Family Information

- Making Arrangements
 - Service Details
- **2** Visitation
 - Service Time
- **3** Disposition
 - Burial Cremation Body Donation
- 4 Business Information
 - Death Certificate Social Security Veterans Benefits Payment of Expenses
- Hamilton's Academy of Grief & Loss Hamilton's Advanced Planning

We have prepared this material to help you during the next few days.

Grief over the death of a loved one is a common experience, yet it tends to be different for every individual. As a result, there are no words that can adequately describe what a survivor goes through when grieving. What we know for sure is that many times grieving is difficult and almost overwhelming.

It is our sincere hope that this booklet will act as a guide to meeting your needs during the next few days and weeks. Please call us at any time with questions you may have.





Helping one another is a basic human instinct.
The symbol of Hamilton's is the boy and girl supporting one another under the protection of an umbrella.

This endearing statue is symbolic of the support and comfort extended to all who enter our doors.

We strive to offer service that is adaptable to the desires of each and every person who seeks help at any of our funeral homes.



Hamilton's

605 Lyon Street Des Moines, Iowa 50309 (515) 243-5221 Hamilton's Southtown

5400 S.W. 9th Street Des Moines, Iowa 50315 (515) 285-3911 Hamilton's Mitchellville

303 Center Avenue S. Mitchellville, Iowa 50169 (515) 967-0778

Hamilton's near Highland Memory Gardens

121 N.W. 60th Avenue Des Moines, Iowa 50313 (515) 289-2442 Hamilton's on Westown Parkway

3601 Westown Parkway West Des Moines, Iowa 50266 (515) 224-0078 Hamilton's Altoona

105 4th Street S.W. Altoona, Iowa 50009 (515) 967-4272

Hamilton's Crematory

121 N.W. 60th Avenue Des Moines, Iowa 50313 (515) 289-2442 Hamilton's Academy of Grief & Loss

3601 Westown Parkway West Des Moines, Iowa 50266 (515) 697-3666



First Things First

Our mission is to serve our client families and one another, adapting to the desires of each person seeking our help.

During your involvement with Hamilton's, please inform us promptly of any special needs, concerns or alterations. Your complete satisfaction is very important to us.

There are many options to consider regarding a loved one's final disposition and an appropriate funeral memorial. Our goal is to make your way a little easier as we guide you through the funeral planning process.

- **Immediate:** When you meet with us to make arrangements for your loved one, there are several items you should bring with you:
 - 1. The deceased's **Social Security** card or other document with the Social Security Number listed
 - 2. **Clothing**, both under and outer garments
 - 3. **Photograph** for a newspaper obituary (optional)
 - 4. **Veterans Discharge** papers (if applicable)
 - 5. **Insurance Policy** (if applicable)
- **Communication:** It's important for us to maintain ongoing contact with you to make sure that details remain organized and to confirm that you are coping with the reality of the death. We will talk with you several times throughout the period leading up to the disposition of the person who has died and often afterward.
- **Our Team:** At Hamilton's, a team of professionals will serve your family. This includes the Funeral Director and the Family Services Coordinator, each familiar with community rules and restrictions that may influence your decisions.
- **Children:** Children are more aware of death than most adults realize. Care needs to be taken not to exclude children from experiencing significant events with the family. In general, it is healthy to help children understand death as a part of life, and to provide them the opportunity to express their feelings about the death of someone close to them. We offer many support resources for all ages through Hamilton's Academy of Grief & Loss, including First Viewing Support (see page 14).
- **Hamilton's Academy of Grief & Loss:** We want you to be aware of several services the Academy has available to you and your family, both now and in the weeks and months ahead, as you begin to work through your grief (see pages 13-14).

1

Making Arrangements

When we have completed making arrangements for the services and disposition, we will have documented and recorded the following:

- **Death Certificate Information:** The death certificate is the original legal document you will need regarding the person who has died. Historical and statistical information is required to complete this document.
- Obituary and Media Announcements: The Des Moines Register publishes three newspaper announcements: The Obituary Section lists information about the person who has died.
 Obituary Directory lists public notification of all deaths: name and place of death.
 Online Obituaries can be found on The Des Moines Register website: www.desmoinesregister.com
 The Des Moines Register charges for both printed and online obituaries. This fee must be paid online with a credit or debit card at the time the obituary is submitted.
 Hamilton's will post the obituary on our website free of charge: www.HamiltonsFuneralHome.com.
- Disposition Options: There are three types of disposition methods for the deceased:

 Burial. Burial can be either in the ground or in a building called a mausoleum.

 Cremation. After cremation, the cremated remains may be kept in an urn, buried or scattered.

 Donation. It is important to remember that most medical institutions require a pre-death arrangement for body donation.
- Funeral Memorial Service Alternatives: There are various types of services:

Services with burial

- Complete service, then burial Public visitation, service,
- Limited same day visitation, service, then burial
- Graveside service
- Immediate burial —
 no service
- Memorial service

Services with cremation

- Public visitation, service, then cremation
- Visitation only, then cremation
- Direct cremation, followed by service
- Direct cremation no service
- Memorial service

Services with donation

- Direct donation –
 University of lowa
- Direct donation –
 Des Moines University
- Memorial service

A service can be public or private. It can be either before or after the disposition. All types of services require us to determine the ceremony place, day and time.

Death of Infants and Children: There is no charge to the family of a child under 18 years of age who has died for the following funeral/memorial services provided by Hamilton's:

Facility. Use of our facilities and staff for the visitation and the funeral ceremony.

Care of the deceased. Embalming and/or any other preparation of the body.

Automobiles. Transfer of remains to the funeral home and a car to go to the cemetery.

Related Items. Acknowledgement cards, register book and floral record.

Funeral Memorial Service Details

- Funeral Products: You will decide which funeral products are appropriate for you. Hamilton's General Price List (GPL) explains your options for caskets, vaults, grave liners, cremation caskets and urns.

 Our GPL is available in print and on our website: www.HamiltonsFuneralHome.com.
- Clothing: There are typically two sets of clothing. The first is the clothing and personal effects which were on the deceased upon arrival to the funeral home. Please let us know if you wish any of these items returned to you. The second set is the clothing we will put on the deceased at the funeral home for visitation, services or before cremation, if you desire. This is normal clothing of your choice, both under and outer garments. Shoes are optional.
- **Jewelry:** Jewelry may be left on the deceased or removed. There are no laws dictating your actions. We request that you bring jewelry to the funeral home at the time of your family's first view.
- **Personal Items:** You may want to bring some personal items (such as pictures or other items representing interests, hobbies, favorite places, etc.) for display during visitation or the services. If desired, you may leave these with the deceased. We suggest that you bring these items with you at the time of your first view.
- Music/Musicians: Music is an integral part of most services.
 Special requests. We welcome any special requests and will attempt to accommodate your wishes.
 Recording. Video recording of services is available.
- **Officiant/Eulogist:** You should communicate directly with the person conducting your service. Don't forget that some religious denominations define the manner in which the service is conducted while others do not. If you would like, we can be of help in arranging for this person to contact you.
- **Fraternal Service:** Some fraternal groups provide a service specific to their organization. At your request, we will notify these groups.
- **Memorial Programs:** Most families like to have a printed record about the deceased person and many people attending a ceremony like to carry something away. Each memorial folder we create is custom designed to honor the life of the person who has died.

- **Honorariums:** Honorariums are monetary gifts for people who help with the service. They are typically given to the minister, organist, soloist, and sometimes to others at the family's discretion.
- **Memorial Contributions:** A memorial expression can be made through flowers or through money given to organizations of your choice. We have memorial contribution envelopes at the funeral home.
- **Pallbearers:** Pallbearers are appropriate for both burial and cremation services. They may be active pallbearers, honorary or both. They can be any age, and include family, friends, church members, neighbors or work associates. Six is the most commonly used number; however, more or fewer can be used at your discretion. If fewer than six pallbearers are available, please let us know so that we can be prepared to help. *The pallbearers should arrive fifteen minutes prior to service time and identify themselves to one of our Hamilton's staff.*
- **Transportation:** If you are using our funeral home cars for transportation, we want the passengers to have enough room. Our funeral SUVs hold seven passengers. For very young children traveling in our vehicles, infant safety seats are required.

Transportation options

Our vehicle comes to your home, transports people to the service and to the graveside and returns to your home;

or

You may drive to the funeral home or church in your personal car and then we drive you to the cemetery and back to the funeral home or church in our vehicle;

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Personal cars may be used throughout.

If it is important for you to specify the order of cars for the procession, please make us aware of your specific desires.

Funeral Memorial Meals: Most all of our funeral homes have Family Service Centers. These rooms are available to you and your family to cater food before or after a funeral memorial. If you are interested, we should talk about room availability and plan this activity together.

The Visitation Period

Visitation Options: Visitation offers a time and place for relatives and friends to share support and encouragement with the family. The deceased person may be present at the visitation either with a burial service or a cremation service. With direct cremation, the deceased's cremated remains may or may not be present depending upon your desires.

Things to Consider:

- 1. The length of the visitation period differs with each family.
- 2. The family does not need to be present the entire visitation period.
- 3. Visitation can be limited to specific hours.
- 4. Some friends like to come when the family is *not* present.
- 5. Many families announce a limited time when they will be available but maintain an extended time when the public is invited.
- **Visitation Rooms:** We want you to be aware that, in doing our best to serve the needs of all families, it may be necessary following visitation, during the daytime or prior to the service, to move the deceased to a different visitation room.
- **Verification:** Even though visitation is a very personal time, several items will be verified with you during this period:

Personal satisfaction. In a service with visitation, we are concerned about the appearance of the deceased. Additionally, we want you to be pleased with the room arrangement, registration area and placement of flowers. Please let us know if we need to make any changes for you.

Memorial folders. The accuracy of the memorial folder to be handed out at the visitation and/or service times is important. A proof will be provided for your review prior to printing.

Floral distribution. We will confer with you about the distribution of flowers after the service. With a burial service, many flowers will go to the cemetery, but you may also want some for family and friends. We will help you with this process.

Floral record. We will take digital photos of the floral arrangements you receive. These will be printed for you and given to you as keepsakes.

Service Time

- **Weeting You:** As you arrive, you will be met outside the building by our funeral director who will assist you in parking.
- **Other Relatives:** Please inform other relatives about special family parking at the funeral home on the day of the service. We can help them park their cars to alleviate traffic congestion after the service.
- **Recording the Service:** Hamilton's will include a video recording of the service. Livestreaming is also available for an additional fee.
- **Last-Minute Changes:** Any last-minute changes should be discussed with us.
- **Jewelry:** It is important that you decide which jewelry or other items you would like to leave with or remove from the deceased person. It can be very disappointing if your wishes are not made clear.

Jewelry items removed: ______

Casket Open/Closed: When the casket is present at the service, it is important to decide when it will be open and when it will be closed. Think about what you want during the following times and tell us your thoughts. We will honor your wishes. Please circle your preferences.

During visitation: open or closed Before the service: open or closed During the service: open or closed After the service: open or closed

Cremation Service Options: When you have a cremation service, you need to decide if the deceased's body will be present, or the deceased's cremated remains will be present. Please circle your preferences.

Body at the service: present not present
Cremated remains at service: present not present

The Disposition

Disposition Options: You can have a funeral memorial service before or after the disposition of the deceased. The disposition can be public or private. The deceased can be buried or cremated. Some people choose to donate their bodies to a medical institution. We can also help when there is a transfer to another town or state. We are knowledgeable regarding the details for all types of dispositions.

BURIAL

- **Cemetery:** Cemeteries can be city-owned, community-owned, church-owned, private, for profit, or owned by a special group. Grave spaces in different cemeteries cost different amounts. The cost for the grave opening and closing also varies depending on each cemetery.
- **Grave Tent and Equipment:** When you choose disposition at a cemetery, it is important to coordinate the committal so that the tent, chairs, lowering device, burial receptacle and any other equipment that may be needed are available. We will help organize this interaction between the respective organizations involved.
- **Burial Receptacle:** A vault is not required by law; however, with a burial service, cemeteries normally require a burial receptacle for the casket so that the grave will not sink. This receptacle can be a vault (sealing) or a grave liner (non-sealing). We will arrange for the vault or grave liner of your choice.
- **Escort Service:** If we negotiate traffic on public streets, we suggest that you arrange for us to have a private escort service help with the procession to the place of interment.

CREMATION

- **Permission:** Cremating a deceased requires written permission by the next of kin. Also, a cremation permit is required, signed by a county or state medical examiner who has authority over all cremations. There is a fee associated with the medical examiner's cremation permit.
- **Witness:** Some survivors decide to attend the cremation, feeling it is much the same as being present at the cemetery for ground burial. Our crematory is conveniently located with comfortable amenities. You are welcome to be present during all or part of the cremation.
- The Cremation Process: Cremation is performed to prepare the deceased for memorialization and/or disposition. It is carried out by placing the deceased into a casket or alternative container and then placing the body into a cremation chamber, where the body is subjected to intense heat. Each deceased is cremated individually. After about two and a half hours, all substances are consumed or driven off except bone fragments, residue from the container the deceased was cremated in, and any metal or other non-combustible material. Following a cooling period, the cremated remains are then swept from the cremation chamber. Unless otherwise specified, the cremated remains are then mechanically processed into a powder-like form prior to placement into the designated urn.

- **Caskets for Cremation:** When visitation and/or a service has been scheduled prior to cremation, some prefer the design and ornamentation of traditional caskets. Caskets for cremation are crafted with the same quality and care as traditional caskets, but are simpler in design, made from different materials and are typically less expensive than traditional caskets.
- **Urns:** Many people decide to place the cremated remains into an urn. You can purchase the urn of your choice at our funeral home. There are many options for personalizing cremation urns, such as engraving the name of the deceased, a photograph, special artwork which you select, or the addition of an appliqué. Also, urn vaults are often chosen to protect the urn when it is buried in the ground.
- **Disposition of Cremated Remains:** After the actual cremation, you must decide what to do with the cremated remains. Your options are burial, scattering, or keeping the cremated remains. When you choose disposition at a cemetery, it is important to coordinate the committal so that the grave opening, tent, chairs and any other equipment that may be needed is available.

BODY DONATION

- **Permission:** Before the death, a deed of disposition normally must be completed by the donor and two witnesses before a body is accepted to a medical institution. Normally, after the death, permission to proceed is needed from the person responsible for the disposition of the deceased. The funeral home may or may not embalm the deceased (depending on the request of the institution). Many times the funeral home is asked to deliver the deceased to the institution.
- **Final Disposition:** After the institution is finished with the body, it is then cremated. The cremated remains can be buried in a common grave chosen by the institution, or returned to you for a final disposition of your choosing. This can take from six months to one year or more.

Business Information

BUSINESS INFORMATION

Death Certificate: You will need the certified death certificate to help complete the business and legal work regarding the deceased person. Polk County charges \$15.00 for each copy. We will immediately start the necessary steps to obtain certified copies of this document:

1. Certification Procedure:

- **Step 1.** The certificate originates at Hamilton's with vital statistics.
- **Step 2.** The certificate is electronically delivered to the attending physician for medical information and the physician's signature.
- **Step 3.** The certificate is electronically returned to Hamilton's for verification of information and funeral director's signature.
- **Step 4.** The certificate is then processed, recorded and signed at the Polk County Recorder's office and then permanently filed with the State Bureau of Vital Records.

IT NORMALLY TAKES ABOUT TWO WEEKS FOR CERTIFIED COPIES OF THE DEATH CERTIFICATE TO BE AVAILABLE.

IF THE STATE OR COUNTY MEDICAL EXAMINER IS SIGNING THE DEATH CERTIFICATE, PLEASE ALLOW 8-10 WEEKS.

Please feel free to contact our business office at 515-243-5221 to verify your death certificate order.

2.	Number of Copies: Y	ou will need certified copies of the death certificate to settle four areas of business:
	Banking	Property with title/deeds
	Legal/will	Life insurance
	The Iowa Department of	f Public Health has a strict policy forbidding photocopies of death certificates in order to help prevent
	fraud. Hamilton's is able	e to order additional death certificates up to six months after the date of death.

3. Later: If, at a later time, you need additional copies of the certificate, you may purchase them at the cost of \$15.00 each from:

Polk County Recorder	or	Bureau of Vital Records	
Room 245		lowa Department of Public Health	
111 Court Avenue		Lucas State Office Bldg.	
Des Moines, Iowa 50309		321 E. 12th Street	
Phone: 515-286-2239		Des Moines, Iowa 50319	

Phone: 515-281-7689 or toll-free at 1-866-227-9878

If the death occurred outside lowa, the above procedures may **not** apply.

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Social Security: The funeral home notifies the Social Security Administration, thus a copy of the death certificate is normally **not** needed. Because Social Security information is a private matter, the administration must hear from you before it will process any benefits due. Benefits may be issued to the surviving spouse and/or dependent children. You will find it often works best to make your initial contact with Social Security by phone, rather than making an office visit.

Social Security Administration Riverpoint Office Complex 455 SW 5th Street, Suite F Des Moines, Iowa 50309 1-866-964-7583

National Social Security Administration 1-800-772-1213

A COPY OF THE DEATH CERTIFICATE IS NORMALLY NOT NEEDED FOR SOCIAL SECURITY.

Life Insurance: Hamilton's provides assistance to our families who wish to use life insurance to pay for funeral expenses.

Families wishing to use group life insurance provided by an employer will need to provide the name and phone number for the human resource person or benefit administrator who can confirm benefit amount and beneficiary. NOTE: Not all group life insurance is assignable.

Hamilton's will need the insurance company name and policy number as soon as possible prior to, or at the beginning of, arrangements. It is important to provide the original policy to confirm the death benefit amount and beneficiary information. Many insurance companies require the original policy be returned as part of the claim process.

Hamilton's will:

- 1. Call the insurance company for you and notify them of the death of your loved one to initiate the claim process, and to confirm coverage and beneficiary designation.
- 2. Insurance companies usually require a claim form to be completed by each beneficiary named on the policy. We will assist with completing claim form(s) and assignment form(s).
- 3. File the claim. We wil gather the necessary documents and forward them to the insurance company. NOTE: Insurance companies will **NOT** pay Hamilton's more than the amount the policy assigns.

- **Banking:** We find banking representatives very cooperative; however, banks may stop activity on an account when they become aware of the death. Call or talk to your banker to determine if the account will remain active following a death.
- **Private Pension Benefits:** If the deceased was participating in a pension plan, the rule is to always contact the pension plan's designated administrator for information regarding how to obtain benefits. The plan administrator is required to assist you with any available benefits.
- **Lawyer:** Talking with an estate lawyer and briefly describing your situation will tell you if you need his or her services and how much it will cost. Don't be hesitant to talk with a lawyer; we find most law offices to be very cooperative. Please refer to "Hamilton's Professional Referral Network" insert included in the back of this booklet.
- Notary Public: There are staff people at our business office at Hamilton's, 605 Lyon Street, who can provide notary services for you. There is no fee for this service.
- **Veterans Benefits:** At the time of a death, benefits for a veteran may include the following:
 - 1. An American flag
 - 2. A grave marker
 - 3. A burial space (only in national cemeteries)
 - 4. Military honors at the service

Hamilton's has prepared a VA burial benefit packet to assist you with your application for benefits. Please be aware that federal VA benefits are not payable directly to a funeral home.

Burial benefits are available only in certain circumstances. Benefit amounts awarded by the VA vary and may be payable as follows:

- 1. When the veteran was receiving a VA pension or compensation.
- 2. When the veteran died either while hospitalized by the VA or while traveling under VA authorization and expense.
- 3. When the veteran had a claim pending which would have resulted in an entitlement.
- 4. When the veteran served during a war period or was discharged from service for a disability incurred in the line of duty, if the body is unclaimed, or because of insufficient resources.
- 5. When the veteran's death is considered caused by a service-connected disability.

You may contact the Department of Veterans Affairs regarding burial benefits or survivors' benefits by calling 1-800-827-1000.

Payment of Funeral Home Expenses

THE DEATH OF SOMEONE YOU LOVE is a devastating human experience and can impact judgment. We believe in the importance of celebrating the life of your loved one. Hamilton's will assist, any way we can, in arranging an appropriate service to meet your individual needs. However, it is important to be realistic with funeral expenditures, as with any expenditure. We will strive to help you carry out your wishes within your financial means.

HAMILTON'S PAYMENT OPTIONS

All paym	nents will be processed immediately.
	Cash
	Check – The name of the check signer must be pre-printed on the check.
	Credit Card – Credit cards must be signed by the cardholder only.
	Hamilton's Pre-Funded Arrangements: Hamilton's will initiate the required documents during the arrangement
	meeting and submit the claim.
	Life Insurance Assignment: Some life insurance policies allow proceeds to be assigned to the funeral home for direct
	payment of expenses. Hamilton's will initiate the claim and make every effort to confirm all needed policy information
	prior to or during the arrangement meetings. Assignments will be accepted as payment toward funeral expenses if all
	information is confirmed. Information must be confirmed prior to moving forward with any planned services. Hamilton's
	will assist the beneficiary with all required documentation and submit the claim

Financial Record: All families will receive an itemized FUNERAL PURCHASE CONTRACT. Please contact Hamilton's if you have any questions or concerns: 515-243-5221.

Hamilton's Academy of Grief & Loss

The death of a loved one and the grief that follows are common human experiences, yet these experiences tend to be different for every individual. As a result, there are no words that can adequately describe what you are going through.

You may be wrestling with many emotions — extreme sadness, loss, loneliness, guilt, anger — and wondering how in the world you can keep going. You may find that they are impacting every aspect of your life — emotionally, mentally, physically, behaviorally and spiritually. We want you to be aware of several services that **Hamilton's Academy of Grief & Loss** has available to you and your family as you continue to grieve, both now and in the future.

- Grief Information and Resources
- Grief-Related Education
- **©** Grief Support Services

The Academy offers to you and to our community. . .

Grief Information and Resources:

Grief Lending Library. An integral part of the Academy is our lending library which houses an extensive collection of books, handouts, brochures and DVDs, for all ages, pertaining to grief and loss issues. Located at Hamilton's on Westown Parkway, the library is open every day, and materials may be checked out for a three-week period.

Community Resource Booklet. The Academy maintains a detailed listing of current grief and support resources available in the Des Moines area, as well as across the state. This includes support groups, counseling services and other available resources for persons of all ages.

Printable Resources. The Academy is pleased to offer a variety of printable grief resources for all ages. You may view/print these resources from our website: www.HamiltonsFuneralHome.com

Professional Referral Network. Consists of local professionals offering their assistance to families following a death. This includes help with: banking issues, wills, estate settlement, and the donation of household possessions, clothing, and durable medical equipment. Services are free and confidential.

Grief-Related Education:

Presentations, Seminars and Short Courses. The Academy is very involved in giving presentations, seminars and short courses throughout the community regarding death and grief issues. Such topics might include:

Understanding Grief | Children's Issues of Grief & Loss | What is Cremation?
The Value of Preplanning | Funeral Directing - A Vocation | Coping with Grief

These presentations may be given for staff in-services, to church groups or other organizations, or as part of the classroom curriculum for students of any age.

Tours. The Academy provides tours at any of our funeral home and crematory facilities for all types of groups and ages.

Grief Support Services:

Children's Grief Support

- The Academy offers two short-term grief programs especially for children. **Healing Hearts** is for children in first through sixth grades; **Little Hands** is for children ages 3 1/2 to 6. These programs give children a chance to interact with others their own age who have experienced the death of someone loved. We use art, music, games and stories to help children understand death and their own unique feelings that accompany their grief. Both programs are offered free of charge to all children in our community. **(PRE-REGISTRATION IS REQUIRED)**
- **First Viewing Support** is available to families who wish to have a grief support person present for their child or children at the time of the family's first viewing at the funeral home.

Crisis Debriefing Services. The Academy staff is available to anyone who has experienced grief-related crisis or trauma, whether it is personal, in a workplace or school setting.

Coping with Grief Symposium. Two times yearly, the Academy offers Hamilton's Family Services Symposium. During the Symposium, speakers address the topic: "Coping With Grief," offering practical suggestions to adults who have experienced a death. Representatives from community grief support organizations are also available to offer information about the services they provide. Each program concludes with a memorial candle-lighting ceremony.

Pet Loss Support Group. The Academy offers a grief support group for those who have lost a beloved pet. Our goal is to provide a group where your grief can be shared and validated by others who understand. This group is open to all members of the community ages 18 and up at no charge. This group meets as requested. For more information, or to make reservations to this program, please contact the Academy.

E Grief Support In Schools:

School Grief Groups. The Academy offers school grief groups for students, providing them the opportunity to connect with their peers as they learn and grow through their grief, together at school. The six-week curriculum aims to help children understand and normalize their own grief experiences, while also providing tools for coping. This service is offered free of charge to any school (pre K-12) in the community.

Crisis Response. The Academy is available to respond to crisis situations when a death occurs in the school community. The Academy provides and facilitates grief support in a group setting to students and staff. This service is offered free of charge to any school (pre K-12) in the community.

Professional Training. The Academy offers training to school faculty and staff for any grade level. Training will equip school staff to help grieving children, providing education centered on developmental considerations and practical suggestions for supporting children in grief. Professional Training is provided on a sliding-fee scale.

For more information about Hamilton's Academy, visit our website: www.HamiltonsFuneralHome.com, or call 515-697-3666. Follow us on social media:

Facebook: Hamilton's Academy of Grief and Loss

Instagram: HFHAcademy

Hamilton's Advanced Planning Services

After experiencing the loss of a loved one, many people make a decision to plan in advance for their own funeral services.

The process of setting out one's wishes and instructions to be followed at the time of death is called **Advanced Planning**. In its simplest form, your final wishes and arrangements are recorded by a local funeral home. *There is no charge for this service at Hamilton's*.

Two areas to consider when determining the final arrangements you desire include:

- **Funeral Memorial Service:** Decisions regarding the funeral/memorial service are a very personal part of one's planning. Recognizing one's life can be done publicly or privately, and with or without the presence of the deceased.
- **Disposition:** Final disposition can take the form of burial, cremation or donation to a medical facility. The staff at Hamilton's will assist you with the planning of this important decision and will carry out the details, whether it is in the Des Moines area, another town or another state.

Advanced Funding, or prepaying your funeral arrangements, is an option at Hamilton's. We offer a funding vehicle through the Forethought Life Insurance Company. All of our funding options meet the guidelines of lowa law and can qualify as exempt assets for Title 19. Prefunding can protect your family from having to pay future price increases. Plans can be transferred to another funeral home should you move out of the area, and flexible payment options are available.

Should you desire further information about Hamilton's Advanced Planning Services and the prefunding options available, please contact the staff at Hamilton's. You may also visit our website at **www.HamiltonsFuneralHome.com**.

Hamilton's Advanced Planning:

Scott Eriksen
515-697-3670
Scott.Eriksen@HamiltonsFuneralHome.com

Funeral Planning... Before the Need Arises