include estate taxes and returns for living trusts.

Make an appointment with your CPA within the first month or so after your life-mate's passing. That way, you will be able to meet the tax filing deadlines for the estate, which are different than the regular Federal tax filing deadline of April 15<sup>th</sup> — and you can deduct the expense of your tax preparer's services from those taxes.

## **A Living Trust**

A Living Trust provides lifetime and after-death property management. You can serve as your own trustee. You will need to appoint a successor to handle the Trust when you die or if you are too sick to make decisions. Court intervention is not required, so the expense, publicity, and inconvenience of court-supervised distribution of your estate is avoided.

If a Living Trust is properly written and funded you can:

- Avoid probate on your assets
- Plan for the possibility of your own incapacity
- Control what happens to your property after you are gone
- Prevent your financial affairs from becoming a matter of public record

There are drawbacks to a Living Trust. It is more expensive to set up than a typical Will and must be actively managed after it is created. Most importantly, however, a Living Trust is useless unless it is funded. A living trust can only control the assets that have been placed into it. The funding process is necessary but can be tedious. If your assets have not been transferred or if you die without funding the trust, the trust will be of no benefit as your estate will still be subject to probate and state estate tax issues. LegalZoom can help you design an affordable 'Last Will' or 'Living Trust.'

[www.legalzoom.com](http://www.legalzoom.com)

## **Making things Easier for your Personal Representative**

Make sure your bills continue to get paid on time. Update your Will and estate planning documents. For ease in transferring money, have joint accounts. Be sure your signature is on **both** the bank account(s) and the safe deposit box, so you can access them when needed.

## HEALTHCARE AND SUPPORTED LIVING OPTIONS

### Independent Living Centers

#### Shorewood Senior Living

1451 Spruce Street, Florence 541-997-8203

[www.shorewoodsl.com](http://www.shorewoodsl.com)

24 hour staff, housekeeping, linen service, meals provided, studios to two bedroom apartments, \$2995 to \$4395 per month, small pets welcome.

#### Tanglewood Apartments (62 and older – 3 year waiting list)

1956 16th Street, Florence 541-997-8817

Resident Manager, no dining room, rent based on income.

#### Windsong Apartments (62 years or older or disabled – 5 yr list)

1365 Spruce Street, Florence 541-997-5398

Resident Manager, one or two bedroom units, rent based on monthly income.

### Assisted Living and Memory Care Facilities

#### Spruce Point Senior Living

Assisted Living plus Memory Care Unit

375 9th Street, Florence 541-997-6111

[www.spruce-point.com](http://www.spruce-point.com)

Studios and one bedroom apartments. 24 hour nursing staff, dining room, weekly cleaning and laundry service, palliative care and hospice, medication management. \$3675 and up depending on needed nursing care. Private pay and Medicaid.

#### New Friends Memory and Residential Care

3321 Oak Street, Florence 541-902-8821

24 hour care staff, meals provided, medication management weekly cleaning, linen service, Alzheimer's assessments, \$3762 to \$5745 depending on level of care.

### Residential & Nursing Care in a Private Home

#### Northwest Memory Care

5292 Harvard Avenue, Florence 541-359-5087

Rhonda Perkins, owner

### Death Certificates

Generally, but not always, you will need certified copies of the Death Certificate for the following places. Some places, such as a bank, may merely need to see the Death Certificate and will make a photo copy for their records.

- Claims on Life Insurance policies
- Banks - transferring or closing checking accounts and safe deposit boxes
- Probating a Will and copies for the attorney
- Social Security will need one, if there are survivor's benefits
- Transfer of Title on Real Estate
- Transfer of Title on cars, motor homes, trailers, motorcycles and boats
- Pension claims (PERS, 401K, and IRA accounts)
- Transfer of Stocks and Bonds
- Filing Federal and State income taxes
- Claims for union benefits
- Credit card accounts with credit life insurance
- Copies for family members involved in processing assets in the estate
- Others?

Certified Death Certificates in Oregon cost \$25 each. Additional copies can be ordered as needed from Lane County Vital Records. **541-682-4045**

After 5 months and 28 days, if more Death Certificates are needed, call **971-673-1190** or order online at [www.oregon.gov/DHS/ph/chs/](http://www.oregon.gov/DHS/ph/chs/)

An additional \$12.50 service charge is added to the \$25 cost of the Death Certificate. Mail payment to: Oregon State Health Division Vital Records, PO Box 14050, Portland, Oregon 97293.

### Considering Long-Term Possibilities

After immediate financial concerns, you will need to look at some long-term decisions you will have to make. Give yourself several weeks or even months to address these. You will need to update your own estate plan and life insurance policies. You will need to take a look at your investment portfolio and make decisions about the direction you want to take. Are you going to move or continue living in the home you shared with your partner? Perhaps you will want to buy a new car, take a cruise, or remodel your home. You may wish to change arrangements regarding your children or grandchildren.

In general, the recommendation is to postpone making major decisions until the initial shock of grief gives way, but sometimes circumstances require moving more quickly. If such is the case, consider temporary solutions, such as putting things in storage and renting a smaller space for a year or so, while you sort out finances and emotions.

### Funeral Arrangements

#### Burn's Riverside Chapel

2765 Kingwood, Florence 541-997-3416

#### ABC Affordable Burial & Cremation

915 NE Yaquina Heights Drive 541-265-7111  
Newport, Oregon 97365

#### Neptune Society

Nationwide Cremation Service 1-888-476-0255  
[www.neptunecremationservice.com](http://www.neptunecremationservice.com)

#### National Cremation Service

9800 SW Shady Lane 855-469-9474  
Tigard, Oregon

## MEDICAL FACILITIES

### Routine Check-ups and Referrals

Visit your local doctor or a Walk-In Clinic

#### PeaceHealth Walk-in Clinic

380 9th Street, Florence 541-997-7134

#### Oregon Integrated Healthcare

1441 7<sup>th</sup> St Suite B, Florence 866-972-0235

### Full Hospital with Emergency Department

#### PeaceHealth Peace Harbor Medical Center

400 9th Street, Florence 541-997-8412

Referrals to Sacred Heart Medical Center in Springfield for cardiovascular surgery or other intensive procedures

#### PeaceHealth Sacred Heart Medical Center

3333 Riverbend Drive 541-222-7300  
Springfield, OR 97477 [www.peacehealth.org](http://www.peacehealth.org)

### Beyond Primary Care

#### PeaceHealth Women's Clinic

380 9th Street, West Building 541-902-1634

#### Peace Harbor Rehabilitation & Wellness Center

685 Highway 101, Florence 541-997-1471  
and 400 9th Street, Florence 541-902-1669  
Physical therapy, balance rehabilitation, speech disorders, sports medicine, orthopedic and neurological rehabilitation

#### Oregon Integrated Healthcare (OIH)

1441 7th Street #B, Florence 866-972-0235  
Naturopathic, mental health

#### Regency Florence Rehabilitation and Nursing Center

1951 East 21st Street, Florence 541-997-8436  
[www.regencyflorence.com](http://www.regencyflorence.com)  
Nursing, rehabilitation therapy, respite care, long term care

## Medical Transport

If you need a ride to your healthcare appointments you can call

Ride Source	541-682-5566
Rhody Express wheelchair service	541-902-2067
Rivercity Taxis	541-997-8520
Western Lane Ambulance Service /LifeMed	541-997-9614

## Financial Help with Medical Bills

**Medicare** 1-800-633-4227

[www.medicare.gov](http://www.medicare.gov)

Medicare, which you pay for from your Social Security check, pays a portion of the expenses for doctors, medical procedures and medication.

**Medicaid (Oregon Health Plan)** 1-800-699-9075

[www.oregonhealthcare.gov](http://www.oregonhealthcare.gov)

Medicaid is a state and federally funded program for people having financial difficulty paying for doctors, medical procedures and medication administered through the Oregon Department of Human Services (DHS). Apply at the Senior & Disabled Services Office

**In Florence:** 3180 Highway 101 541-902-9430

**In Eugene:** 1015 Willamette Street 541-682-3353

**SHIBA (Senior Health Benefits Assistance)** 1-800-722-4134

Volunteer counselors provide free information on how to enroll in Medicare and how to choose a Medicare Supplement Insurance policy or a Medicare Advantage plan.

## Understanding Cremation

If your loved one is going to be cremated, the ashes will be placed in a plastic “urn,” which is actually a plastic box. It is convenient for transport, if you plan to release the ashes.

If the ashes are to be buried, a more substantial urn will be needed. Urns come in metal, wood, even a biodegradable form and can be purchased from the funeral home or online. The ashes can also be placed in a special ceramic jar or carved container of your choosing, just as long as it has a tight fitting lid.

Ashes can be collected from an individual or an entire family and made into a keepsake diamond. This little treasure can be passed on to future generations. It is a way to keep a part of your loved one(s) near. These unique diamonds are sparkling reminders of those you love. [www.heartindiamond.com](http://www.heartindiamond.com)

## Burial Options

If your loved one is to be buried, a burial plot will be needed. This will need to be purchased in advance at the desired cemetery. If the individual is to be buried outside a cemetery, perhaps in a favorite spot, special permits will be required. Coffins now come in biodegradable forms and while there are different ways of carrying out burials, in a green burial, the idea is to care for a dead body in a manner which will have a minimal impact on the environment. A natural burial ensures steps for minimizing negative environmental effects by forgoing embalming, skipping concrete vaults, rethinking burial containers and maintaining and protecting natural habitats. The law does not require a casket so you can completely skip the casket and potentially the embalming process if you so desire.

Composting is an option at [www.earthfuneral.com](http://www.earthfuneral.com)

**Natural Burial Company** 503-493-9258

[www.naturalburialcompany.com](http://www.naturalburialcompany.com)

**Family Home Funeral** 541-689-7800

## END OF LIFE COMMEMORATION

### Memorial Service

A Memorial Service is usually held in a funeral home or a church and is one of the services they offer. Most funeral homes will allow you to invite your own religious leader to officiate the event at their facility. Florence Unitarian Universalist Fellowship members are entitled to the services of the minister whether at FUUF or the funeral home.

### Celebration of Life

A Celebration of Life can be held indoors or outdoors, anywhere you like. Anyone can officiate. If there is electricity, it is nice to have a slide show in the background playing on a continuous loop showing pictures from the person's life including the people and organizations they were involved with. Music can be playing in the background.

Candles can be lit. One person can be chosen to host and introduce people. Someone close to the deceased, gives a Eulogy, an overview of the person's life, and may read the obituary. Then people are invited to come up and share stories about the person and the experiences that they shared. Someone can lead a song, a dance, or a chant.

The event can be catered or be a potluck with food and drink. There may be a program booklet with a few well chosen pictures, poems, proverbs, song words, anything that will capture something of the person's spirit.

A pleasant way to end the event would be to hold hands and sing a song together.

FUUF is an excellent place to host a Celebration of Life. The sanctuary holds 70 guests. We have a large kitchen for cooking and buffet serving. To make a reservation contact:

The FUUF office 541-997-2840

or: [pastor.fuuf@gmail.com](mailto:pastor.fuuf@gmail.com)

## Caretaker Support Services

### The Florence Senior Center

1570 Kingwood 541-997-8844

Adult Day Care and other services

### Family Caregiver Program

Senior Disabled Services 1-800-441-4038  
3180 Highway 101 541-902-9430 X 7831

### Elder Help Volunteer Program

Senior Disabled Services 1-800-441-4038  
3180 Highway 101 541-902-9430 X 7831

Shopping, errands, friendly visits, correspondence, reading, help at home with simple tasks, and respite care.

### AARP Caregiving Resource Center

877-333-5885

[www.aarp.org/caregiving](http://www.aarp.org/caregiving)

Resources, tools, and support to help you care for a loved one.

### AARP Health Tools

[www.aarp.org/healthtools](http://www.aarp.org/healthtools)

Online tools for checking symptoms, getting answers to Medicare questions and checking drug interactions. **Provider Locator** is an easy way to find assisted living communities by zip code.

## Support Groups

### Alzheimer's and Memory Loss Support Group

Regency Nursing and Rehabilitation Center  
1951 E.21st Street 541-997-8436

Meets 1st & 3rd Wednesdays 1:00 - 2:30

### Peace Harbor Hospice Bereavement Support Group

Meets at St. Anthony Episcopal Church  
19th & Tamarack, Every Wednesday 3:00 - 4:00 PM

## END OF LIFE CARE

### Hospice

In order to receive hospice care, the patient must be referred by a doctor within the last six months of life. The patient's program is overseen by a team of hospice professionals and administered in the home. Hospice often relies upon the family caregiver, as well as a visiting hospice nurse.

Most Hospice programs concentrate on comfort rather than disease abatement. By electing to forego extensive life-prolonging treatment, hospice patients can concentrate on getting the most out of the time they have left. Most hospice patients achieve a level of comfort that allows them to concentrate on the emotional and practical issues of dying.

Insurance coverage for hospice can vary. Some hospice programs offer subsidized care for the economically disadvantaged, or for patients not covered under their own insurance. Many hospice programs are covered under Medicare.

#### Peace Harbor Home Health and Hospice

2230 Kingwood Street, Florence 541-997-3418

#### Bristol Hospice

1077 Gateway Loop suite b, Springfield 541-844-0251

#### New Horizons In-Home Care

398 Highway 101, Florence 541-997-8115

A private company that provides palliative care, companion helpers, medical assistance, meal preparation, and housekeeping

*"Death ends a life, not a relationship."*

~ Mitch Albom

## Death Doulas

Death Doulas specialize in supporting people when they are about to transition. With a variety of services, they help ease the last moments in life's journey.

In Eugene: **Sharon Cohen** [www.warmheartcare@gmail.com](mailto:www.warmheartcare@gmail.com)

In Yachats: **D. K. Doss**

415-608-1962

[dkfems0831@gmail.com](mailto:dkfems0831@gmail.com)

### Death with Dignity

Oregon is a "Right to Die" state. If you are considering this option contact:

**End of Life Choices, Oregon**

503-922-1132

Or Linda Coulter-Berg after Sunday service.

### Exploring The Issues Around Death

Death is a taboo subject for most people, so there are many unanswered questions and concerns. **Death Cafes** are a way to begin to understand more. In Oregon, information about **Death Cafes** may be found at [www.deathcafe.org](http://www.deathcafe.org)

### Grief Support

#### FUUF Care Committee

Volunteers from FUUF are available for visits, listening, and the occasional meal or transport service Contact Rev. Katherine Hemmens or a Care Committee member on Sundays.

#### Peace Harbor Hospice Bereavement Support Group

Meets Wednesdays, 3-4pm

St. Andrew Episcopal church, 19th & Tamarack.

#### Lane Community College Grief Class with Nancy Smith

A Community Education class that meets during academic quarters. Contact Lane Community College for schedule