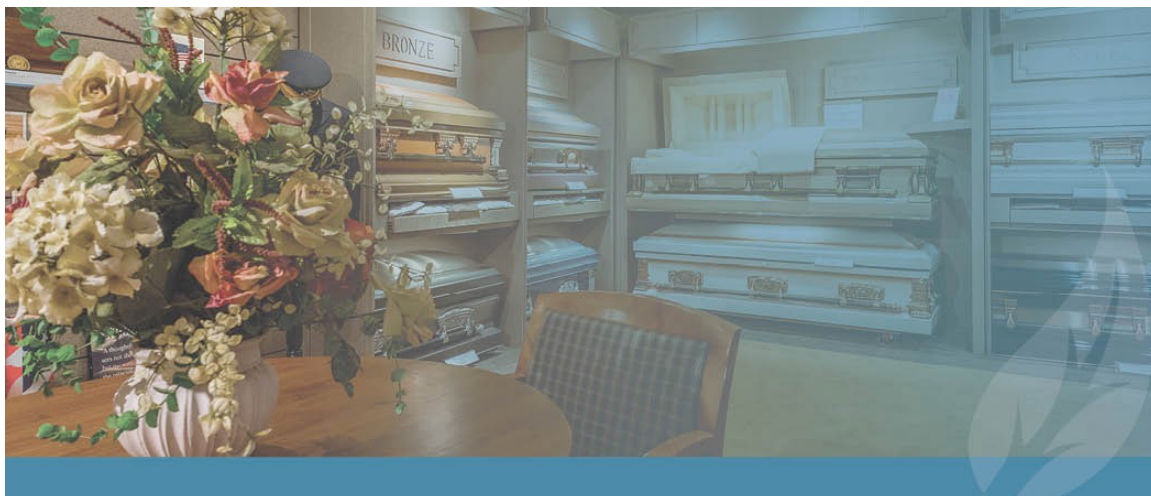


Pre-Need Guide Book



SNODGRASS
F U N E R A L H O M E
Honoring Life

L.J. Fairless, Fourth Generation Owner
Rich Bishoff, L.I.C., Licensed Funeral Director

Phone: (304) 768-7324 (available 24 hours)
Fax: (304) 768-4840

4122 MacCorkle Avenue, SW • South Charleston, WV 25309

snodgrassfuneral.com

SNODGRASS

F U N E R A L H O M E

Honoring Life

Pre-planning your funeral is one of the most considerate ways that you can ease the emotional and financial concerns for your surviving family members. You have the opportunity to express your wishes and make decisions today that will spare your loved ones this difficult task in the future.

At Snodgrass Funeral Home, we are honored that you have entrusted us with these arrangements. We are committed to serving you and your family today, tomorrow and in the days, months and years to come.

This guide is designed to assist you in the pre-planning process. Our caring professional staff is available for you and your family 24 hours a day 7 days a week.

We recommend that you share this information with your family, allowing them to have peace and comfort in knowing your wishes will be carried out, relieving them of the burden of these most difficult decisions. We also recommend that you update this information regularly and keep it in a safe location where it is readily available for your family when the time of need arises.

As a Fourth Generation Owner, it is a pleasure and honor to serve you and your family now and in the future.

Sincerely,

L.J. Fairless

WHY PRE- PLAN?

The death of a loved one is a tragedy every household will experience. Most families find themselves ill prepared to handle the decisions and costs associated with this. Besides the opportunity to share in these important decisions with your family, pre-planning also provides you with the opportunity to:

- Ease the emotional and financial burdens for your family.
- Have peace of mind for yourself.
- Make decisions now for yourself that otherwise you may not have the opportunity to make.
- Take advantage of financial savings.
- Make choices and decisions regarding end of life care.

FINANCIAL ADVANTAGES

Funds used to pay for funeral expenses of your choice, are exempt as resources when determining Medicaid eligibility.

When you pre-pay for your funeral arrangements, there are certain items that are considered “guaranteed items”. The amount you pay for these items today will be provided at no additional cost to your family when the need arises. All Pre-paid arrangements are reported to the West Virginia Attorney General’s Office. Therefore your funds paid are guaranteed and transferable.

Paying for the funeral you have chosen can be accomplished by paying the amount in full on the day of the arrangements or by making payments over a period of time. Our licensed funeral director will be able to discuss the options available to you.

You do not have to pre-pay to pre-plan. Keep in mind that pre-planning without pre-payment does not provide you with any of the financial benefits that are available for pre-paid funerals.

WHAT IF I HAVE A LIFE INSURANCE POLICY?

If you have life insurance then you may want to discuss this with your Insurance Agent to find out what options are available to you and your family, what your death benefits may be, and the policies and procedures associated with your policy. You may also want to review your beneficiary information as well. Bring your policy to Snodgrass Funeral Home to discuss how it can be used when pre-planning.

YOUR WILL

No matter what the age or financial situation, every adult should have a will. A will is a legally binding document that can prevent a great deal of problems for your survivors. If you die without a will, state law will determine who inherits your property and assets, and it is unlikely that they will be given to the persons you desire or in the proportions you would choose. Without a will, state laws and the probate judge will determine who will administer your estate, handle financial matters, and act as guardian for your children. Through a will, you can make these choices and decisions yourself.

In making your will, you should name an executor of your estate. Because he or she will be responsible for filing with the court and carrying out the provisions of your will, the executor should be someone with whom you feel completely confident.

Upon your death, your will must be probated and your estate administered. The will is formally offered in court. The personal representative is then approved by the court, estate inventory is prepared and filed, the debts and taxes are recognized and paid. Finally, the representative files his or her account and requests that the remaining estate assets be distributed in accordance with your wishes, as stated in the will. This process takes time, is complicated, and has legal pitfalls. You are advised to discuss the administration of your estate with an attorney.

The law is quite specific in its requirements with respect to the drafting, execution, and witnessing of wills. Wills may be contested due to legal technicalities that may have been overlooked when prepared by someone inexperienced with the procedure. For this reason, the services of a competent attorney are recommended both in drawing up the will and in settling the estate. Some homemade or "do-it-yourself" wills lack some necessary legal requirements and are subsequently ruled invalid by the courts. In any event, it is always wise to comparatively shop for an attorney you can afford, trust and feel comfortable with.

You should review your will every few years, particularly if you have moved or if your family situation (i.e., divorce, birth of a child, death of a beneficiary, etc.) has changed since you last executed a will. State laws vary as to formal requirements and as to the rights of children and grandchildren born after a will was executed.

In the absence of a will, the procedure is the same except that the court, not you, makes many of the critical decision. In addition, the process is likely to take much longer, and there may be different tax consequences than if you had left a will. In the meantime, your assets may be tied up for quite a while before being disbursed by the court in accordance with state laws or inheritance. Federal and state laws regarding will and estate taxes change from time to time. Your attorney should review your will periodically to ensure that it takes maximum advantage of the changes in law.

PRE PLANNING CHECKLIST

- ☐ **Complete the Biographical Information**
It is recommended that you complete the information, provide the funeral home with a copy, discuss this with your family and keep it in a safe location where your loved ones know how to obtain it when the need arises.
- ☐ **Consult with Your Insurance Agent Regarding Policies and Beneficiaries**
It is a good idea to make sure your beneficiaries are up to date on any and all policies you may have. Make sure you review this information and make necessary changes regularly.
- ☐ **Consult with Employer Regarding Life Insurance Policies**
Some employers offer Life Insurance on their employees.
- ☐ **Consult with Your Financial Advisor or Financial Institutions Regarding Financial Accounts Held Individually or Jointly**
You should know the policies and procedures of your financial institutions as well as updating and maintaining any accounts with beneficiaries.
- ☐ **Consult with Your Attorney**
Not only can your attorney assist you in making a legal binding will, your attorney can also advise you on the entire pre-planning process.
- ☐ **Make a Will**
It is recommended that you consult with an attorney in making a legal binding will.
- ☐ **Review Medical Power of Attorney and Living Will Information**
In the event you cannot make decisions for yourself you should appoint someone to make those decisions for you, based upon your wishes.
- ☐ **Make End of Life Care Decisions**
Review your options for End of Life Care. This includes Organ and Tissue Donations (CORE), Full Body to Science Donations (Human Gift Registry of WV), Advanced Medical Directives (Living Will and Medical Power of Attorney). It is recommended that you discuss and make these decisions with your family.
- ☐ **Make Decisions Regarding Your Final Disposition**
If you do not already own a cemetery plot you may want to consult with the cemetery of your choice regarding the option you have available to you and your family. Even if you choose to be cremated, cemeteries offer options for this as well.
- ☐ **Place All Paperwork and Your Biographical Information Together in a Safe Location and Notify Your Family of This Location**
It is recommended that you keep all your information together in a safe location. We also recommend that you discuss this with your family letting them know where they can obtain the information when the time arises.

PRE-PLANNING PAPERWORK CHECKLIST

- ☐ **Biographical Information Sheet**
- ☐ **Will**
- ☐ **Cemetery Information Including Deeds**
- ☐ **Veteran's Discharge / Enlistment / Awards / Honors**
- ☐ **Insurance Policies Including All Life Insurance Policies Held**
- ☐ **Financial Documents / Statements**
- ☐ **Living Will**
- ☐ **Medical Power of Attorney**
- ☐ **Real Estate Deeds / Other Property Owned**
- ☐ **Titles to Vehicles Owned**
- ☐ **Copy of Last Years Tax Returns**
- ☐ **Copies of Paid Tax Receipts**



PRE-NEED BIOGRAPHICAL RECORD

Decedent Known As: (include nickname and AKA) _____

Full Name: _____
First Middle Last (include Maiden, if applicable)

Residence: _____
Number/Street

City State ZIP County

Phone/Contact: _____ Inside city limits: ☐ Y ☐ N

Age: _____ Date of Birth: _____ Place of Birth: _____

Social Security Number: _____ Sex: ☐ M ☐ F Race: _____

Education Completed: ☐ Elementary ☐ Secondary ☐ Diploma ☐ GED ☐ Some College
☐ College Degree: (List Degree)

Marital Status: ☐ Never Married ☐ Married *Spouse Name:* _____
☐ Widowed ☐ Divorced (if applicable, include Maiden Name and Date of Death)

Employment: ☐ Employed ☐ Retired: (List Previous Occupation) _____
☐ Homemaker ☐ Disabled/Unable

Occupation: _____ Employer / Industry: _____

Father's Name: _____ ☐ Preceded in death

Mother's Name: (Include Maiden) _____ ☐ Preceded in death

Informant / Next of Kin Name: _____ Relation: _____
(Person handling arrangements)

Informant Address: _____
Number/Street

City State ZIP County

Phone: _____ Cell: _____ Email: _____

Method of Disposition: ☐ Burial ☐ Entombment ☐ Cremation

Cemetery Name: _____

Cemetery Location: _____

Cemetery Deed: ☐ Y ☐ N Name/Owner: _____



PRE-NEED BIOGRAPHICAL RECORD (cont'd.)

Military Service in the US Armed Forces: ☐ Y ☐ N Branch: _____ Rank: _____

DD214 – Honorable Discharge Papers: ☐ Y ☐ N Date/Location of Discharge _____

Years Served: _____ War: _____ Honors/Medals: _____

Service Number: _____ Enlisted Date: _____ City/State: _____

Final Resting in Veterans Cemetery: ☐ Y ☐ N Where: _____

For information regarding Donel C. Kinnard Memorial State Veterans Cemetery, please call 304-746-0026.

You may complete and application to be pre-qualified as well as your spouse or a dependent child can also be buried there with the veteran. Although there are minimal charges to the spouse or dependent child there are no charges to the veteran for the lot/niche, open and close, marker and vault. The casket and services are separate and are charged by the funeral home depending on the selections made.

Memberships of Civic Organizations or Clubs: ☐ Y ☐ N

List current or past and name and title if applicable: _____

Additional information regarding work, school, or civic related awards, notoriety or other:

Religious / Church Membership / Affiliation:

Minister / Priest / Other: Name and Contact:

FAMILY INFORMATION

IMMEDIATE FAMILY MEMBERS: (Survivors— Parents, spouse, children, siblings; husbands and wives may be listed together)

Relative Name:

Relationship:

From:

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Grandchildren:

Great-Grandchildren:

Preceded in death by: (Include name and relationship)

FUNERAL SERVICE DETAILS

Place of Service: (Other than funeral home) _____

Visitation: ☐ Y ☐ N Notes: _____

Clothing/Jewelry/Other: _____

Hairdresser: _____

Flower Requests: _____

Military Burial: ☐ Y ☐ N Notes: _____

Music Selections: (*songs, hymns, vocalists, musicians, etc.*) _____

Special Readings: (*scripture, poems, quotes, etc.*) _____

Preferred Eulogist/Minister: (*conducts funeral*) _____

Pall Bearers: _____

Special Instructions/Requests: (*incl. Organ Donation, Body to Science, etc.*)



PERSONAL IMPORTANT INFORMATION

For Family
Records Only.
Do not submit
to Snodgrass.

Will: ☐ Y ☐ N (location/comments) _____

Executor of the Estate: _____

Life Insurance: ☐ Y ☐ N (company/policy info) _____

Attorney: ☐ Y ☐ N (name/phone) _____

Family Doctor: (name/phone) _____

Specialty Doctor: (name/phone) _____

Accountant: ☐ Y ☐ N (name/phone) _____

Other Financial Advisor: ☐ Y ☐ N (name/phone) _____

Safe Deposit Box: ☐ Y ☐ N (name/phone) _____

Real Estate Owned: _____

Banking Institution(s): _____

Investment/Other Financial Institution(s): _____

Stocks/Bonds Info: _____

Debts Owed: _____

Notes/Comments: _____

Date Completed: _____ Completed by: _____

Information Updates on: _____; _____; _____

WRITING AN OBITUARY

At a minimum, an obituary is a notice in the newspaper of a death and funeral arrangements. But it can be much more: a record of the extended family – both living and dead, a thank you to those who helped out, a request for memorial donations. Most importantly, an obituary can be a compelling story of a life.

Whether you are writing your loved ones obituary who just passed away or you are writing your own obituary while making your funeral pre-arrangements, this guide can assist you in creating an obituary that will honor the life of the decedent. Please keep in mind this list is only a guide. You may choose to include some of the information listed in the sections, to add to these suggestions, or you may choose to omit sections from your obituary.

There are other things to consider about an obituary. You will need to decide what newspaper(s) you want the obituary to be placed in. You may want to send the obituary to newspapers in other cities where the deceased formerly lived or worked. You will also need to decide when and how long the obituary is to run. Typically an obituary is published one or two days prior to the visitation or services to allow family and friends ample time to make arrangements to attend. You will also need to decide if you will be placing a photograph of the decedent in the obituary and if it will be black and white or color.

Most newspapers charge by the word or by the line to publish obituaries. They typically charge for photographs as well. To keep cost to a minimum, you may want to omit pictures and keep the obituary brief or you may consider placing a free death notice only. Most newspapers do not charge for a death notice to be placed in the obituaries. Death notices will usually include the name, age and date of death of the decedent as well as a service date, time and location only.

NAME / ANNOUNCEMENT

- Full name of the deceased, including nickname, if any
- Age at death
- Residence (for example, the name of the city) at death
- Day and date of death
- Place of death
- Cause of death

LIFE

- Date of birth
- Place of birth
- Names of parents
- Childhood: siblings, stories, schools, friends
- Marriage(s): date of, place, name of spouse
- Education: school, college, university and other
- Designations, awards, and other recognition
- Employment: jobs, activities, stories, colleagues, satisfactions, promotions, union activities, frustrations,
- Places of residence
- Hobbies, sports, interests, activities, and other enjoyment
- Charitable, religious, fraternal, political, and other affiliations; positions held
- Achievements
- Unusual attributes, humor, other stories

FAMILY

- Predeceased by:
 - Spouse
 - Children (in order of date of birth)
 - Grandchildren
 - Siblings (in order of date of birth)
 - Others, such as nephews, nieces, cousins, in-laws
- Survived by (and place of residence):
 - Spouse
 - Children (in order of date of birth, and their spouses)
 - Grandchildren
 - Great-grandchildren
 - Great-great-grandchildren
 - Parents
 - Grandparents
 - Siblings (in order of date of birth)
 - Others, such as nephews, nieces, cousins, in-laws
 - Friends
 - Pets (if appropriate)

SERVICE

- Day, date, time, place
- Name of officiant
- Visitation information if applicable: day, date, time, place
- Reception information if applicable: day, date, time, place
- Other memorial, vigil, or graveside services if applicable: day, date, time, place
- Place of interment

END

- Memorial funds established
- Memorial donation suggestions, including addresses
- Thank you to people, groups, or institutions
- Quotation or poem
- Web site memorials
- Name of funeral home in charge of arrangements



STANDARD OBITUARY FORMAT

_____, _____, of _____, passed away on _____
Name Age City / State lives in Date of Death

at _____
Location or facility of death

PERSONAL INFORMATION (may include birth information, education, work, hobbies, religious affiliations, clubs, etc.)

Preceded in death by:

Survived by:

A Service to Honor the Life _____ will be held at _____ am/pm, _____,
Name Time Day
_____, _____, at _____ with _____
Month Date Year Facility Name City Clergy/Other Name

officiating. Burial / Entombment will be in _____,
Cemetery Name City

Family and friends may visit from _____ am/pm to _____ am/pm, _____,
Time Time Day Month Date
_____ at, _____,
Year Facility Name City

OPTIONAL (remove if you do not want to include this)

In lieu of flowers the family asks that donations be made to _____.

Memories of _____ may be shared by visiting www.snodgrassfuneral.com and
name

selecting the obituary. Snodgrass Funeral Home, South Charleston, is handling the arrangements.

NOTES:



NOTES:



RESOURCE CENTER FOR PRE-NEED DECISIONS

HUMAN GIFT REGISTRY of WV

P.O. Box 9131
Morgantown, WV 26506
Phone: 304-293-6322 / Fax: 304-293-8159
www.anatomy.hsc.wvu.edu/hgr
(includes donation facilities at WVU, Marshall and Lewisburg)

CORE

(organ tissue donation)
204 Sigma Drive
Pittsburgh, PA 15238
Phone: 1-800-366-6777 / Fax: 412-963-3564
www.core.org

WEST VIRGINIA CENTER for END of LIFE CARE

(Understanding Your Options)
www.wvendoflife.org
1-877-209-8086

HOSPICE CARE of WV

1606 Kanawha Blvd., W.
Charleston, WV 25312
304-768-8523
www.hospicecarewv.org
Healing Steps Newsletter – published 2x per year
Call to have a copy mailed to you

WV BUREAU OF SENIOR SERVICES

1900 Kanawha Blvd W
Charleston, WV 25305
Town Center Mall, 3rd level
Phone: 304-558-3317 / Fax: 304-558-5609
Toll Free: 877-987-3647

ESTATE PLANNING

Attorney Rachel Carrico, Carrico Law Offices
1554 Kanawha Blvd. E. Suite 100, Charleston, WV 25311 • 304-881-0632

Attorney Kelly M. Young, Lane and Young • kyoung@laneyounglaw.com
1538 Kanawha Blvd. E., Charleston, WV 25311 • 304-345-6000
30 Chase Drive, Hurricane, WV 25526 • 681-233-4040

Attorney Mark A. Ferguson, Sprouse and Ferguson
230 Capitol St. #300, Charleston, WV 25301 • 304-342-9100

Attorney Anna M. Price, Jenkins Fenstermaker, PLLC • AMP@jenkinsfenstermaker.com
325 8th Street, Huntington, WV 25701 • 304-399-9737



CONTACT INFORMATION AND DIRECTIONS

We have a staff member available for you 24 hours a day 7 days a week.

L.J. Fairless
Owner, Fourth Generation of Snodgrass Family
ljf@snodgrassfuneral.com

Rich Bishoff
Licensed Funeral Director
rich@snodgrassfuneral.com

Honoring Life Condolence Center
Phone: 304-768-7324 (available 24 hours)
Fax: 304-768-4840

4122 MacCorkle Avenue, SW • South Charleston, WV 25309
Directions: Exit 54 off I-64 - Located on Route 60 / MacCorkle Ave., SW
between Jefferson Road (Bob Evans) and Thomas Hospital

snodgrassfuneral.com

SNODGRASS
FUNERAL HOME

Honoring Life