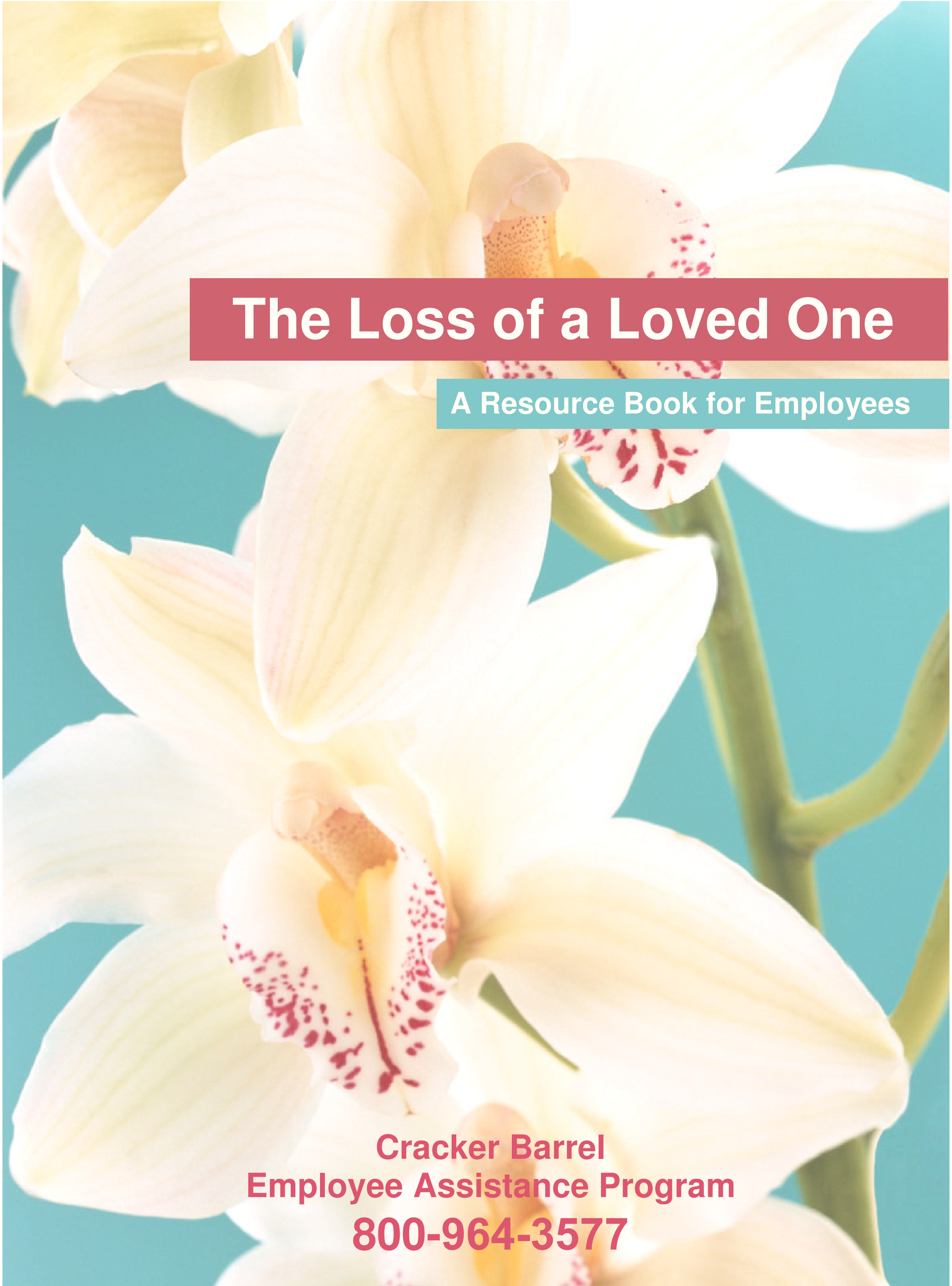

The Loss of a Loved One

A Resource Book for Employees

Cracker Barrel
Employee Assistance Program
800-964-3577

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The First Several Days

The Loss of a Loved One

The loss of a loved one is one of life's most stressful events and can cause a major emotional crisis for family members and friends. Having to navigate the complex legal and financial matters left behind, or plan details for the funeral, can add to the stress and be incredibly overwhelming.
The following information is intended to help you understand the options and general procedures to consider when organizing your affairs and making personal changes following the loss.

What to Expect

The death of a loved one is always difficult. Your reactions are influenced by your relationship with the person who died, as well as by the circumstances of a death, particularly when it is sudden or accidental. Yet, even when the death is expected, you are likely to experience a wide range of reactions or emotions. While these feelings are normal and common reactions to loss, you may not be prepared for the intensity and duration of your emotions or how swiftly your moods may change. You may even begin to doubt the stability of your mental health. But be assured that these feelings are healthy and appropriate and will help you come to terms with your loss.

Part of the grieving process is experiencing an array of symptoms. Understanding and accepting these symptoms will help in the healing process. Many people report physical symptoms that accompany grief, such as stomach pain, loss of appetite, intestinal upsets, sleep disturbances and loss of energy. Behavioral symptoms of grief can include forgetfulness, denial, listlessness, hypersensitivity, preoccupation and isolation.

Emotional symptoms of grief can include numbness, confusion, shock, sadness, yearning, anger, humiliation, guilt and despair. Profound psychological reactions, including anxiety attacks, chronic fatigue, depression and thoughts of suicide, may also occur. It is very important to allow yourself to express these feelings. Often, death is a subject that is avoided, ignored or denied. At first it may seem helpful to separate yourself from the pain, but you cannot avoid grieving forever. Someday those feelings will need to be resolved or they may cause physical or emotional illness.

Living with Grief

It is not easy to cope after a loved one dies. It takes both time and energy to fully absorb the impact of a major loss. You never stop missing your loved one, but there are many ways to cope effectively with your pain:

Be Patient with Yourself

- Remember, grief takes time. It comes and goes. Try not to have unrealistic expectations of yourself. Keep decision making to a minimum and avoid taking on new responsibilities right away.

- Try not to compare yourself to other grieving loved ones. It may seem that you aren't adjusting as well; in reality, you don't know what's behind their public façade.

- Throw away any notions of a fixed period of mourning – one year and then you're "over it." The important thing is to be determined to work through the grief.

Accept Your Feelings

- The emotions of the survivor are often raw. It is important to let these feelings out, or they will surface at some other time and some other way. You won't suffer nearly as much from "getting too upset" as you will from keeping your honest feelings locked up inside. Share your feelings with supportive loved ones, as often as you feel the need.

- You may experience physical problems brought on by an emotional reaction. The physical problems are real; take steps to treat/remedy them.

Be Good to Yourself

- Try to get adequate rest and eat regular meals to maintain your strength. Moderate exercise can help you to work off frustration and may aid sleep.

- If certain days or events are especially difficult, schedule activities you find particularly comforting during those time periods.

- Begin to build a pleasant time with family and friends, and plan things to which you can look forward – a trip, visit, lunch with a special friend. Start today to build the memories of tomorrow.

Ask for and Accept Help

- Don't be afraid to ask for help from those close to you, or to accept help and support when it is offered. So much hurt and pain go unheeded during grief because we don't want to bother anyone else with our problems. It's okay to need comforting. Often people wait to be told when you're ready to talk or if you need anything. Tell them.

- Join a self-help group, or seek the help of a counselor or clergy if grief is unresolved.

What to Do Immediately

The first moments after death will probably be the most intense because of the immediacy of your emotions, combined with the reality of the situation. In these moments, try to see that your loved one's end of life wishes are met, but also pay attention to your own needs about saying goodbye before the body is removed.

- Consult with doctors about medical decisions: cause of death, autopsy, organ/tissue donation, if applicable.

- Determine whether the deceased wrote letter of intent or made pre-arrangements regarding funeral, cremation or burial, including whether any services were pre-paid.

- Contact the funeral home or provider about disposition of body.

- Notify closest friends and family.

- Compile the deceased's information for the funeral home of choice, including ID numbers and personal history for issuance of the death certificate, and in anticipation of preparing the obituary or paid death notice.

- Delegate responsibilities including further notification of friends and family, and providing travel assistance.

- Handle any urgent matters such as immediate care of the deceased's dependents.

- If the deceased had any pets, arrange for feeding, etc. and determine if a new living situation is necessary.

- Deal with property matters such as ensuring the deceased's mortgage, rent and utilities are paid.

- Try to arrange for a house-sitter if the deceased's house is empty; or put timers on lights and TVs, plan for mail pick-up and cancel newspaper delivery.

- Remove valuables such as jewelry, small antiques and wallets from the deceased's home.

- Cancel services such as meals-on-wheels, home health aides or volunteers.

- If possible, locate the deceased's calendar and cancel scheduled appointments.

- Make decisions regarding funeral/memorial services, including determining who will be billed.

Planning the Funeral

Planning the funeral can be a stressful and difficult process that involves many decisions. You may want to involve other family members and friends in the planning process to ease your burden, as well as invite their input and perspectives.

The Funeral Rule

Many funeral providers offer various “packages” of goods and services that make up different kinds of funerals. The Federal Trade Commission, the nation’s consumer protection agency, wants you to know that when you arrange for a funeral, you have the right to buy goods and services separately.

The Funeral Rule, enforced by the FTC, makes it possible for you to choose only those goods and services you want or need and to pay only for those you select, whether you are making arrangements when a death occurs or in advance. The Rule allows you to compare prices among funeral homes, and makes it possible for you to select the funeral arrangements you want at the home you use. (The Rule does not apply to third-party sellers, such as casket and monument dealers, or to cemeteries that lack an on-site funeral home.)

Funeral Considerations

When a loved one dies, grieving family members and friends often are confronted with dozens of decisions about the funeral, all of which must be made quickly and often under great emotional stress.

• What kind of funeral should it be?

• What funeral provider should you use?

• Should you bury or cremate the body, or donate it to science?

• What are you legally required to buy?

• What about the availability of environmentally friendly or “green” burials?

• What other arrangements should you plan?

• And, practically, how much is it all going to cost?

Each year, people grapple with these and many other questions as they spend billions of dollars arranging funerals for family members and friends.

The Funeral Rule gives you the right to:

• Buy only the funeral arrangements you want. You have the right to buy separate goods (such as caskets) and services (such as embalming or a memorial service). You do not have to accept a package that may include items you do not want.

• Get price information on the telephone. Funeral directors must give you price information on the telephone if you ask for it. You don’t have to give them your name, address or telephone number first. Although they are not required to do so, many funeral homes mail their price lists, and some post them online.

• Get a written, itemized price list when you visit a funeral home. The funeral home must give you a General Price List (GPL) that is yours to keep. It lists all the items and services the home offers, and the cost of each one.

• See a written casket price list before you see the actual caskets. Sometimes, detailed casket price information is included on the funeral home’s GPL. More often, though, it’s provided on a separate casket price list. Get the price information before you see the caskets, so that you can ask about lower-priced products that may not be on display.

• See a written outer burial container price list. Outer burial containers are not required by state law anywhere in the U.S., but many cemeteries require them to prevent the grave from caving in. If the funeral home sells containers, but doesn’t list their prices on the GPL, you have the right to look at a separate container price list before you see the containers. If you don’t see the lower-priced containers listed, ask about them.

• Receive a written statement after you decide what you want, and before you pay. It should show exactly what you are buying and the cost of each item. The funeral home must give you a statement listing every good and service you have selected, the price of each, and the total cost immediately after you make the arrangements.

• Get an explanation in the written statement you receive from the funeral home that identifies and describes any legal, cemetery or crematory requirement that compels the purchase of any funeral goods or services for which you are being charged.

• Use an “alternative container” instead of a casket for cremation. No state or local law requires the use of a casket for cremation. A funeral home that offers cremations must tell you that alternative containers are available, and must make them available. They might be made of unfinished wood, pressed wood, fiberboard, or cardboard.

• Provide the funeral home with a casket or urn you purchase elsewhere. The funeral provider cannot refuse to handle a casket or urn you bought online, at a local casket store, or somewhere else—or charge you a fee to do it. The funeral home cannot require you to be there when the casket or urn is delivered to them.

• Make funeral arrangements without embalming. No state law requires routine embalming for every death. Some states require embalming or refrigeration if the body is not buried or cremated within a certain time; some states don’t require it at all. In most cases, refrigeration is an acceptable alternative. In addition, you may choose services like direct cremation and immediate burial, which don’t require any form of preservation. Many funeral homes have a policy requiring embalming if the body is to be publicly viewed, but this is not required by law in most states. Ask if the funeral home offers private family viewing without embalming. If some form of preservation is a practical necessity, ask the funeral home if refrigeration is available.

Cost Considerations

The casket and the funeral home’s fee for the basic services of the funeral director and staff are typically the most expensive items in a full-service funeral. Comparison shop before you decide on a casket and funeral home; you may find a wide variation in pricing. If cost is a consideration, look at lower-price caskets and outer burial containers offered by the funeral home, local casket providers, or online retailers. Caskets and outer burial containers with warranties may not be worth the extra cost because no casket or container can delay the decomposition of human remains indefinitely, and the Funeral Rule prohibits statements to the contrary.

If you don’t want to hold a viewing, you can avoid charges for embalming and “other preparation of the body,” and the charges for a viewing. Most states do not require embalming except in special cases. The Funeral Rule requires that an explanation of any charge for embalming be included in the written statement you receive immediately after making the funeral arrangements.
Immediate burial and direct cremation usually are the least expensive options. The cost of permits, preparing death notices, and coordinating cemetery or crematory arrangements must be included in the price for direct cremation and immediate burial. If you choose cremation, ask if the direct cremation price includes any crematory fee. If you want additional services, including the use of staff and facilities for a memorial service, the funeral home may charge an additional fee.

In most states, you are not legally required to use a funeral home to conduct a funeral. These functions may be handled by a religious or other organization, or by your family. In addition, veterans, their immediate family members, public health workers, and some civilians who provide military-related service are entitled to burial in a national cemetery with a grave marker. Burial for the veteran is free, but the family is responsible for all funeral home expenses, such as the funeral ceremony or memorial service, and transportation to the cemetery. Many states have low-cost cemeteries for veterans.

The General Price List (GPL)

The funeral home’s General Price List (GPL) is one of the most important tools you have for controlling and understanding funeral costs. The GPL lists (or should list) all the goods and services the funeral home offers, along with the price of each. Like a menu in a restaurant, the GPL allows you to select only those items you want, and it tells how much each will cost.

The Funeral Rule requires that GPLs list the prices of 16 items - if they are services the funeral home offers - including the basic services fee, embalming charge, cost of picking up the body, the price of a viewing, the price of a funeral or memorial service, the cost of funeral vehicles, and other commonly offered goods and services (e.g., floral arrangements, music, obituary notice preparation).

To learn more about how to read a General Price List and violations to watch for, visit the Funeral Consumers Alliance website at www.funerals.org.

Other Funeral Options and Considerations

You do not need a costly funeral to show your love and respect. Use careful consideration to make arrangements that are best for you and your family, and that honor the wishes of the deceased.

Veteran Funerals

If the deceased was a veteran and wishes to be buried in a national cemetery, burial benefits available include a gravesite in any of the VA's 125 national cemeteries with available space, opening and closing of the grave, perpetual care, a Government headstone or marker, a burial flag, and a Presidential Memorial Certificate, at no cost to the family. Some veterans may also be eligible for Burial Allowances—partial reimbursement of an eligible veteran's funeral and burial costs. Cremated remains are buried or inurned in national cemeteries in the same manner and with the same honors as casketed remains.

Burial benefits available for spouses and dependents buried in a national cemetery include burial with the veteran, perpetual care, and the spouse's or dependents' name and date of birth and death will be inscribed on the veteran's headstone, at no cost to the family. Eligible spouses and dependents may be buried as such, even if they predecease the veteran.

Burial benefits available for veterans buried in a private cemetery include a Government headstone or marker, a burial flag, and a Presidential Memorial Certificate, at no cost to the family. There are not any benefits available to spouses and dependents buried in a private cemetery.

For more information about Veteran Funerals, visit www.va.gov.

Green Burial

Green burial is burial that does not involve the use of toxins or materials that are not biodegradable. The Green Burial Council, a nonprofit organization founded to encourage sustainable end-of-life rituals, now has cemetery operators in most states who are willing to accommodate some form of green burial, as well as funeral professionals who can provide green services and products.

Even in a conventional cemetery, there are steps you can take to be "greener:"

- Check your local zoning laws for rules on home burial, which is allowed in most states.

- Do without embalming, which is not routinely required by law.

- Choose a wood casket, plywood box or shroud for burial, as there is no law requiring particular types of caskets.

- If the cemetery insists upon using a vault, select a concrete grave box that has an open bottom, to allow the body to come into contact with the earth.

For more information about Green Burials, visit www.greenburial.org.

Writing an Obituary

Before writing the obituary, check with the local newspaper to see if there are any restrictions on length.

Once these guidelines have been obtained, it is suggested to include the following information.

- Provide the deceased's full name and date and place of death.

- Recount the main events in the person's life, beginning with his or her birth and birthplace.

- Include a list of schools attended, degrees received, vocation, hobbies, association memberships and/or special affiliations.

- Acknowledge any survivors, including parents, spouse, siblings, children and grandchildren.
- Announce when and where the funeral, burial, wake and/or memorial service will take place.
- Conclude with a statement regarding where memorial contributions can be sent, if applicable.
- If possible, time the publication of the obituary so that it runs a few days before the memorial service.

Many people find it helpful to write their own obituary notice in advance to ensure that specific dates are recounted accurately, and that names of people, places, companies or organizations are spelled correctly. The self-written obituary could also specify a favorite charity for donations, of which surviving family members may not be aware.

Writing a Eulogy

A eulogy may be the most difficult speech you ever write, but it may also be the most rewarding. Consider these tips to help you get started:

- Recognize the honor. For many the fear of public speaking makes writing and delivering a eulogy intimidating. Recognizing the honor and the opportunities can help calm these fears and make the speech more doable.
- Think of a eulogy as a gift to yourself and others. It is an opportunity to make a contribution to a memorial service that you, your friends and family will long remember. As you write, keep the words “celebration” and “thanksgiving” in your mind. If it is appropriate, include a few moments of humor or lightheartedness. Embrace the opportunity to brighten an otherwise dark time.
- Write from the heart. While the eulogy can include biographical information about your loved one’s life, it should primarily express the feelings and experiences of the person giving the eulogy. The most touching and meaningful eulogies are subjective and written from the heart.
- Enlist support. When you set out to write a eulogy, realize the burden does not have to be yours alone. Ask friends and relatives for anecdotes and memories that capture your loved one’s character. It is perfectly acceptable to weave their recollections into the eulogy.
- Organize the material. Write or type your notes in point form on file cards, one idea to a card. Group the cards into piles of similar topics, then sort each pile into a logical order. Type or print the final version in large letters and give the words room to breathe by writing on every second or third line.

What to Do in the First Month

You have just suffered an emotionally devastating event and the last thing you want to deal with is money and legal matters. But they do matter, now and for your future, so try to do the best you can. The checklist below can help you get organized. Many of these tasks can also be handled by family members and trusted friends, so allow them to assist you.

Step 1: Collect the necessary documentation. Before you can file for various benefits and take care of other financial matters, you will need to collect a variety of documents:

- Death certificate: These are available from your funeral director or county health department. It is recommended that you purchase at least a dozen (12) certified copies of the death certificate. Most companies will want a certified copy, but use a photocopy when you can to save money.
- Marriage certificate. These are available for purchase from the county clerk where the marriage license was issued.
- Birth certificate. These are available for purchase at either the state or county public records offices where the person was born. It is recommended that you have birth certificates for the deceased person as well as any dependent children.
- Social Security numbers. You will need to know the Social Security numbers for the deceased, spouse and any dependent children.

- Discharge papers. If the deceased was a veteran, you will need a copy of the discharge certificate. If you cannot find a copy, contact the National Personnel Records Center, 9700 Page Boulevard, St. Louis, MO 63132-5200 (Send it to the attention of the branch in which the deceased served.)

- Original will. Check first with the lawyer who wrote the will. It may also be with the personal belongings of the deceased or in a safe deposit box. Note that procedures for granting entry into the deceased's safe deposit box vary by state.

- List of property or other assets. It is important to have a complete list of what the deceased owned including real estate, stocks, bonds, bank accounts, deeds, car titles, and personal property.

- Mortgage documentation. You will need to inform account holders of the death and find out if the mortgage was insured.

- Recent income tax returns. If you cannot locate a copy of the most recent income tax return, you will need to fill out IRS Form 4506 and attach documentation that you are authorized to act on behalf of the deceased, such as letters from the probate court. The form can be downloaded at www.irs.gov.

- Safety deposit box keys. Many states have specific laws concerning safety deposit boxes and access upon the death of the owner. Check with a local bank for state-specific regulations.

- Life insurance policies. These will be important for claiming benefits.

- Health insurance cards.

- Bank account information.

- Other bills. You will need to notify utility companies, credit card companies, and other relevant vendors about the death.

Step 2: If applicable, ask your bank to release joint bank account funds to you. In some states, joint bank accounts are automatically frozen upon the death of one spouse. This is done to minimize the risk of fraud and ensure that funds are distributed appropriately. You may also wish to set up a new bank account.

Step 3: Notify (in writing) the insurance companies that insured the deceased of his or her death. Each company will need a statement of claim and a death certificate before the beneficiary can receive benefits. Be sure to keep copies of all correspondence.

Step 4: Contact your Social Security office to find out if you are eligible for new benefits. It is important to note that Social Security benefits are not automatically paid out after a death; rather, you must apply for them. (Visit www.ssa.gov for more information.)

Step 5: Write a formal letter to the deceased's employer, union, or any other group or professional organization with which he or she may have had an association. Many of these organizations have insurance policies of which you may be the beneficiary. Also inquire about any 401(k), pension, or company stock benefits. If the deceased was a veteran, apply for veterans' benefits at the nearest Veterans Administration office. (Visit www.va.gov for more information.) Be sure to keep copies of all correspondence.

Step 6: Advise all creditors in writing, including issuers of credit cards, that your loved one has died. Find out if there are any existing loans or credit accounts, and if so, whether they are insured. Keep in mind that it is not the Power of Attorney's responsibility to pay outstanding bills. Consult with your legal advisor to determine who (if anyone) is responsible for paying any debt. Also remember that interest will stop accruing at the date and time of one's death, and the account is frozen. This prevents fraudulent use of the credit card or account.

Step 7: Any existing business assets will have to be considered. If specific instructions for distribution of business assets were not included in the will, survivors should carefully review all options with a legal and/or financial professional.

Step 8: Consider seeking legal assistance. Ideally, you will want to find a lawyer who concentrates on "probate" or "estates" to assist you with the variety of complicated legal issues that may arise. To be sure, ask the lawyer what percent of his or her time is spent on estate matters. EAP can help connect you with legal services, if needed.

Step 9: Cancel memberships, subscriptions and online accounts held in the deceased's name. Memberships to cancel include those to community organizations, as well as online communities such as MySpace or Facebook. Remember to close all existing e-mail accounts, as well as PayPal accounts, and cancel newsletter/magazine subscriptions and daily news feeds.

Check to see if other forms of insurance covered the deceased. Some loans, mortgages, and credit card accounts are covered by credit life insurance, which will pay off all account balances. You will have to contact each insurance company about how to claim benefits. If you can't find the individual policies, check paycheck stubs or a checkbook for premiums paid. Most companies will offer to pay the benefits in a lump sum or as fixed payments over time. Make sure you keep a log of all correspondence.

In addition, this is a good time for a surviving spouse to review any life insurance policies currently in place to update and/or correct them as necessary.

As time goes on, you will gradually begin to recover at your own pace. As you are able to heal, you will be able to turn attention to what to do next, which includes taking care of remaining legal and financial matters, as well as remembering the legacy of your loved one.

Speak to a tax accountant or tax lawyer. Federal law requires that most estate tax returns be filed within nine months of the death. Because tax laws are constantly being revised, it is important to seek out expert advice to determine your full tax liability.

Consult an attorney about probate. Probate is the process of settling debts and transferring the deceased's estate to the rightful beneficiaries. These procedures can be a complex matter, depending upon the size of the estate and the claims against it. In some states probate can take a year to complete so, again, an attorney can be helpful. Note that jointly owned property, trusts, life insurance, and annuities and retirement benefits (e.g., IRA, 401(k) plans, pensions) do not go through the probate process.

Determine your annual income, which consists of your salary (if you work), benefits, and income-producing assets. This will include investments and savings.

Create a yearly budget.

What to Do in the First Six Months to a Year

Remembering Your Loved One

Helen Keller said, "What we have once enjoyed we can never lose. All that we love deeply becomes a part of us." There is a certain comfort and closeness we can derive through remembering our loved ones.

Here are but a few ways to help remember and honor their legacy:

- Create a photo journal or scrapbook with pictures and stories about your loved one
- Collect and record memories from others
- Create an online memorial
- Donate a gift of money or time to those less fortunate
- Start a memorial scholarship in your loved one's name
- Provide memorial flowers at your place of worship
- Create a memory box of items that were special to your loved one
- Engage grieving youth in crafts or activities that honor their loved one's memory

• Preserve a favorite tradition or create a new tradition in your loved one's memory

• Gather friends and family in celebration of your loved one's memory

In the Absence of a Will

If your loved one died intestate (without a will), state law of descent and distribution will determine who receives property and assets by default. While these laws vary from state to state, the distribution typically reflects the legislature's best guess as to how most people would dispose of their estate, and builds in protections for certain beneficiaries, particularly minor children. For more information, contact the probate court in the state where the deceased lived.

Following the loss of a loved one, there are certain benefits that survivors may be eligible to receive.

Social Security

If the deceased had paid into Social Security for at least 40 quarters (10 years), there are two types of benefits that may be available:

• Death benefit: Through the Death Benefit, $255 is available to eligible spouses or dependent children for burial expenses.

• Survivor's benefits**:** A variety of benefits are available, depending on the age and relationship of any survivors.

You may be eligible for benefits from Social Security if any of the following conditions apply to you:

• Spouse age 60 or older;

• Disabled surviving spouse age 50 or older;

• Spouse under 60 who cares for dependent children under 16 or disabled children;

• Children of the deceased under the age of 18 or who are disabled.

Benefits from the Deceased's Employer

Survivors may qualify for benefits from the deceased's employer, as well as past employers, if coverage is applicable:

1. The deceased's employer may have provided life, health, or accident insurance. In addition, a final paycheck may be due for vacation or sick leave.

2. Make sure that you contact all past employers to find out about any death benefits, continued health insurance coverage for the family, or payments from an annuity or pension plan.

3. EAP is here to help! If your grief seems like it is too much to bear, it can be helpful to talk about what you are experiencing with a professional. Masters-level clinicians are available 24 hours a day, 7 days a week to provide counseling and supportive resources during your time of grief, as well as provide resources and referrals for legal, financial and caregiving matters. Call toll-free: 800-688-6330.

Veteran Benefits

You will have to notify the Veteran's Administration about the death if the deceased was receiving monthly payments from the VA.

The surviving spouse and dependent children of disabled veterans may also be entitled to a lump sum death benefit, and/or a monthly payment for such items as educational assistance and medical expenses. For more information about eligibility for the different types of veteran's benefits, visit www.va.gov.

Getting Legal Help

When a loved one dies, a good lawyer can help with answering many of your legal questions. Most of these questions will have to do with settling the estate, or financial affairs, of the person who died. In some circumstances, settling an estate can be relatively simple. But it can become more involved depending on what the deceased person (decedent) owned at death, how assets are titled, whether there are significant debts or taxes, and what complications develop in sorting out the person's affairs and wishes.

When a family member dies unexpectedly, you may have questions about closing out business affairs, identifying pension or insurance benefits, determining outstanding debts, terminating leases, and arranging for the financial security of surviving family members. For larger estates that go through the "probate" process, the court will appoint an executor (when there is a will) or personal representative (if there is no will). The executor or personal representative will have the legal responsibility to settle the probate estate. Even with simple estates, someone will need to take charge of handling the business details, such as notifying banks and distributing personal effects. The more complicated the decedent's affairs, the more likely that the family, executor, or personal representative will want professional guidance.

A court clerk may have booklets or sample forms explaining how to probate a simple estate. State or county bar associations generally have useful information about basic legal procedures. Check with your public library for books on legal issues.

If you decide to hire an attorney, you will want a lawyer who concentrates on "probate" or "estates," so that he or she is able to assist you with the variety of legal issues that may develop. It is best to ask the lawyer what percent of his or her time is spent on estate matters.

Free legal assistance may also be available. If you (not the deceased) are over 60, contact your local Area Agency on Aging to find out about free legal services (www.aoa.gov). Check the county government pages of your phone book for the telephone number. Eligibility for legal help depends on the nature of your legal problem and your age, with priority given to persons in the greatest need.

Resources

- Cracker Barrel EAP: benefits@crackerbarrel.com • (800) 964-3577
- US Administration on Aging: www.aoa.gov
- American Association of Retired Persons: www.aarp.org/families/grief_loss/
- Cremation Association of North America (CANA): www.cremationassociation.org
- The Federal Trade Commission: www.ftc.gov
- Funeral Consumers Alliance: www.funerals.org
- Funeral Ethics Organization: www.funeralethics.org
- Green Burial Council: www.greenburialcouncil.org
- Internal Revenue Service: www.irs.gov
- International Cemetery and Funeral Association: www.icfa.org
- Monument Builders of North America: www.monumentbuilders.org
- National Funeral Directors Association: www.nfda.org/consumerresources.php
- Social Security Administration: www.ssa.gov
- Department of Veterans Affairs: www.va.gov