Martin's
leaders in funeral industry

My Living file

www.martinsfunerals.co.za

24/7 Emergency Number 0860 911 777

This is a "LIVING" file that should be checked regularly and kept up to date. Martin's Funeral Services aims to help you put together the necessary and relevant information that will reduce pressure from yourself, your loved ones, or experts (such as the Executor of your estate) in times of need, when you are unable to speak for yourself, or even upon death.

By doing so, you are making a positive contribution, or leaving behind a legacy, for those who may need it later.

A suggestion:

- Follow the steps in this document to organize your thoughts and guide you.
- Please feel free to print each Annexure as applicable to you.
- Complete the applicable documents and place it in a clearly marked file with clearly marked dividers.
- Then print out the Checklist. Attach supporting documents to it and file it in your Life File.
- Place this file and all related items or documents that did not fit in the file in a dry place with reasonably easy access.
- Show the file to a confidant and explain its purpose.
- NB: Make a permanent entry on a calendar to regularly remind you to keep the file up to date.

May this continuous exercise make you fit for the race called life, so that you can enjoy the journey with vigor.

Where's There's a Will, There's Always a Way!

Summary of my life

This Life File, with subdivisions and appendices, contains my personal, medical, legal and financial information... yes, also my wishes for the end of my life (death) and beyond. My purpose with the Life File extends beyond my death. Where possible, I have made provisions for the unforeseen accident or medical condition(s) that may render me unable to manage my own affairs for a time or permanently.

May this summary help my loved ones, medical personnel, legal professionals, and service providers when I can no longer help myself. May you find in it all the necessary information and guidance to handle my affairs the way I intended.

My sincere desire is that my loved ones, in unplanned times of need, or even loss, not be burdened by all the demands and decisions that may come with it. Instead, I hope that you support each other and focus on what really matters - LIFE. Here you have the necessary information at your disposal, providing you with peace of mind. Honor my legacy and cherish our memories. Cry when necessary. Laugh often. But most of all Live Life!

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In Life

1 In Life

This section contains documents and information that only you and perhaps your partner/confidant know about. The more information that is in place, the better it will be for loved ones left behind, and later on for the Executor of the estate, to handle your affairs on your behalf as you would have liked to do yourself.

Start your Life File. Make subdivisions and label them clearly for easy reference/access. The sections and bullet points below may help you with this. Keep each person's information separate. If possible: have copies sworn by a Commissioner of Oaths. (Keep in mind that certified copies are only valid for 3 to 6 months)

1.1 Personal Information

- Copy of Identity Document (ID)
- Copy of **heir/s' Identity Document** (ID) or **birth certificate**, according to your will
- **Personal information** as well as that of your **spouse / life partner** and each heir is important:
  - surname and full names
  - physical address
  - postal address or email address
  - telephone number
  - cellphone number.

SEE ANNEXURE 1: PERSONAL INFORMATION
Click here to complete and/or print **ANNEXURE 1**
Then file the completed document and copies in your Life File under **PERSONAL INFORMATION** - Annexure 1.

SEE ANNEXURE 10: HEIRS
Click here to complete and/or print **ANNEXURE 10**
Then file the completed document and copies in your Life File under **WILL** - Annexure 10.

1.2 Marital Status

- **Marriage certificate** - from Home Affairs, DHA 5 - the original printout and five, or more, certified copies. (NB: The BI-27 handwritten document and or the entry in the old identity document (ID booklet) is not accepted. Only the DHA 5 Marriage Certificate as printed by Home Affairs is accepted)
- **Prenuptial agreement (PAA)** - the original document and two, or more, certified copies thereof.
- **Divorce Decree** - the original document and two, or more, certified copies thereof. To obtain the Divorce Order, should you be unable to locate it, the date of divorce, as well as the specific court where the divorce took place, are very important. The Divorce Order can only be requested from the specific court with the date of divorce as a reference.
- **Settlement Order** - the original document and two, or more, certified copies thereof.
- **Heirs' Marriage Certificates** - two, or more, certified copies of each heir's Marriage Certificate.
- **Estate details of EACH previous partner(s)** - (divorced or deceased) and the Master of the High Court's reference number.

Please visit the Department of Home Affairs to confirm your marital status - this can sometimes hold some unexpected surprises. An Abridged or Shortened Marriage Certificate is free when it is initially issued. After that, there is a minimal cost for reprinting it instantly. Whereas when a spouse dies and the death is registered, your marital status automatically changes to widow/widower. Re-applying for the marriage certificate after death, as required by the Executor for the administration of the estate, may proof to be a challenge. This process will include the surviving spouse having to visit Home Affairs themselves with supporting documents (ID, as well as the written marriage certificate) and complete a DHA 130 form. It may take six to eight weeks to receive the required printout of the Marriage Certificate.

These original documents are essential during estate administration.

SEE ANNEXURE 2: MARITAL STATUS
Click here to complete and/or print **ANNEXURE 2**
Then file the completed document and copies in your Life File under **MARITAL STATUS** - Appendix 2

In Life

1.3 Medical Information

Medical information, such as chronic medications, allergies and medical conditions, can be crucial in order to answer questions that may save your life. The full contact details of the family doctor and/or specialist can be very helpful.

- A **Membership Document** from your medical aid can be very useful here.
- Complete this medical information questionnaire.
- Give a copy of this questionnaire to your **emergency contact** or to the management of the retirement home / care center (hospice) or to a trusted caretaker. Have them acknowledged receipt (name and surname, date and signature) on your original document which remains in your possession and is filed.
- **Make sure** you also mention your **Living Will** here.
- **Make sure** you mention if you are/would like to be an **Organ Donor** here.
- Contact details of a **next of kin**, in case of emergency or death, is required here.

SEE ANNEXURE 3: MEDICAL INFORMATION
Click here to complete and/or print **ANNEXURE 3**
Then file this completed document and supporting documents / correspondence in your Life File under **MEDICAL INFORMATION** - Annexure 3.

1.3.1 Living Will

A Living Will takes the difficult burden of decision-making off the shoulders of your loved ones. It gives instructions on your behalf, communicating a piece of your heart when you are unable to.

Should it be your choice, draw up your Living Will while you are of sound mind and with clear conviction to communicate your wish to refuse consent for specific medical intervention or treatment that will keep you alive artificially when there is no prospect of your reasonable recovery.

If possible, **make sure your partner, children, family and friends or caregivers are aware of your Living Will**.

In the Living Will document there is an extra section regarding organ donation that you can cross out (or not) regarding your wish (or not) to be an organ donor.

Although the National Health Care Act recognizes every person's right to refuse medical treatment, this is still uncertain territory in South Africa because legislation in this regard has not yet been defined.

Sworn copies of the Living Will must/can also be kept by your partner, children, doctor and other interested parties should you be in a care center (hospice).

Should the Living Will be filed in your Life File, here is a possibility that it may come to the attention of the right people too late. It is therefore wise to share this Living Will with as many people as deemed fit, so that they are aware of it and may provide proof when needed.

SEE ANNEXURE 9: LIVING WILL
Click here to complete/print **ANNEXURE 9**
Then file the completed, sworn document in your Life File under **LIVING WILL** - Annexure 9

Inform your family, medical doctor(s) and/or retirement home management and/or care center management (hospice) of your wishes.

1.3.2 Organ or tissue donation

This selfless gesture demonstrates a “giving nature”. It leaves behind a legacy far greater than oneself. While this may be your decision or wish, keep in mind that it may not be everyone’s conviction. Organ or tissue donation is a sensitive subject and a decision that may weigh heavily on your loved ones, each of whom has their own opinions and sentiments. The decision is simply too difficult and too personal to make on behalf of someone else without prior discussion. However, should it be your wish to become an organ or tissue donor, it is wise to support your decision and reasoning formally (on paper), so that your loved ones can follow your wishes wholeheartedly without any blame.

One of the misconceptions surrounding organ and tissue donation is that the “window of opportunity for donation” expires the moment you die. However, the opposite is true. Many lives can be changed dramatically through tissue donation, which is still possible several days after death. Bone and ligaments can be harvested up to five days after death to enrich other lives.

A donor can save as many as seven lives and/or significantly improve seventy-five lives.

- **Organs that can be donated in a hospital, during life:** heart, liver, kidneys, lungs and pancreas. Organs can only be donated if you have been declared brain dead and are being kept alive by a life-support machine/device (ventilator).
- **Tissue that can be donated several days after death:** skin, bone, bone marrow, heart valve(s) and cornea(s).
- **Research at universities** is done on donated bodies. After two to three years, the body (cadaver) is cremated, and the ashes returned to the family.
- Do extensive research and make sure of your facts. **(Human Tissue Act, number 65 of 1983.)**
- Tools for research and registration as an organ and/or tissue donor:
    - Organ Donor Foundation (www.odf.org.za) +27 800 22 66 11 (office hours) or +27 82 318 4376 (emergency / after hours)
    - Tissue Bank (tissuebank@up.ac.za) +27 76 234 6445 or +27 12 319 2118
    - Centre of Tissue Engineering (www.tissuedonation.org) Toll free +27 82 379 8536
    - For **bracelets and necklaces**: (www.medicalert.co.za).

SEE ANNEXURE 3: MEDICAL INFORMATION

Click here to complete and/or print **ANNEXURE 3**, if not already done

Click here to complete and/or print **ANNEXURE 9: LIVING WILL,** if not already done

File the completed, sworn documents, as well as proof of registration and any correspondence as a donor in your Life File under **MEDICAL INFORMATION** - Annexure 3

1.4 Pets

What happens to your four-legged children in your absence? Maybe they have no feet, but slither or swim? Whether they flaunt feathers or have no hair; beautiful from ugliness or award-winning show material; to you they are precious and loved. In this section and appendix you are able to make sure that your ‘spoiled little ones’ are cared for.

- **Pet(s) information** - name(s) and contact details of person(s) who will care for your pet(s) in your absence. Provide clear indications regarding each pet: name, pet name, eating and sleeping habits, needs, quirks and whims, medical history.
- **Veterinarian** - name, telephone number and address of institution; name of Veterinarian; veterinarian card with valuable information regarding your pet(s).
- Any other information you think is necessary to care for your pet(s) in your absence is relayed here.

SEE ANNEXURE 4: PETS

Click here to complete and/or print **ANNEXURE 4**

Then file the completed documents and supporting documents / correspondence in your Life File under **PETS** - Annexure 4

In Life

1.5 Passwords

Passwords - access to everyday passwords is confidential and dangerous, but, when you are unable to manage your own affairs temporarily, it is essential that a trusted person knows where and how to access your cellphone, wi-fi, computer, alarm code(s), email(s), social media, Netflix, Microsoft account, One Drive and many others in order for your household to function as usual. Access to these everyday resources can be impossible and pose many challenges for your loved ones who normally would depend on you for sailing the ship effortlessly. It is not only information or important phone numbers that may become inaccessible, but also things like special memories, videos or photos on One Drive or your phone that may be lost.

You may choose to leave confidential bank profile information and/or debit card codes here, depending on your household circumstances and relationships to spouse/dependents. Be warned of the sensitive and confidential nature of this information. Please consider storing bank profile and bank card information separately from other information. (Some banks have lockboxes where you can lock confidential information away and keep the key / code with you.) A child may be trusted with the wi-fi password, but not necessarily with bank profile information. Likewise, inform the person(s) to whom access is entrusted, about the sensitive and confidential nature of the information and instruct them to handle the information accordingly. It is your choice where you will store or file this sensitive and confidential information and who you will trust with it.

Banking information is sensitive and confidential and should not be easily accessible. If your Life File is not in a secure place to file the information, store it elsewhere with instructions on how and where to access the information.

SEE ANNEXURE 5: PASSWORDS
Click here to complete and/or print ANNEXURE 5
Then file the completed document and/or supporting documents / correspondence in your Life File under PASSWORDS - Annexure 5

1.6 Personal monthly or daily obligations

Personal obligations - feel free to list your daily or monthly obligations here that still need attention in your absence. The saying “You only truly miss something when it is gone” is so true. Suddenly the household “falls apart” when one person’s daily tasks are neglected or not being done.

Just for arguments sake with regard to daily, weekly or monthly obligations, as well as maintenance: ask yourself this question - “If I were out of action for three months (perhaps with temporary memory loss) and return home after recovering my memory three months later – what will I find?” What instructions would you have liked to have left behind so that your return home could be less bittersweet? Perhaps you are the only person in the household who maintains the pool? In this section and appendix you can reveal your ‘secrets’. (For example: pool maintenance - three blue cups of Chlorine [kept on the right side of the middle shelf in the storage room] once a month. No swimming on that day. Backwash the pump every third Saturday.) Or perhaps you are the only person in the household who knows how to use the smart washing machine, and without notes, there may be a mountain of dirty laundry/clothes to welcome you home!

It may also be beneficial to leave names and contact details of trusted service providers who are already familiar with your needs for your loved ones. (For example: Refrigerator repairman, Pieter xxx xxx xxxx.)

In this section you can leave instructions that will save your loved ones a lot of anxiety and inconvenience in times of unforeseen circumstances or death. Consider your obligations and other non-reckoned actions such as manual payments, favorite recipes or even pot plant care and make a difference.

SEE ANNEXURE 6: PERSONAL MONTHLY OR DAILY OBLIGATIONS
Click here to complete and/or print **ANNEXURE 6**
Then file the completed document and / or supporting documents in your Life File under **PERSONAL MONTHLY OR DAILY OBLIGATIONS** - Annexure 6

In Life

1.7 Policies and Insurance

Here our emphasis is on provision: provision for undesirable and unforeseen circumstances and for the future: personal and or business insurance protects you against damage, theft or disability; retirement annuities (pension fund) provide for old age; investments and savings plans contribute to a desired future, to name just a few. Remember, if no one knows you've got it, how will they know to claim for it?

Feel free to consult a Financial Planner, or your broker, for guidance.

Consider a funeral policy with the undertaker of your choice. It is a short-term insurance plan (month to month) that contributes to, or fully settle, the costs of a funeral or cremation. The benefits of taking out your funeral cover directly with **Martin's Funeral Services**, or another funeral director of your choice, are manifold:

- Documentation required to submit the claim, as well as the claim forms, will be obtained or handled directly by the undertaker, making the process faster and easier for everyone. A one-stop solution.
- Support and assistance are provided from an institution you are familiar with or have a personal relationship with, where your needs are understood, and you are not merely a policy number.
- The funeral, or cremation, can proceed without worry or delays due to payment/funds not being available on time.
- Provision is immediate, whereas provisions made in your estate, or life policy(ies), may take longer to pay out than originally assumed, leaving the family in a temporary financial dilemma.
- If there is no beneficiary named on a policy, the claimed funds must be paid to the estate, and those funds may not be available when needed. With a funeral policy the funds are automatically intended to cover funeral/cremation costs immediately.

It is and remains wise to constantly (annually) weigh the costs of the service of your choice against the provisions you have made. Adjustments may be necessary from time to time. A hundred rand now may be worth ten rand tomorrow.

Make sure a **beneficiary is named on ALL your policies**.

SEE ANNEXURE 7: POLICIES AND INSURANCE
Click here to complete and/or print **ANNEXURE 7**
Then file the completed document and supporting documents / correspondence in your Life File under **POLICIES AND INSURANCE** - Annexure 7
Click here for more information on **FUNERAL COVERAGE OPTIONS**

1.8 Assests and Liabilities

Assets (income): is anything that brings you money IN; so something that puts money back in your pocket: property that you rent out; an investment fund; a business or skill that brings you income / money IN.

Liabilities (expenses): is anything that you have to spend money on; therefore, something that costs you money: membership fees; a telephone or cellphone contract; car/vehicle payments and many other expenses that gives money OUT.

SEE ANNEXURE 8: ASSETS AND LIABILITIES
Click here to complete and/or print **ANNEXURE 8**
Then file the completed document and supporting documents / correspondence in your Life File under **ASSETS AND LIABILITIES** - Annexure 8

1.9 Bank Details

File bank account information securely and confidentially with supporting documents and correspondence from your bank.

Passwords or pin numbers should be stored separately where only you and a trusted person know about - should it become necessary to access this confidential information on your behalf.

SEE ANNEXURE 8: ASSETS AND LIABILITIES
Click here to complete and/or print **ANNEXURE 8** further
Then file the completed document and supporting documents / correspondence in your Life File under **ASSETS AND LIABILITIES** - Annexure 8, but subdivide it as **BANK DETAILS**

1.10 My Will

Important to remember here: the original Will is usually kept safely at an attorney/bank where it was drawn up. Make sure you keep a sworn copy of your Will with you.

This is a legal document and comes into effect after death.

If you do not leave a Will, the process after death can be very unpleasant for your loved ones. In such a case, the distribution of your possessions and assets is determined by state law, also called "Intestate Succession Act". In-te-state ☺

It's always good to have a will and there's no better time to acquire one than today. So don't delay. No one is guaranteed a tomorrow.

A will must comply with the requirements set out in The Wills Act, number 7 of 1953, section 2(1) including:

- must be drawn up by a legally competent person, over sixteen years of age
- must be a knowledgeable person or bank or attorney or institution with an Estate department
- must be in writing and clearly set out
- An executor is preferably named in the Will and he/she must be impartial, responsible and trustworthy.
- The Master of the High Court can also appoint an Executor, should this become necessary. The duties of an Executor are complex and time-consuming. A lawyer (usually impartial) who specializes in estates is the easier option, and can also be a supportive co-Executor for a family member.
- Only your last dated and signed Will is valid... remember, witnesses must also sign!
- Your wishes must be feasible.
- Each page must be signed (initialed) by yourself, the Testator/Testatrix, and two independent witnesses who are not part of the will and signed in full on the last page by yourself, the Testator/Testatrix, and two independent witnesses.
- A Will includes the distribution of your possessions, assets and liabilities.
- In your Will, you appoint a guardian(s) for, for example, your minor or disabled child(ren) and even your pets.
- EXTREMELY IMPORTANT: review your Will regularly and adjust it as and when necessary.

Keep the following in mind when having your Will drawn up: legal terms such as **estate duty, inheritance tax, capital gains tax, income tax and Executor's fee**. Discuss these points with experts. Remember: you can make provision for these fees with an **insurance policy**.

The drawing up of a Will is free of charge at some institutions/banks. When more in-depth estate planning is required, it is wise to seek expert advice and incur the necessary costs to draw up a comprehensive, executable Will. There are some variable factors to consider. Some large institutions turn down "small estates" and only administer "large estates" - even if the Will was initially drawn up by them and they were named as Executor! Similarly, it is not wise to expect a family member or an ignorant (inexperienced) person to administer a "large estate". Keep this in mind as your circumstances change and make adjustments as and when necessary.

In Life

Consider the following points when appointing an Executor:

- He/she should preferably have legal, financial, tax and administrative knowledge, or at least understand it well.
- He/she must be impartial and trustworthy.
- The Executor is responsible for reporting the estate to the Master of the High Court.
- He/She is responsible for the distribution of inherited assets after assets have been listed and collected and liabilities have been settled.
- The Executor is accountable to the Master of the High Court.
- The Master of the High Court may appoint a co-executor if expertise is a problem.
- The Master of the High Court reserves the right to accept or reject an Executor appointment.

Personal information and copies of Identification documents/ Birth certificates of your dependents and/or heirs should be filed with your Will to save time and effort later on.

ALL deaths must be reported to the Master of the High Court within fourteen days after death. An estate can be reported online at https://dojonline.justice.gov.za, if you prefer. This way, every 'life' is 'finalized' on paper.

Useful resources may be:

- www.finansies.solidariteit.co.za
- www.solidariteitfinasieledienste.co.za
- www.eksekuteurs.co.za.

File your signed and sworn copy of your Will in your Life File under **WILL & TESTAMENT**

A checklist usually accompanies a Will - please see point 1.12.

SEE ANNEXURE 15: CHECKLIST
Click here to complete and/or print **ANNEXURE 15**
Then file it and supporting copies in your Life File under **WILL & TESTAMENT** - **CHECKLIST** - Annexure 15.

SEE ANNEXURE 9: LIVING WILL
Click here to complete and/or print **ANNEXURE 9**

SEE ANNEXURE 10: HEIRS
Click here to complete and/or print **ANNEXURE 10**

1.11 Pre-Planned Funeral Arrangements and Last Wishes

1.11.1 Help Guide - My Last Wishes

The **Help Guide** is a condensed version of your basic wishes regarding the end of your earthly life. It contains essential information that loved ones will need to know immediately after your passing.

Death is not a preferred or common topic of discussion and, although this information may have been mentioned superficially in the past, or even discussed at length, the passing of a loved one is emotionally overwhelming, rendering the best of us temporarily incapacitated. This makes the simplest tasks, normal rational thinking and even remembering basic information, a challenge. This Help Guide can be completed as an act of love to your loved ones for support and peace of mind.

A more in-depth discussion is possible and can be found in the PRE-PLANNED FUNERAL ARRANGEMENTS AND LAST WISHES appendix - Annexure 12.

SEE ANNEXURE 11: HELP GUIDE - MY LAST WISHES
Click here to complete and/or print **ANNEXURE 11**
Then file the completed document in your Life File under **HELP GUIDE - MY LAST WISHES** - Annexure 11.

SEE POINT 1.11.2: PRE-PLANNED FUNERAL ARRANGEMENTS AND LAST WISHES.

In Life

1.11.2 Pre-Planned Funeral Arrangements

The **Pre-Planned Arrangements** is a tool you can use, in life, to express in depth your wishes regarding the end of your earthly tent dwelling. For many people, pre-planned funeral arrangements are a taboo subject that they do not wish to spend any time on or think about. Then again, for others, it is an unfinished project that cries out for attention. The latter group finds peace of mind when their wishes are clearly recorded on paper. This resource is especially popular among people who are terminally ill (or are aware of such a person); people who have recently lost a loved one; are elderly or simply a “meticulous planner”.

No one wants to talk about death, until fate strikes and it is all we are forced to talk about. Then we wish we had this conversation at least once, in life, so that we could get the answers to the questions we are forced to answer! This Appendix is that one time. Think carefully about your wishes and record them on paper. Mark the conversation off as completed. Relax and know that you have left your loved ones a legacy that few have the privilege of having. Now they can take on the difficult tasks ahead with confidence and peace of mind.

It is by no means a requirement to plan every aspect of your funeral meticulously ahead of time. But there are a few basic guidelines for your own peace of mind, and that of your loved ones. For example: Do I want to be buried or cremated? Do I want a church service or only a farewell at the graveside? If I choose cremation - what should be done with my ashes? What is my favorite flower? What about repatriation? Through the Help Guide, Pre-Planned Arrangements and Last Wishes we aim to address these issues and in turn give peace of mind to everyone!

Martin’s Funeral Services stores your Last Wishes digitally for easy access when the time comes.

Please attempt to make adequate provision for the costs of a funeral, cremation or repatriation of your choice. Make adjustments as your needs change. Remember to follow up with your funeral director to ensure that all costs remain covered over time.

SEE ANNEXURE 12: PRE-PLANNED FUNERAL ARRANGEMENTS AND LAST WISHES
Click here to complete and/or print **ANNEXURE 12**
Then file the completed document and copies in your Life File under **PRE-PLANNED FUNERAL ARRANGEMENTS AND LAST WISHES** - Annexure 12.

1.12 Checklist

This Checklist, with all the information and supporting documents, is required by the Executor of the Estate upon death. With all this information and documents in place, the process of estate administration will be significantly shortened. For your convenience, the Checklist is there to mark each applicable point as done or not done. The Checklist is usually part of your original Will.

SEE ANNEXURE 15: CHECKLIST
Click here to complete and/or print **ANNEXURE 15**
Then file the completed document in your Life File under **MY WILL** - **CHECKLIST** - Annexure 15.

1.13 Where to find what?

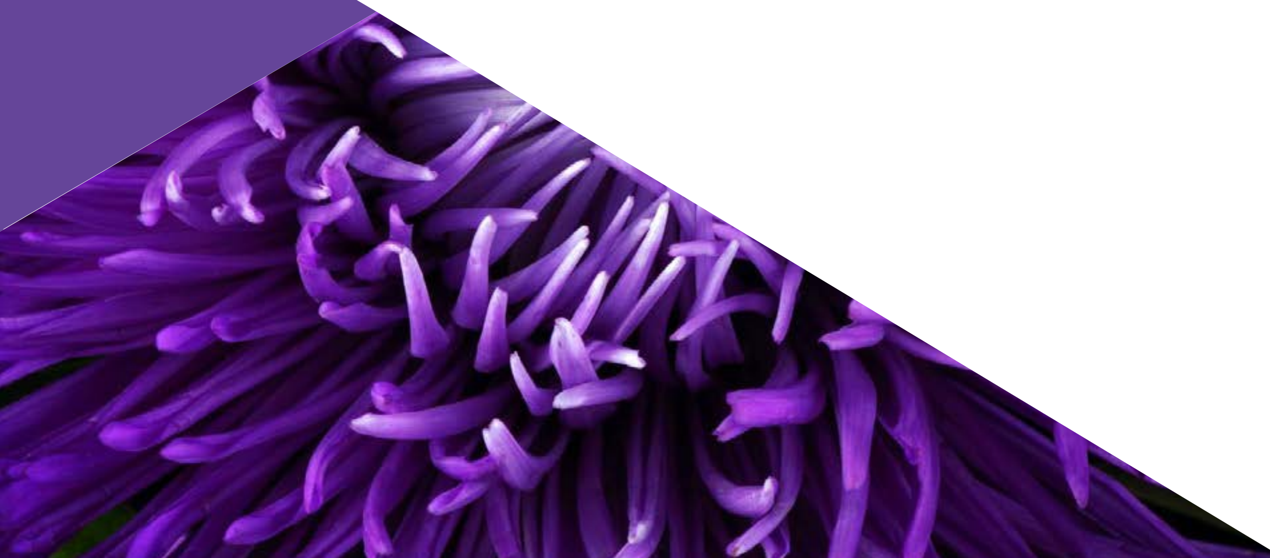
What a headache!! Have you ever rushed to finish all your early morning and before-school chores on time? Packing lunch boxes. Combing hair. Feeling relieved that you've managed to get everything done in a nick of time and despite all the challenges, you may actually be on time for once! Then Chaos ... the car keys are missing! Now, put yourself in the shoes of your loved ones when you are not reachable, Overwhelmed with grief and unforeseen circumstances, unable to find basic items or information necessary to do daily tasks, having no idea where to look for or find what!

Now you are able to calm some of the chaos by helping them find what they may be looking for with this act of kindness.

Don't be shy about explaining in terms that you know your loved ones will understand.

SEE ANNEXURE 13: WHERE DO I GET / STORE WHAT?
Click here to complete and/or print **ANNEXURE 13**
Then file the completed document in your Life File under **WHERE DO I GET / STORE WHAT?** - Annexure 13

2 Upon Death



2 Upon Death

What to do now? "Losing" someone to death is one of the most difficult challenges one can face! Unfortunately, this is a reality that no one can escape. It is more than most of us can or want to handle. Relax with a cup of coffee and read on to be more prepared.

2.1 Natural Causes

What is meant by "Natural Causes"?

This is when someone dies, with or without warning, as a result of old age or illness, usually life-threatening (terminal). Examples: old age, heart disease, various types of cancer.

A post-mortem examination is not required here. However, the family may request a post-mortem examination, of their own free will, at a cost as determined by the relevant physician/state medical officer who conducts the examination.

What do I do when death is due to Natural Causes?

At a hospital?

- **Inform** the hospital staff as soon as possible that Martin's Funeral Services or other undertaker is the Funeral Director of your choice - NO ONE may force you to use a specific or different funeral director of their choice.
- **Contact Martin's Funeral Services** or another Funeral Director of your choice yourSELF as soon as possible, with all the necessary information about the deceased and place of death.
- **Permission** to remove your loved one should be confirmed with a signature. - NO ONE / no other funeral home may force or persuade you to use a specific or other provider of their choice.
- Take a moment to **say your final goodbyes** here before your loved one is removed to your Funeral Director's premises.
- Usually, the hospital staff will notify your Funeral Director when the necessary documents are ready, and the deceased may be removed. (You are welcome to follow up on this.)

Home / Old Age Home / Care centre (hospice) or elsewhere?

- **Contact Martin's Funeral Services**, or another Funeral Director of your choice, and inform him/her of the death, time and place and whether you have contacted an ambulance. Your Funeral Director will know how to handle this. Remember, he/she may only remove the deceased after the Death Report has been issued by a doctor or paramedic.
- **Call an ambulance**, if not already done. Upon their arrival, the ambulance personnel will issue a Declaration of Death to declare/confirm the death. This document is later handed over to the medical doctor who must complete and issue the Notification of Death (DHA-1663). The Notification of Death (DHA-1663) is then handed over to your Funeral Director to register the death.
- **Permission** to remove your loved one should be confirmed with a signature. - NO ONE / no other funeral home may force you to use a specific or other provider of their choice.
- Take a moment to **say your final goodbyes** here before your loved one is removed to your Funeral Director's premises.

What documents will be required for collection / removal, if possible?

- **Original Identity Document (ID)** of the deceased, if immediately available. If not, ensure that the document is handed over to your Funeral Director as soon as possible, as it is required to register the death.
- **Permission** to remove your loved one should be confirmed with a signature. - NO ONE / no other funeral home may force you to use a specific or other provider of their choice.
- **Identity document (ID)** of the responsible person who will handle the arrangements.

Give yourself and your loved ones a chance to calm down before you even start thinking about the funeral arrangements. When you are ready contact **Martin's Funeral Services** or a Funeral Director of your choice to set up an appointment for the arrangements, and he/she will guide you further.

Click here to print out practical advice on what to do when death occurs 2.3: **TASKS TO DO / DECISIONS TO CONSIDER**

2 Upon Death

2.2 Unnatural Causes

What is meant by "Unnatural Causes"?

Any death resulting from an external factor like an accident or murder is an unnatural death / unnatural cause of death. It is often described as unexpected, a severe shock and filled with confusion.

A post-mortem examination by a registered Forensic Pathology Laboratory/State Morgue registered Forensic Pathologist is mandatory to determine the cause of death at no cost to the family.

What do I do when death is due to Unnatural Causes?

- **Call the nearest police station** (SAPS), if they are not already on the scene.
- **Write down** all important (and seemingly not important) **information**. Take photos, if possible. **ANNEXURE 14** may be helpful.
- Neither you nor a funeral director may remove anything/anyone from such a scene.
- The deceased(s) will be removed by the staff of the State Mortuary - free of charge. Make notes by whom, when and where removal takes place.
- The staff of the State Mortuary will give you a case number, and notify you of when to identify your loved one - free of charge. Identification of the deceased must be done by a next of kin.
- Make sure you CLEARLY inform them who the Funeral Director of your choice is: **Martin's Funeral Services** or other.
- **Permission** to remove your loved one must be confirmed with a signature. - NO ONE may force you to use a specific or other vendor of their choice.
- The postmortem report is not freely available, but may be requested by the immediate next of kin, if applicable. This might only be available in months or even years.
- Contact **Martin's Funeral Services** or another Funeral Director of your choice **as soon as possible** with:
  - full details of the deceased - name and surname, date, time and place of death;
  - the case number
  - which State Mortuary
  - and the time of identification.

Martin's Funeral Services or another Funeral Director of your choice will, if possible, accompany you to the State Mortuary for identification and assist you as far as is reasonably possible there. It is advised to go to the State Mortuary with the Funeral Director and support, as this is never an easy experience.

A Trauma Counsellor / Social Worker may be appointed to help you through the process.

Please discuss any questions or concerns with Martin's Funeral Services or another Funeral Director of your choice. He/she is professional and will try to take as much responsibility as possible out of your hands regarding the specific arrangements.

Documents required for the collection/removal of the deceased, if possible:

- Original Identity Document (ID) of the deceased;
- Original Identity Document (ID) of yourself/next of kin;
- Original Identity Document (ID) of the responsible person, if not yourself.
- The State Mortuary staff will hand over the necessary Notice of Death to your Funeral Director as soon as possible to register the death and arrange with him/her for the removal of the deceased.
- **Permission** to remove your loved one should be confirmed with a signature. - NO ONE may force you to use a specific or other vendor of their choice.

SEE ANNEXURE 14: UPON DEATH - WHAT DO I DO IF A LOVED ONE DIES?
Click here to complete/print **ANNEXURE 14**
Then file in your Life File under **UPON DEATH - WHAT DO I DO IF A LOVED ONE DIES?** - Annexure 14

2 Upon Death

2.3 Tasks to do / Decisions to consider

In preparation of the funeral/cremation

This section provides a basic guideline to assist you through the initial uncertainties of the funeral arrangements and to enable Martin's Funeral Services or another Funeral Director of your choice to perform his/her duties to the best of their ability. It is not mandatory to have all the answers ready for your initial visit to/from your Funeral Director as they will guide you through the steps, but should your state of mind allow it, it may save time and provide a sense of calm to be prepared. At **Martin's Funeral Services** it is our honor and privilege to assist and guide you through this process. We conduct the funeral arrangements with proficiency and empathy, as and where it is convenient for you, adding peace of mind - without pressure on you or the family. As far as possible we will take the burden of most of the arrangements off your hands.

Tasks to do and decisions to consider:

- [ ] Notify loved ones, next of kin, family and friends of the death.
- [ ] Notify your minister/preacher/priest or religious leader of the death.
- [ ] Make sure you have cash/funds at your disposal for the near future, should you be dependent on the deceased's finances/money.
- [ ] Notify the family doctor, or the doctor who last saw/examined the deceased, of the death - natural causes or unnatural causes. Provide the doctor's contact details to Martin's Funeral Services or another Funeral Director of your choice. The doctor will provide a Notification of Death form (DHA1663) that is necessary for the registration of death.
- [ ] Did the deceased leave any Last Wishes?
- [ ] What are the deceased's Last Wishes?
- [ ] Does the deceased's Will mention his/her wish to be buried, cremated or repatriated? This does not necessarily have to be confirmed in writing, but if the deceased did specify this in his/her Will, the wishes must be respected.
- [ ] Find out what financial provisions have been made and what funds are available, so that a budget can be made for the funeral service / the cremation service / the repatriation.
- [ ] Remember: Martin's Funeral Services are also Service Providers for ABACUS; GBA; PROSPERCARE; SAMBA; UASA; NEHAWU and others.
- [ ] No one may force or threaten you or your family in any way to make use of their services. If pressured, please report such cases as soon as possible. Take your time and make informed decisions.
- [ ] Discuss the following:
  - [ ] Memorial service?
  - [ ] Grave service? If so, where and should an existing headstone be removed?
  - [ ] Silent cremation (no service only cremation)?
  - [ ] Repatriation?
  - [ ] Name and contact details of the minister/preacher/priest. Who will officiate the service?
  - [ ] Will the coffin/casket be present in the church/chapel/venue?
  - [ ] Date, time and place of the service?
  - [ ] Scripture passage for reading?
  - [ ] Songs or hymns?
  - [ ] Flowers?
  - [ ] Photos and other information for the funeral letter/leaflet?
  - [ ] Slideshow
  - [ ] Live broadcast (streaming)?
  - [ ] Did the deceased want to be an organ or tissue donor?
  - [ ] Are there clothes you would like your loved one to be dressed in?
  - [ ] An invitation / notice can be used to determine attendance, and in turn the need for leaflets and refreshments?
  - [ ] Other personalized requests that Martin's Funeral Services can help with?

SEE ANNEXURE 14: UPON DEATH - WHAT TO DO IF A LOVED ONE DIES?
Click here to complete and print **ANNEXURE 14**
Then file it in the Life File under **UPON DEATH - WHAT DO I DO IF A LOVED ONE DIES?** - Annexure 14
Discuss with your Funeral Director.

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3 After Death

3 After Death

When everything around you settle down. The raging storm of emotions, people, messages, questions and everything else finally quiets down. Too much has happened too quickly and ever so deeply. Everything still feels so unreal! All around you pieces of a life that once was lie scattered. Where do you start? What pieces do you pick up and what do you leave behind?

May the following practical tips shine a ray of light in your darkness, and give direction in this unfamiliar territory.

Gather the things that you can use build a new (or rather, a different) life upon; beautiful memories for warmth and comfort; noble legacies from lessons learned to pave the path forward; a touch of pain to stay grounded and grateful for what was, what is and what is yet to come. Let go of that which crumbles the spirit and weigh down the soul, stealing your joy and peace - these are bricks of destruction that will weather the house away.

Encouraging messages, prayers and handshakes may have supported you until now but will fade in time. After this season in your life, in which you had limited control, you are able to reclaim control. Brick by brick, all in good time. Choose to pick up the pieces, to rebuild, to live... the choice is yours.

3.1 Practical tips after death

In case the deceased lived alone:

- remove perishable foods and garbage from the home
- turn off unnecessary electrical appliances
- make arrangements for the care of the pet(s)
- remove or make arrangements for the plants/garden and their care
- recharge electricity if prepaid units were used and needed for an outdoor light, refrigerator or freezer
- determine when the premises must be vacated if it is a rental unit or in a care center (hospice)
- cancel all pre-arranged/paid meals and services.

If you have lost your partner/someone close to you to death:

- Try to stick to normal everyday routines as much as possible (this gives a sense of “security”)
- Print out a basic shopping list to help with the initial ‘first time’ and the overwhelming feeling that this basic task may present. (ANNEXURE 19: SHOPPING LIST)
- Set up a budget for yourself - plan your income and expenses
- Amend your existing Will or draw up a temporary simplified Will for yourself - as long as there is an updated basic Will that will protect the well-being and care of your dependents, should something happen to you. In time you can give more in depth attention to drawing up a proper Will.
- Try not to make any big, life-changing decisions for at least one year. Your emotions and circumstances are compromised and may lead you astray.

Your Life File contains everyday information, valuable to survival/coping. For example:

- How/where to recharge the electricity (ANNEXURE 6: PERSONAL MONTHLY, DAILY OBLIGATIONS)
- What is the alarm code? What is the password to access email(s) or social media? (ANNEXURE 5: PASSWORDS)
- Where to get the keys to the storage room? (ANNEXURE 13: WHERE DO I GET / STORE WHAT?)

Report the death to the Master of the High Court within 14 days:

- To save yourself a lot of heartache and inconvenience - wait until after all the immediate formalities have been completed before you begin this process. Be present in the initial kick-off phase of the grieving process first, then tackle the administration part.
- Regardless of the size of an estate, every life must be finalized on paper... that is the very purpose of an estate.
- Notify the Executor to begin the process. If no Executor has been named, or if no Will was left, get expert advice and assistance in appointing an Executor - either through your broker, lawyer or banker.
- The estate can also be registered online. An Executor Appointment Letter can be obtained by following the steps on the website https://dojonline.justice.gov.za. Be warned that this task may be time-consuming and overwhelming when uninformed, therefore expert advice is suggested.
- IMPORTANT: Have the Executor or Administrator acknowledge receipt of all documents and information in writing. Keep proof of this on record. In times of emotional trauma, it is not uncommon to act out of character. Grief may render a competent person temporarily absent-minded and forgetful. This state of mind can easily be exploited.

3 After Death

The Life File is a treasure trove of information that may be required during the administration process of an estate.

Follow the instructions of the Executor as promptly as possible and be patient.
Estate administration is a process that can take months, even years to complete, depending on each individual case. (Between six months and two years, plus.) Having the necessary documentation readily available may save valuable time and effort.

Notify the employer and financial institutions.

Redirect email(s).
Place an automated message on the email account(s) announcing the death of the person concerned. Also provide referring contact details should further assistance or attention be required.

Social media.
Make an announcement on the deceased's social media platforms such as Facebook, Instagram, Telegram, etc. Close all social media platforms.

Life-changing decisions.
It is wise not to make any life-changing decisions now. Preferably wait between six months and one year after the death of your partner/ family member before making any major decisions. Emotions have a way of making you over-hasty and making poorly considered decisions. When the dust of the initial shock settles, you start to think clearly again and can make sensible decisions again. In this way you protect yourself from possible exploitation. For example: a hasty sale of a valuable property/item to a very 'sympathetic buyer', may not benefit you nearly as much as the buyer who spotted a potential bargain. This exploitation opportunity may be seen/taken not only by a heartless realtor but even a caring family member/ friend.

Be good to yourself. Take time. Rest. Eat.
Be honest with yourself and those around you about your feelings, needs and circumstances. Make a point of looking after your health and personal hygiene. A healthy body houses a healthy mind.

Reach out to resources at your disposal.
Take care of your physical and mental well-being. It is 'okay' to not be 'okay', but it is not 'okay' to stay that way. Your circumstances, your hurt and your grieving process are real. It is unique to you. There is no quick fix for recovery, but there are resources and hope for a new / different tomorrow. Reach out to other people or resources around you!

- Practical counseling (help to overcome everyday tasks and challenges through creative solutions)
- Spiritual counseling (free at churches)
- Trauma counseling (free at trauma centers and churches)
- Support groups with shared circumstances or interests (CANSA, Afriforum, art classes for widows/widowers to name a few)
- Life coaching
- Friends and family want to help, but don't always know how to. This often results in them being overly cautious about hurting you. Their silence can easily be misunderstood and lead to feelings of abandonment when the opposite is true as they are merely trying to respect your 'space'. Surround yourself with positive people, you'll be surprised to find that they really care and want to be there for you. Avoid others who are grieving or hurting themselves, negatively is extremely contagious.

Accept help.
It is not necessary to walk this road alone. By allowing others to help you through your hurt, you may very well be helping them in a process that you may not know anything about. It is true that a burden is lighter when it is carried by more than one. It is not a sign of weakness to accept help or to allow others to support you, on the contrary, it is evidence of the will to survive!

Live life.
Celebrate life by living. Commemorate the memory of the person who is no longer there. Don't throw a veil of mourning over beautiful memories to cover them. Instead, allow those memories to be a source of joy instead. Yes, today the storms rage, but tomorrow the sun will shine again – wonder upon wonder. Choose to live in the light. You may pitch up a temporary tent in the pain, but don't build a house in the rubble.

SEE ANNEXURE 17: PRACTICAL TIPS AFTER DEATH
Click here to print **ANNEXURE 17**
File it in your Life File under **PRACTICAL TIPS AFTER DEATH** - Annexure 17

SEE ANNEXURE 19: SHOPPING LIST
Click here to print **ANNEXURE 19**
File it in your Life File under **SHOPPING LIST** - Annexure 19

3.2 Grieving Process

Understand the grieving process:
The greatest reality of life is death. The opposite of life. Maybe that's why death feels so wrong? It's one of the hardest burdens to bear. It's inevitable. No one can escape it. We're all going to stand in front of that door at some point, even if it makes no sense. Yet grieve cannot be generalized. Each person is unique with their own understanding, we believe differently, are from different environments and in different relationships. Our needs differ in every way, they may seem like they're the same ... they're not. The grieving process is no different. We all grieve differently.

Why does loss hurt so bad? Ask yourself the question:

"What would be the value of life if the absence of life carried no weight?"

Tears then is the evidence of love. Grieve, the price of love.

Gratitude increases when we realize that we were privileged to have enjoyed something as precious as love. Something so profound that the absence of it leaves an immense void filled with sorrow and tears. With this concept in mind a ray of Light manages to shines through making our tears sparkles like diamonds. We are able to rise and recognize the beauty in the pain ... these tears too can sparkle like diamonds. Allow yourself to experience your pain in a positive and healthy light, in your own time.

Important concepts to understand within the grieving process

Trauma is not what was done to us, but what happens within us as a result of what happened to us.

Through the testimonies of those who endured the pain of loss, we are able to find some solace and strength in common ground. In this section you'll find practical advice and information from others who at some point also felt hopeless, but was able to find strength, learned to adapt, made difficult choices along the way, but eventually found peace and healing.

These testimonies warn of taking the 'long' road. The 'long' road goes around the mountain, where we easily get lost and cannot find our way back. They encourage the shorter route, even though it is harder, as it is steep to go over the mountain. You may stumble, may even get hurt. Get up anyway and go at it again, always forward, step by step, because at the top we are able to see our destiny in the distance. A place of Hope, rest and healing. From there the climb is gradually downhill and increasingly bearable. There is no deadline for grieving, nor is there a right or wrong. We do not forget the past, we just choose not to let it way us down.

Seven stages of the grieving process:
Not always in the same order: shock; denial; anger; bargaining; depression; testing and acceptance. There is a myriad of variables in the human environment. Generalizing is dangerous - it is not a fact that every person will experience all of these stages, nor necessarily in this exact order. It is a fact that knowledge helps us to recognize and understand the process and enables us to look at our emotions with insight.

Unhealthy patterns of mourning:
Pain associated with loss often affects more than just our emotions. This pain can erode our faith, our mindset, and even our physical well-being. There are thus unhealthy patterns of mourning associated with "too much." Like anything else in life, "too much" of a good or bad thing is never good, such as holding on to excessive, deep, and persistent pain or items. It may be that we hold on to the pain out of fear that we might lose even more. It may be involuntary or intentional. Identifying signs of unhealthy grieving is key in making progress and keeping you focused on the mountaintop. We move in the direction we aim!

3 After Death

A few tips, from others who have experienced loss, on healthy grieving:

- Try to make as few changes to your usual daily routine and environment as possible. There has been enough disruption, don't add to it.
- Before it takes root, decide in advance, for yourself, not to give room to feelings of blame. Choose not to blame others nor yourself. Blame breeds bitterness. When you begin to experience these feelings, purposefully remove them as far from you as possible. Make the choice to protect yourself from the pain, lies and bitterness it brings. Write on the refrigerator in your house: "FORGIVENESS SAVES THE HEART FROM BITTERNESS AND PLANTS PEACE IN ITS PLACE".
- Don't put pressure on yourself by expecting that you will get over the pain of loss "quickly" or within a time limit.
- Promote healthy growth through the willingness to adapt to changes in your life.
- Sometimes we get so lost in the memories of what was or could have been that we miss the blessings of this moment in front of us.
- Be honest with yourself. Remember and celebrate the good and the bad of your loved one. Be real. Don't create a perfect illusion of your loved one, it is impossible to measure up to. We all have faults; our imperfections make us uniquely special.
- Be brave and feel your pain, however hard it may seem, experience it and do not avoid it.
- Talk about your deceased loved one. Beware of holding his/her name hostage by making it forbidden territory. Your loved one was and is a part of your lives. Don't be afraid to say his/her name! To walk on eggs to avoid breaking them does not work.
- Retreat, when necessary, but don't stay there. Intentionally re-engage in the present.
- Comfort does not come in bottles. Alcohol, drugs and medication are not band aids but rather crippling crutches.
- Don't 'idolize' material things. Be vigilant not to make that sentimental item (shirt/dress/chair) an unhealthy connection/possession that brings no real comfort but instead only prolong the hurt.
- When you don't want to get out of bed, that's 'okay'. BUT get up anyway, wash your face/take a bath/shower, put on fresh clothes, eat a sandwich or a cup of coffee/tea and THEN climb back into bed. Pull the covers over your head and cry/scream/shout/kick/laugh. And when you're tired of crying/screaming/shouting/kicking/laughing, sleep, because sleep is medicine. When you wake up... start the process all over again, but tomorrow, before you climb back into bed, force yourself to do one more task. Perhapse, walk around the house/block, and the next day try to go to the shop. Repeat the process and every day you will see that you've gotten a little stronger and did a bit more.
- Speak life over yourself. Words are powerful. Feed yourself with positive thoughts.
- If you want to feel sorry for yourself, do it. Ask yourself: what good did it do me?
- Don't chase ghosts. Worrying about the future won't solve anything. Of all the things you were afraid of happening, how many actually happened?
- Beware of unreasonable expectations of yourself, your family, and your friends. Such expectations set you up for disappointment and failure.
- You don't have to feel guilty when you're having a 'good' day. Neither your hurt nor your deprivation of happiness will make anyone else happier. Your loved one would have rather you be happy.
- Remember, you may have an 'off' day - it is not a sign of weakness or disbelief or callousness, it's evidence that you are human.
- Faith is substance of things hoped for, the evidence of things not seen. Just because we don't see something right now doesn't mean it doesn't exist or cannot be. Hold on to faith. Time doesn't heal... JESUS does! When we come to the realization that the flesh can only carry us so far, then we achieve surrender, acceptance, and healing.
- **Don't underestimate yourself!**
- You are emotionally stronger than you give yourself credit for.

The grieving process is not a race to a finish line, but rather a continuous choice not to give up.

How to support someone in time of loss:

The world starts to spin again after the funeral or cremation service. In reality, it has never really stopped spinning. The influx of family and friends who came so faithfully to comfort you, becomes less and quickly it becomes quiet. Welcome silence at first, but then a lonely silence. Supporters decrease drastically. A manageable, constant positive flow of support is more supportive than a rapid flood that suddenly and unexpectedly stops and leaves you alone. Not everyone understands and knows how to assist and support someone in such a fragile, painful state. Mostly everyone has good intentions: they may think "I'm not going to call, because maybe it's not an opportune time" or "I'll drop off a plate of food at your door, because I don't want to come in and bother you." Will we ever know when it's an opportune moment or when I'm not bothering you? The value of encouragement AND contact is immeasurable. When we look back on our grieving process, it is precisely all of these ill-timed, simple, honest act of love and caring that were our saving graces on our lonely path that kept us going.

3 After Death

Advise on how to support someone who is grieving, from those who have experienced loss themselves:
- **Contact** - don't stop keeping in touch. Even a "missed call" on the phone or a plate of food at the door, sends a message that reminds, "I'm thinking of you, you're not alone."
- **Promises** - keep your promises/commitments. Words don't carry as much weight as actions. When you say you'll do something, DO it. There are enough disappointments as it is, don't add to it.
- **Choices** - even if you are rejected, continue to involve the grieving person in activities. Make him/her a part of life, without coercion. Give the person a choice to accept an invitation, or not to. Don't just assume the person is going to decline the invitation. Give him/her control by allowing him/her to make his/her own choice without coercion or blame.
- **Listen** - listen without judging and without having an answer ready.
- **Clichés** - be careful. Beautiful words do not always portray reality, they obscure it.
- **Acknowledgement** - give healthy acknowledgement to the person's loss/emotions. When you acknowledge their pain they do not have to convince you of it and may then go to the next topic/step in the conversation sharing freely.
- **Identity** - the person has lost a loved one, they did not lose their identity. Do not treat them differently.
- **Talk** - talk, but make sure you listen and you hear. Create an opportunity and allow the thoughts that plague the heart to escape through the mouth. When that heavy basket is unloaded, the burden is lighter. When the words are allowed out of the basket, they might stay out and not turn into actions/beliefs. Your presence, whether physical or emotional, is more valuable than words of encouragement and correction.
- **Help** - help, without invitation. When you see a need, jump in and help without an invitation, because you won't necessarily get one.

Not everyone is so fortunate to enjoy a supportive framework. Even those who are showered with kind words and assistance reach a point where it is not enough to pull them out of the dark hole they are in. There are many crutches to lean on, but, in order to walk again, you must make the choice to put down the crutches and take the first step on your own. When that first step seems too difficult, ask for help.

It's okay to not be 'okay', but it's not 'okay' to stay that way. :-)

Reach out to resouces at your disposal:
- Practical counseling (help to overcome everyday tasks and challenges through creative solutions)
- Spiritual counseling (free at churches)
- Trauma counseling (free at trauma centers and churches)
- Support groups with shared circumstances or interests (CANSA, Afriforum, art classes for widows/widowers to name a few)
- Life coaching
- Friends and family want to help, but don't always know how. This often results in them being overly cautious about hurting you. Their silence can easily be misunderstood and lead to feelings of abandonment when the opposite is true as they are merely trying to respect your 'space'.
- Surround yourself with positive people, you'll be surprised to find that they really care and want to be there for you. Avoid others who are grieving or hurting themselves. Negativity is extremely contagious.

Positive thoughts and choices lead to healing:
- **Helping others** - The benefit of helping others is that you yourself gain the most from it. Make a difference in someone else's life and enjoy the healing, uplifting effect it has on your own.
- **Accept help** - It is not necessary to walk this path alone. By allowing others to help you through your hurt, you may very well be helping them in a process that you may not know anything about. It is true that a burden is lighter when shared. It is not a sign of weakness to accept help or to allow others to support you, on the contrary, it is evidence of the will to survive!
- **Live life** - Celebrate a life by living. Commemorate the memory of the person who is no longer there. Don't throw a veil of mourning over beautiful memories to cover them. Instead, allow those memories to be a source of joy instead. Yes, today the storms rage, but tomorrow the sun will shine again – wonder upon wonder. Choose to live in the light. You may pitch up a temporary tent in the pain, but don't build a house in the rubble.
- **Faith** - Faith is substance of things hoped for, the evidence of things not seen. Just because we don't see something right now doesn't mean it doesn't exist or cannot happen. Hold on to faith. When we come to the realization that the flesh can only carry us so far, then we achieve surrender, acceptance, and healing. Time doesn't heal... JESUS does!

Remember – You are a work in progress. There is hope for a future where you will be able to smile and say with confiction "I've made it this far, I choose to let go of the pain to make space for good memories, joy, peace and above all, LOVE"

SEE ANNEXURE 18: GRIEVING PROCESS
Click here to print **ANNEXURE 18**
File in your Life File under **GRIEVING PROCESS** - Annexure 18.

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Annexures

Annexures

Annexure 1 - Personal Information

Surname			
Full Names			
ID number			
Physical address			
Postal address			
Telephone number			
Cellphone number			
Email address			
Employer - Contact person		Tel	
Income Tax number			

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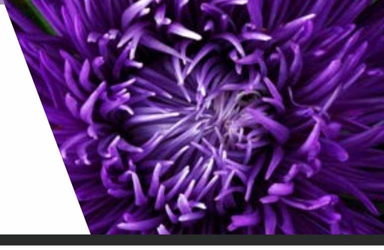

Annexures

Annexure 2 - Marital status

Spouse / Life partner				
Surname				
Full names				
ID number				
Physical address				
Postal address				
Telephone number				
Cellphone number				
Email address				
Marriage	Wedding date	YYYY/MM/DD	Town	
	In community of priority			
	Non-community of goods (with the accrual distribution)			
	Non-community of goods (without the accrual distribution)			

Former Spouse/s				
Surname				
Full names				
ID number				
Physical address				
Postal address				
Telephone number				
Cellphone number				
Email address				
Date of death				YYYY/MM/DD
Divorce	Town where divorced / court		Date divorced	YYYY/MM/DD
Divorce decree	Master of the High Court reference number			

Annexures

Annexure 2 - Marital status (continued)

Surname					
Full names					
ID number					
Physical address					
Postal address					
Telephone number					
Cellphone number					
Email address					
Date of death					YYYY/MM/DD
Divorce	Town where divorced / court		Date divorced		YYYY/MM/DD
Divorce decree	Master of the High Court reference number				

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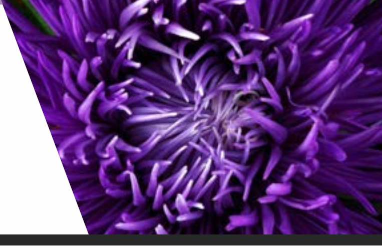


Annexures

Annexure 3 - Medical Information

Medical Aid	
Name of medical aid	
Medical aid number	
Name of medical aid plan	
Name and Surname of Principal member	
Membership number	

Allergies (please list)

Blood type	
Self	
Spouse / Life partner	

Medical history (short summary)

General Practitioner	
Name and Surname	
Contact number	
Emergency number	

Other medical contacts		
	Name	**Contact number**
Specialist (if applicable)		
Hospital of your choice		
Pharmacist		
Optometrist		
Dentist		
Physiotherapist		
Minister / pastor / priest		
Psychologist		
Other		

Annexures

Annexure 3 - Medical Information (continued)

Medical aids (for example hearing aids, walking aids, pacemakers, artificial limbs and the like)	
Self	
Spouse / partner	

Previous medical condition(s) (specify)

Current/chronic medical condition(s) (specify)

Everyday / chronic medicine/s (specify)

Surgery / plastic surgery (specify)	
Self	
Spouse / partner	

Do you smoke?		
Self	Y	N
Spouse / partner	Y	N

Do you drink hard liquor?		
Self	Y	N
Spouse / partner	Y	N

Do you use drugs?		
Self	Y	N
Spouse / partner	Y	N

Annexures

Annexure 3 - Medical Information (continued)

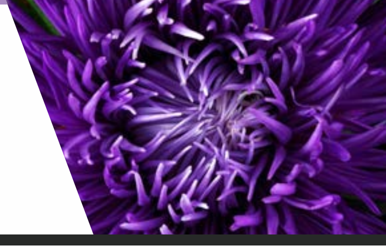
Important medical information of next of kin / family (specify relationship and give descriptive information)	
Relationship	**Description**

Important information		
Organ / tissue donor	Y	N
Pacemaker	Y	N
Living Will	Y	N

Any other medical information that you deem to be important

Contact person in case of an emergency	
Surname	
Full names	
Physical address	
Cellphone number	
Email address	
Relationship	

Surname	
Full names	
Physical address	
Cellphone number	
Email address	
Relationship	



Annexures

Annexure 4 - Pets

Name		Born	YYYY/MM/DD
Description of pet			
Chronic medication or allergies			
Vet name			
Telephone number of Vet			
Pet insurance scheme			
Insurance scheme contact number			
Notes for care			

Name		Born	YYYY/MM/DD
Description of pet			
Chronic medication or allergies			
Vet name			
Telephone number of Vet			
Pet insurance scheme			
Insurance scheme contact number			
Notes for care			

Name		Born	YYYY/MM/DD
Description of pet			
Chronic medication or allergies			
Vet name			
Telephone number of Vet			
Pet insurance scheme			
Insurance scheme contact number			
Notes for care			

Annexures

Annexure 4 - Pets (continued)

Name		Born	YYYY/MM/DD
Description of pet			
Chronic medication or allergies			
Vet name			
Telephone number of Vet			
Pet insurance scheme			
Insurance scheme contact number			
Notes for care			

Name		Born	YYYY/MM/DD
Description of pet			
Chronic medication or allergies			
Vet name			
Telephone number of Vet			
Pet insurance scheme			
Insurance scheme contact number			
Notes for care			

Name		Born	YYYY/MM/DD
Description of pet			
Chronic medication or allergies			
Vet name			
Telephone number of Vet			
Pet insurance scheme			
Insurance scheme contact number			
Notes for care			

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Annexure 5 - Passwords

Passwords (keep your confidential information safe)

This information is NOT STORED HERE, you can only complete and print it for your own safekeeping)

Description	**Password / Login details** ("Log in - Username - password")
Alarm system	
Alexa	
Electricity account / recharge online	
Email	
Facebook	
Unlock phone	
Gym locker	
Gate code	
Instagram	
Internet banking app	
Safe	
Microsoft	
Netflix	
Playstation	
Unlock computer	
Cellphone banking app	
Locker	
TikTok	
Whatsapp	
Wifi	
Other	

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Annexure 6 - Personal monthly or daily obligations

For example: In case of long-term hospitalisation:

Description	Date / day
Water plants	Tuesdays
Phone in water meter reading to the rental lady. Sarie - 012 345 6789	18th of every month
Search pool pipes for stuck leaves	When pool turns green

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Annexure 7 - Policies and Insurance

Funeral policies and Funeral insurance							
For my peace of mind and your convenience, I have taken out cover from							
Waiting period							
Contact number							
Reference number/s							
Coverage amount	R						
or include the following services through a specific service provider							
Monthly premium	Debit order		EFT		Cash		Debit order

Additional coverage / Provision	
Institution	
Coverage	
Policy number	
Contact number	

Institution	
Coverage	
Policy number	
Contact number	

Insurance	
Institution	
Coverage	
Policy number	
Contact number	

Institution	
Coverage	
Policy number	
Contact number	

Click here for more information about funeral cover options.

Martin's Funeral Services offers a wide range of affordable funeral cover for all ages. If you are interested, please contact us.

File policy documents, joining forms or correspondence in your Life File under **POLICIES AND INSURANCE**.

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Annexure 8 - Assets and Liabilities

Bank details	
Type of bank account	
Name of Bank	
Branch code	
Name of branch / town where bank is	
Name of account holder	
Account number	
Pin number / password - your choice (Keep sensitive information in a safe place)	

Type of bank account	
Name of Bank	
Branch code	
Name of branch / town where bank is	
Name of account holder	
Account number	
Pin number / password - your choice (Keep sensitive information in a safe place)	

Type of bank account	
Name of Bank	
Branch code	
Name of branch / town where bank is	
Name of account holder	
Account number	
Pin number / password - your choice (Keep sensitive information in a safe place)	

Type of bank account	
Name of Bank	
Branch code	
Name of branch / town where bank is	
Name of account holder	
Account number	
Pin number / password - your choice (Keep sensitive information in a safe place)	

File Bank Account information securely and confidentially with supporting documentation and correspondence from your bank.

Passwords or Pin numbers can be stored seperately where only a trusted person knows, should it become necessary to gain access to your account/s on your behalf.

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Annexure 9 - Living Will

This Living Will and Declaration is made by myself, (full names and surname written out) ________________________________

____, ID ________________________________
after careful consideration and while I am of sound mind.

I hereby make the following declaration:

1. **Non-Revocation**
   No previous Will made by me is revoked by this Living Will.
2. **Explanation**
   2.1 "doctor" - medical practitioner(s) who examined me, or was asked to make a prognosis of my medical condition;
   2.2 "system" - any artificial or mechanical life support system, or the use of anesthetics or tube feeding.
3. **Incompetence to decide**
   Should the time come when I am no longer able to make decisions regarding my medical treatment and my own future, and if my physical and/or mental condition has deteriorated to such an extent, as a result of physical illness or injury, that there is no reasonable prospect of my recovery, and that this is expected to prolong my suffering or make my reasonable continued existence impossible, it is my will, while I am now of sound mind, that
   3.1 I should be allowed to die. I further request that no system be used to keep me alive;
   3.2 I will only be given the necessary amount of anesthetics and intravenous fluids that I need to keep me free from pain and suffering when I am dying, even if this hastens my death.
4. **Exemption**
   It is my express desire that my medical doctors and my family members who comply with my foregoing requests will be released and relieved of any liability whatsoever that may arise/arise from their use of, or failure to use, a system, or their decision to discontinue the use of any system.
5. **Organ donation**
   I herby give permission ☐ / do not give permission ☐ that, if my organs, namely heart, bone marrow, kidneys, liver, corneas and any tissue, are in a favourable condition after my death, they may be donated ☐ / may not be donated ☐.

Signed at ______________________ on this ______ day of ________________________ 20______ in the presence of the undersigned witnesses.

____
Signature

WITNESSES:

____
Initials and surname: Witness 1

____
Initials and surname: Witness 2

____
Signature: Witness 1

____
Signature: Witness 2

If this Living Will is only filed in your Life File, without the knowledge of your loved ones, it may be "discovered" too late and your unspoken wishes may not be honored.

Click here to complete, and/or print **APPENDIX 9: LIVING WILL**
File the completed, sworn Living Will in your Life File under **LIVING WILL** - Appendix 9.

Make sure you have discussed this Living Will with your loved ones and that they have copies of it. Also give a copy to your medical doctor and/or hospice management.

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Annexure 10 - Heirs

Surname			
Full names			
ID number			
Physical address			
Postal address			
Telephone number			
Cellphone number			
Email address			
Relationship	ID / Birth certificate	Y	N

Surname			
Full names			
ID number			
Physical address			
Postal address			
Telephone number			
Cellphone number			
Email address			
Relationship	ID / Birth certificate	Y	N

Surname			
Full names			
ID number			
Physical address			
Postal address			
Telephone number			
Cellphone number			
Email address			
Relationship	ID / Birth certificate	Y	N

Annexures

Annexure 10 - Heirs (continued)

Surname				
Full names				
ID number				
Physical address				
Postal address				
Telephone number				
Cellphone number				
Email address				
Relationship		ID / Birth certificate	Y	N

Surname				
Full names				
ID number				
Physical address				
Postal address				
Telephone number				
Cellphone number				
Email address				
Relationship		ID / Birth certificate	Y	N

Surname				
Fulle names				
ID number				
Physical address				
Postal address				
Telephone number				
Cellphone number				
Email address				
Relationship		ID / Birth certificate	Y	N

File Heirs' details together with 2 or more copies of their ID documents or birth certificates.

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Annexure 11 - Help Guide - My Last Wishes

Personal Information		
Surname		
First name		
ID number		
Birthplace		
Address		
Medical Aid		
Membership number		
Option		
Ambulance service & contact number		
Undertaker & 24-hour number		
Faith / Denomination		
Church / Parish		
Telephone number of Church / Parish		
Closest family / contact person in need		
Telephone number of next of kin / emergency contact		
My Life File and important documents are stored at		

Living Will		
I have a Living Will that states: (If there is no reasonable prospect of recovery for my body and I am incapable of making decisions, refuse to be kept alive by artificial means; only the necessary anesthetics may be administered to keep me free from pain and suffering and that I will be allowed to die with dignity.)	Y	N
My tissue / organs must be donated (register at www.odf.org.za).	Y	N
I have a pacemaker	Y	N

Annexures

Annexure 11 - Help Guide - My Last Wishes (continued)

My wish is			
Cremation		Y	N
Burial		Y	N
Cemetery			
Town			
Grave No (if already reserved)			
If cremated, my wish is that my ashes be			
Coffin present at church		Y	N
My wish is that a service be held at			
Preferred preacher to lead the service(if possible)			
Favourite songs and/or hymns			
Scripture reading / Message			

Provision was made as follows					
Funeral Cover / Service provider(s) Contract					
Policy number					
Funeral Cover / Service provider(s) Contract					
Policy number					
The beneficiary on my policy					
Employer & contact number					
Broker					
Telephone number of broker					
I have a will	Y	N		Date	YYYY/MM/DD
My will is kept at					
Telephone number					
I have a Marriage certificate (printed by Home Affairs and not handwritten or in old ID booklet)				Y	N

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Annexure 12 - Pre-Planned Funeral Arrangements and Last Wishes

To my beloveds,

It is my wish that those close to me be spared unnecessary anxiety, inconvenience and emotional stress at the time of my passing brought on by decisions and funeral arrangements. I hope that these guidelines in my last wishes will give you time to support each other and grieve in your own time without haste.

In this guide you will find information, as I have planned it in advance, in the hope of easing your burden.

Please pass this information on to **Martin's Funeral Services**, my undertaker, ________________________________, who will honour my last wishes and take most arrangements out of your hands as far as possible.

My preference			
Burial		Y	N
Cremated		Y	N
Other			

If Burial			
Cemetery of my choice			
Pre-booked / already existing grave number (if applicable)			
This reserved / already existing grave has a complete headstone on it		Y	N
The discussed grave has a solid surface on which a headpiece or headstone can be fitted		Y	N
Service preference:	Memorial service, followed by interment at graveside		
	Interment at graveside, followed by the memorial service		
	Only the interment (graveside service)		
	Night vigal		

If Cremation		
To whom are ashes handed over?		
Wishes regarding ashes? (memorial wall / buried / scattered where?)		
Service preference	Still Cremation (No service)	
	Memorial service - casket not present	
	Memorial service - casket present at the service	
	Nigh vigal	

Funeral director of my choice			
Name		24-hour contact number	

Annexures

Annexure 12 - Pre-planned Funeral Arrangements and Last Wishes (continued)

Order of service			
Minister, priest, pastor, or a funeral officiant of choice			
Telephone number of Preacher			
Scripture passages			
Music / Hymns			
Clothing			
Church / Venue / Chapel			
Telephone number of Church / Venue / Chapel			
Casket present at service		Y	N
Viewing		Y	N

Flowers and wreaths			
Flowers and / wreath for last respect	Description:	Y	N
At the home	Description:	Y	N
At the church (church wreath)	Description:	Y	N
At the reception	Description:	Y	N
On top of the coffin (coffin wreath)	Description:	Y	N
At the grave	Description:	Y	N
Favourite type of flower and colour scheme			
Rather a donation		Y	N
Donation to			

Annexures

Annexure 12 - Pre-planned Funeral Arrangements and Last Wishes (continued)

Bearers of the coffin		
Into church	**Out of church**	**At the grave**

My preference for catering

My preference, I would prefer a headstone or memorial plaque

The wording / script on the tombstone / memorial plaque

Provision has been made for most of these expenses through a funeral policy / other	
Institution	
Telephone number of institution	
My reference number	

Notes (in my own words)

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Annexures

Annexure 13 - Where do I get / store what?

You don't have to search. Here is a brief alphabetical summary of what will be found where:

Bank cards and bank accounts	
Charger(-s)	
Contracts	
Deed(-s)	
Divorce decree	
Firearm licence(-s)	
Identity document	
Insurance policies	
Keys:	
• Home	
• Safe	
• Post box	
• Spare	
• Vehicle/s	
Licence and documents	
Marriage certificate	
Medical aid documents	
Passport	
Passwords	
Pet food	
Pet harness	
Pin numbers	
Predeceased spouse/s' estate details	
Prenuptial agreement	
Security system code	
Share certificate(-s)	
Other:	

Annexures

Annexure 13 - Where do I get / store what? (continued)

Share Certificate(-s) / Dividents	
Issued by	
Reference number	
Contact person	
Contact / Cellphone number	

Deed of Transport (original document/s or who hold it?)		Y	N
Held at			

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Annexure 14 - What do I do if a loved one dies?

From Natural Causes:
Death due to illness or old age.

- **Call the ambulance** who will declare the death and issue a declaration of death report.

Ambulance contact number	

- **Call Martin's Funeral Services toll free on 0860 911 777** / your funeral palor of coice for quick response and assistance to take your deceased love one to their mortuary facilities.

Undertaker contact number	

From Unnatural Causes:
Death due to an accident or murder.

- **Call your local SAPS**, if they are not already at the scene or on their way. The SAPS will open a case with a case number. The deceased is taken to the Forensic Pathology Laboratory for a forensic post-mortem examination to determine / confirm the cause of death at no cost to the family. The following information will be crucial.

The SAPS investigating officer's name		
To which state morgue was the deceased taken?		
Telephone number of the SAPS investigating officer		
Case number (as recorded in the police records)		
Which police station handles the case?		
Detailed explanation of what happened		
Which other police station handles the case?		
Eyewitness/s names and contact numbers		
Who contacted you with the news?		

- **Call Martin's Funeral Services** toll free on +27 860 911 777 / your funeral parlor of choice for assistance with this process. Remember: the deceased may only be removed from the laboratory after completion of the post-mortem examination and after issuance of the Notice of Death by a registered funeral parlor.

Decisions to consider in preparation of the funeral arrangement:
- Contact your insurer / broker to determine your budget
- Contact the minister / church for availability
    - Type of service: coffin present at the church / chapel / only a graveside service / memorial service / silent cremation
    - Date, time and place of service
    - Decide on a religious leader / minister / priest / pastor, or a funeral officiant
    - Flowers (favorite type / color)
    - Funeral pamphlet (photos, obituary, last respects or letters)
    - Hymns / music / slideshow
    - Clothes for the deceased

Annexure 14 - What do I do if a loved one dies? (continued)

Register the estate:
in fourteen days after death, the estate must be reported to the Master of the High Court. This can also be done online at www.dojonline.justice.gov.za. Contact the Executor / if there is no will or executor, contact an attorney or estate administrator for professional guidance in this regard. For estates with assets of R125,000 or less and no will, the report can be made to the nearest Magistrate's Court.

Martin's Funeral Services offers the following services:

- Life File
- Funeral Cover
- 24-Hour Service & Response
- Registration of death
- Arrangements in the comfort of your home
- Funeral- and cremation services
- Personalized services, pamphlets and flowers
- Pre-planned funeral arrangements
- Repatriation
- Exhumation
- Martin's Funeral Services (Funerals) are service providers for GBA, SAMBA, ABACUS, PROSPERCARE, UASA and more.

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Annexure 15 - Checklist

Do I have everything in place?

Bank account information (Proof of bank account with copies of latest bank statements - checking account(-s), savings account(-s), loan account(-s), mortgage account(-s), credit card(-s) or any other financial accounts)	Y	N

Assets (transactions made during the last two years by sale, purchase or disposal - documents/evidence)	Y	N

Clear description / outline of assets		
Sold to / bought from		
Contact number		
Physical address		
Postal address		
Email address		
Selling price	R	

Clear description / outline of assets		
Sold to / bought from		
Contact number		
Physical address		
Postal address		
Email address		
Selling price	R	

Funeral policy (society / card / contract)	Y	N
Name of place where policy was taken out		
Address		
Contact person		
Contact number		
Policy number / reference number		

Tax Assessments / Tax Returns (South African Revenue Services (SARS))	Y	N
Income tax reference number		
Which tax office		
Date of last assessment		
Copy of last / latest assessment submitted	Y	N

Annexures

Annexure 15 - Checklist (continued)

VAT reference number			
Name of business			
Copy of last / latest return / assessment received / submitted		Y	N

Income tax reference number			
Which tax office			
Date of last assessment			
Copy of last / latest return / assessment received / submitted		Y	N

VAT reference number			
Name of business			
Copy of last / latest return / assessment received / submitted		Y	N

Close Corporation (CC) (contract(-s))		Y	N
Name			
Reference number			

Name	
Reference number	

Bookkeeper		Y	N
Name and Surname			
Physical address			
Telephone number			
Cellphone number			
Email addres			

Sponsorship(-s) (supporting document(-s))		Y	N
Names of parties			
Contact number 1			
Contact number 2			
Sponsorship conditions			
Amount	R		

Death Certificate(-s) and Master Reference Number of predeceased partner(-s) (original and 2 or more copies)	Y	N

Sole proprietorship(-s) (original and / or copies)	Y	N

Annexure 15 - Checklist (continued)

Unit trusts (original and / or copies)	Y	N

Divorce decree (2 copies of original)	Y	N
Settlement order	Y	N

Executor		
Copy of Identity Document (ID)	Y	N
Proof of address	Y	N

Heir(-s)		
Identity document(-s) (ID)	Y	N
Marriage certificate, where applicable	Y	N

Financial advisor	
Name and Surname	
Physical address	
Telephone number	
Cellphone number	
Email address	

Marriage certificate (original and 5 copies - not handwritten or in old idenitity book)	Y	N

Prenuptial agreement (original and 2 copies)	Y	N

Identity document (ID) (original and 2 or more copies)		
Self	Y	N
Life partner	Y	N
Children	Y	N

Resident permit(-s)	
Name and Surname	
Permit number	

Contracts		
Business contract(-s), establishment contract(-s)		
Description of business contract		
Involved parties and their contract details		
Original and / or copies	Y	N

Annexures

Annexure 15 - Checklist (continued)

Rental contract(-s)			
Description of lease (address)			
Involved parties and their contact details			
Original and / or copies		Y	N

Personal Short Term Insurance Contract			
Underwriter			
Reference number			
Contact number			
Email address			
Original and / or copies		Y	N

Business Short Term Insurance Contract			
Underwriter			
Reference number			
Contact number			
Email address			
Original and / or copies		Y	N

Loans (original document(-s))		Y	N
Most recent correspondence / agreement		Y	N

Licenses			
Trade license (original and / or copies)		Y	N
TV-license number		Y	N
Payment method		Y	N

Company (document(-s))			
Incorporation document(-s)		Y	N
Agreement document(-s)		Y	N

Broker	
Name and Surname	
Company name	
Physical address	
Contact number	

Annexures

Annexure 15 - Checklist (continued)

Medical Aid		
Card	Y	N
Agreement	Y	N

Master's reference of predeceased parther(-s)	
Reference number	

Vehicle(-s)		
NATIS documents	Y	N
Re-registration documents	Y	N
Confirm new driver with insurer	Y	N
Where is vehicle(-s) being kept?		
Where are the car(-s) key(-s)?		

Naturalisation certificate(-s)	Y	N

Passport(-s) (original and 2 more copies of each)		
Self	Y	N
Life partner	Y	N
Heir(-s)	Y	N

Pension / Annuity / Retirement Annuity (original and copies)	Y	N
Held where?		
Reference number		
Contact person		
Telephone number		
Cellphone number		
Email address		

Policy(-s) (life, trauma, home and other insurance(-s))	Y	N

Type of policy	Policy reference

Annexures

Annexure 15 - Checklist (continued)

Accounts outstanding (copies of latest / last agreements)		
Electricity / Eskom	Y	N
Rent	Y	N
Clothes	Y	N
Food	Y	N
Municipal	Y	N
Cellphone	Y	N
Telephone	Y	N
Other	Y	N

Accountant / Auditor	Y	N
Name and Surname		
Name of company		
Physical address		
Contact number		
Email address		

Creditors		
	Y	N
	Y	N
	Y	N

Will (original)		
Joint (or collective) will	Y	N
Separate	Y	N

Title deed(-s) (in your name or where you are co-owner or not yet finalised. Attach original documents, or certified copies. **THESE DOCUMENTS ARE EXTREMELY IMPORTANT**.	Y	N
Title deed number		
Description		

Title deed number	
Description	

Pet Care (Vet charts and grooming information)	Y	N

Trust document(-s) (original document and where kept)	Y	N

Annexures

Annexure 15 - Checklist (continued)

Timeshare details and contract(-s)		
	Y	N
	Y	N

Partnership(-s)		
Certificate of Incorporation (CIPC)	Y	N
Agreement	Y	N

Morgage(-s)	
Where is the morgage(-s) held?	
Reference number(-s)	

Where is the morgarge(-s) held?	
Reference number(-s)	

Predeceased partner's Master of High Court reference number / Estate file number	
Reference number	

Firearm license(-s)		Y	N
Description			
Description			
Description			
Description			

Passwords	Y	N

Where to find what?	Y	N

Employer		Y	N
Name of company			
Last salary slip (original / copy)		Y	N

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Annexure 16 - What to do when a loved one dies

In preparation for the funeral / cremation:

This section provides a basic guideline to assist you through the initial uncertainties of the funeral arrangements and to enable Martin's Funeral Services or another Funeral Director of your choice to perform his/her duties to the best of their ability. It is not mandatory to have all the answers ready for your initial visit to/from your Funeral Director as they will guide you through the steps, but should your state of mind allow it, it may save time and provide a sense of calm to be prepared. At **Martin's Funeral Services** it is our honor and privilege to assist and guide you through this process. We conduct the funeral arrangements with proficiency and empathy, at your convenience and for your peace of mind - without adding pressure on you or the family. As far as possible we will aim to take the burden of most of the arrangements off your hands.

Tasks and decisions to consider:

- [ ] Notify loved ones, next of kin, family and friends of the passing.
- [ ] Notify the religious leader/minister/preacher/priest of the passing.
- [ ] Make sure you have cash/funds at your disposal for the near future, especially if you are dependent on the deceased's finances/money.
- [ ] Notify the family doctor, or the doctor who last saw/examined the deceased, of the death be it natural or unnatural causes. Provide the doctor's contact details to **Martin's Funeral Services** or other Funeral Director of your choice as it is necessary for the Registration of Death and cremation documentation.
- [ ] Did the deceased leave any Last Wishes?
- [ ] What where the deceased's Last Wishes?
- [ ] Does the deceased's Will mention his/her wish to be buried, cremated or repatriated? (These wishes do not have to be in writing, but if it is mentioned in his/her Will, the wishes must be respected)
- [ ] Find out what financial provisions have been made and what funds are available, in order to budget for the funeral/cremation/repatriation as well as the near future.
- [ ] Remember: **Martin's Funeral Services** are also Service Providers for ABACUS; GBA; PROSPERCARE; SAMBA; UASA; NEHAWU and others.
- [ ] REMEMBER AGAIN: No one may force or threaten you or your family in any way to make use of a specific funeral parlor. A suggested saving, could end up costing you dearly! Please report such cases as soon as possible.
- [ ] Calmly discuss and decide on the following details and pass them on to **Martin's Funeral Services** or another Funeral Director of your choice:
    - [ ] Memorial service?
    - [ ] Graveside service? Is there an existing grave? Does a Headstone or Memorial stone be removed?
    - [ ] Cremation service with or without the coffin present or only a silent cremation?
    - [ ] Repatriation?
    - [ ] Who will officiate the service? Name and contact details.
    - [ ] Will the coffin/casket be present at the church/chapel/venue/hearse?
    - [ ] Date, time and place of service?
    - [ ] Scripture passage for reading?
    - [ ] Hymns/Music?
    - [ ] Flowers?
    - [ ] Photos and other information for the funeral letter/leaflet?
    - [ ] Slideshow or live broadcast (streaming)?
    - [ ] Did the deceased want to be an organ or tissue donor?
    - [ ] Clothes for the deceased to wear?
    - [ ] Invitation/Notice of service to determine attendance and the number of leaflets and refreshments that will be needed?
    - [ ] Other personalized requests **Martin's Funeral Services** can help with?

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Annexure 17 - Practical tips after death

When everything around you settle down. The raging storm of emotions, people, messages, questions and everything else finally quiets down. Too much has happened too quickly and ever so deeply. Everything still feels so unreal! All around you pieces of a life that once was lie scattered. Where do you start? What pieces do you pick up and what do you leave behind?

May the following practical tips shine a ray of light in your darkness, and give direction in this unfamiliar territory.

Gather the things that you can use build a new (or rather, a different) life upon; beautiful memories for warmth and comfort; noble legacies from lessons learned to pave the path forward; a touch of pain to stay grounded and grateful for what was, what is and what is yet to come. Let go of that which crumbles the spirit and weigh down the soul, stealing your joy and peace - these are bricks of destruction that will weather the house away.

Encouraging messages, prayers and handshakes may have supported you until now but will fade in time. After this season in your life, in which you had limited control, you are able to reclaim control. Brick by brick, all in good time. Choose to pick up the pieces, to rebuild, to live... the choice is yours.

In case the deceased lived alone:

- remove perishable foods and garbage from the home
- turn off unnecessary electrical appliances
- make arrangements for the care of the pet(s)
- remove or make arrangements for the plants/garden and their care
- recharge electricity if prepaid units were used and needed for an outdoor light, refrigerator or freezer
- determine when the premises must be vacated if it is a rental unit or in a care center (hospice)
- cancel all pre-arranged/paid meals and services.

If you have lost your partner/someone close to you to death:

- Try to stick to normal everyday routines as much as possible (this gives a sense of "security")
- Print out a basic shopping list to help with the initial 'first time' and the overwhelming feeling that this basic task may present. (ANNEXURE 19: SHOPPING LIST)
- Set up a budget for yourself - plan your income and expenses
- Amend your existing Will or draw up a temporary simplified Will for yourself - as long as there is an updated basic Will that will protect the well-being and care of your dependents, should something happen to you. In time you can give more in depth attention to drawing up a proper Will.
- Try not to make any big, life-changing decisions for at least one year. Your emotions and circumstances are compromised and may lead you astray.

Your Life File contains everyday information, valuable to survival/coping. For example:

- How/where to recharge the electricity (ANNEXURE 6: PERSONAL MONTHLY, DAILY OBLIGATIONS)
- What is the alarm code? What is the password to access email(s) or social media? (ANNEXURE 5: PASSWORDS)
- Where to get the keys to the storage room? (ANNEXURE 13: WHERE TO FIND WHAT?)

Report the death to the Master of the High Court within 14 days:

- To save yourself a lot of heartache and inconvenience - wait until after all the immediate formalities have been completed before you begin this process. Be present in the initial kick-off phase of the grieving process first, then tackle the administration part.
- Regardless of the size of an estate, every life must be finalized on paper... that is the very purpose of an estate.
- Notify the Executor to begin the process. If no Executor has been named, or if no Will was left, get expert advice and assistance in appointing an Executor - either through your broker, lawyer or banker.
- The estate can also be registered online. An Executor Appointment Letter can be obtained by following the steps on the website https://dojonline.justice.gov.za. Be warned that this task may be time-consuming and overwhelming when uninformed, therefore expert advice is suggested.
- IMPORTANT: Have the Executor or Administrator acknowledge receipt of all documents and information in writing. Keep proof of this on record. In times of emotional trauma, it is not uncommon to act out of character. Grief may render a competent person temporarily absent-minded and forgetful. This state of mind can easily be exploited.

Annexure 17 - Practical advice after death (continued)

The Life File is a treasure trove of information that may be required during the administration process of an estate.

Follow the instructions of the Executor as promptly as possible and be patient.
Estate administration is a process that can take months, even years to complete, depending on each individual case. (Between six months and two years, plus.) Having the necessary documentation readily available may save valuable time and effort.

Notify the employer and financial institutions.

Redirect email(s).
Place an automated message on the email account(s) announcing the death of the person concerned. Also provide referring contact details should further assistance or attention be required.

Social media.
Make an announcement on the deceased's social media platforms such as Facebook, Instagram, Telegram, etc. Close all social media platforms.

Life-changing decisions.
It is wise not to make any life-changing decisions now. Preferably wait between six months and one year after the death of your partner/ family member before making any major decisions. Emotions have a way of making you over-hasty and making poorly considered decisions. When the dust of the initial shock settles, you start to think clearly again and can make sensible decisions again. In this way you protect yourself from possible exploitation. For example: a hasty sale of a valuable property/item to a very 'sympathetic buyer', may not benefit you nearly as much as the buyer who spotted a potential bargain. This exploitation opportunity may be seen/taken not only by a heartless realtor but even a caring family member/ friend.

Be good to yourself. Take time. Rest. Eat.
Be honest with yourself and those around you about your feelings, needs and circumstances. Make a point of looking after your health and personal hygiene. A healthy body houses a healthy mind.

Reach out to resources at your disposal.
Take care of your physical and mental well-being. It is 'okay' to not be 'okay', but it is not 'okay' to stay that way. Your circumstances, your hurt and your grieving process are real. It is unique to you. There is no quick fix for recovery, but there are resources and hope for a new / different tomorrow. Reach out to other people or resources around you!

- Practical counseling (help to overcome everyday tasks and challenges through creative solutions)
- Spiritual counseling (free at churches)
- Trauma counseling (free at trauma centers and churches)
- Support groups with shared circumstances or interests (CANSA, Afriforum, art classes for widows/widowers to name a few)
- Life coaching
- Friends and family want to help, but don't always know how to. This often results in them being overly cautious about hurting you. Their silence can easily be misunderstood and lead to feelings of abandonment when the opposite is true as they are merely trying to respect your 'space'. Surround yourself with positive people, you'll be surprised to find that they really care and want to be there for you. Avoid others who are grieving or hurting themselves, negatively is extremely contagious.

Accept help.
It is not necessary to walk this road alone. By allowing others to help you through your hurt, you may very well be helping them in a process that you may not know anything about. It is true that a burden is lighter when it is carried by more than one. It is not a sign of weakness to accept help or to allow others to support you, on the contrary, it is evidence of the will to survive!

Live life.
Celebrate life by living. Commemorate the memory of the person who is no longer there. Don't throw a veil of mourning over beautiful memories to cover them. Instead, allow those memories to be a source of joy instead. Yes, today the storms rage, but tomorrow the sun will shine again – wonder upon wonder. Choose to live in the light. You may pitch up a temporary tent in the pain, but don't build a house in the rubble.

Annexures

Annexure 18 - The grieving process

Understand the grieving process:
The greatest reality of life is death. The opposite of life. Maybe that's why death feels so wrong? It's one of the hardest burdens to bear. It's inevitable. No one can escape it. We're all going to stand in front of that door at some point, even if it makes no sense. Yet grieve cannot be generalized. Each person is unique with their own understanding, we believe differently, are from different environments and in different relationships. Our needs differ in every way, they may seem like they're the same ... they're not. The grieving process is no different. We all grieve differently.

Why does loss hurt so bad? Ask yourself the question:

"What would be the value of life if the absence of life carried no weight?"

Tears then is the evidence of love. Grieve, the price of love.

Gratitude increases when we realize that we were privileged to have enjoyed something as precious as love. Something so profound that the absence of it leaves an immense void filled with sorrow and tears. With this concept in mind a ray of Light manages to shines through making our tears sparkles like diamonds. We are able to rise and recognize the beauty in the pain ... these tears too can sparkle like diamonds. Allow yourself to experience your pain in a positive and healthy light, in your own time.

Important concepts to understand within the grieving process

Trauma is not what was done to us, but what happens within us as a result of what happened to us.

Through the testimonies of those who endured the pain of loss, we are able to find some solace and strength in common ground. In this section you'll find practical advice and information from others who at some point also felt hopeless, but was able to find strength, learned to adapt, made difficult choices along the way, but eventually found peace and healing.

These testimonies warn of taking the 'long' road. The 'long' road goes around the mountain, where we easily get lost and cannot find our way back. They encourage the shorter route, even though it is harder, as it is steep to go over the mountain. You may stumble, may even get hurt. Get up anyway and go at it again, always forward, step by step, because at the top we are able to see our destiny in the distance. A place of Hope, rest and healing. From there the climb is gradually downhill and increasingly bearable. There is no deadline for grieving, nor is there a right or wrong. We do not forget the past, we just choose not to let it way us down.

Seven stages of the grieving process:
Not always in the same order: shock; denial; anger; bargaining; depression; testing and acceptance. There is a myriad of variables in the human environment. Generalizing is dangerous - it is not a fact that every person will experience all of these stages, nor necessarily in this exact order. It is a fact that knowledge helps us to recognize and understand the process and enables us to look at our emotions with insight.

Unhealthy patterns of mourning:
Pain associated with loss often affects more than just our emotions. This pain can erode our faith, our mindset, and even our physical well-being. There are thus unhealthy patterns of mourning associated with "too much." Like anything else in life, "too much" of a good or bad thing is never good, such as holding on to excessive, deep, and persistent pain or items. It may be that we hold on to the pain out of fear that we might lose even more. It may be involuntary or intentional. Identifying signs of unhealthy grieving is key in making progress and keeping you focused on the mountaintop. We move in the direction we aim!

Annexures

Annexure 18 - The grieving process (continued)

A few tips, from others who have experienced loss, on healthy grieving:

- Try to make as few changes to your usual daily routine and environment as possible. There has been enough disruption, don't add to it.
- Before it takes root, decide in advance, for yourself, not to give room to feelings of blame. Choose not to blame others nor yourself. Blame breeds bitterness. When you begin to experience these feelings, purposefully remove them as far from you as possible. Make the choice to protect yourself from the pain, lies and bitterness it brings. Write on the refrigerator in your house: "FORGIVENESS SAVES THE HEART FROM BITTERNESS AND PLANTS PEACE IN ITS PLACE".
- Don't put pressure on yourself by expecting that you will get over the pain of loss "quickly" or within a time limit.
- Promote healthy growth through the willingness to adapt to changes in your life.
- Sometimes we get so lost in the memories of what was or could have been that we miss the blessings of this moment in front of us.
- Be honest with yourself. Remember and celebrate the good and the bad of your loved one. Be real. Don't create a perfect illusion of your loved one, it is impossible to measure up to. We all have faults; our imperfections make us uniquely special.
- Be brave and feel your pain, however hard it may seem, experience it and do not avoid it.
- Talk about your deceased loved one. Beware of holding his/her name hostage by making it forbidden territory. Your loved one was and is a part of your lives. Don't be afraid to say his/her name! To walk on eggs to avoid breaking them does not work.
- Retreat, when necessary, but don't stay there. Intentionally re-engage in the present.
- Comfort does not come in bottles. Alcohol, drugs and medication are not band aids but rather crippling crutches.
- Don't 'idolize' material things. Be vigilant not to make that sentimental item (shirt/dress/chair) an unhealthy connection/possession that brings no real comfort but instead only prolong the hurt.
- When you don't want to get out of bed, that's 'okay'. BUT get up anyway, wash your face/take a bath/shower, put on fresh clothes, eat a sandwich or a cup of coffee/tea and THEN climb back into bed. Pull the covers over your head and cry/scream/shout/kick/laugh. And when you're tired of crying/screaming/shouting/kicking/laughing, sleep, because sleep is medicine. When you wake up... start the process all over again, but tomorrow, before you climb back into bed, force yourself to do one more task. Perhapse, walk around the house/block, and the next day try to go to the shop. Repeat the process and every day you will see that you've gotten a little stronger and did a bit more.
- Speak life over yourself. Words are powerful. Feed yourself with positive thoughts.
- If you want to feel sorry for yourself, do it. Ask yourself: what good did it do me?
- Don't chase ghosts. Worrying about the future won't solve anything. Of all the things you were afraid of happening, how many actually happened?
- Beware of unreasonable expectations of yourself, your family, and your friends. Such expectations set you up for disappointment and failure.
- You don't have to feel guilty when you're having a 'good' day. Neither your hurt nor your deprivation of happiness will make anyone else happier. Your loved one would have rather you be happy.
- Remember, you may have an 'off' day - it is not a sign of weakness or disbelief or callousness, it's evidence that you are human.
- Faith is substance of things hoped for, the evidence of things not seen. Just because we don't see something right now doesn't mean it doesn't exist or cannot be. Hold on to faith. Time doesn't heal... JESUS does! When we come to the realization that the flesh can only carry us so far, then we achieve surrender, acceptance, and healing.
- **Don't underestimate yourself!**
- You are emotionally stronger than you give yourself credit for.

The grieving process is not a race to a finish line, but rather a continuous choice not to give up.

How to support someone in time of loss:

The world starts to spin again after the funeral or cremation service. In reality, it has never really stopped spinning. The influx of family and friends who came so faithfully to comfort you, becomes less and quickly it becomes quiet. Welcome silence at first, but then a lonely silence. Supporters decrease drastically. A manageable, constant positive flow of support is more supportive than a rapid flood that suddenly and unexpectedly stops and leaves you alone. Not everyone understands and knows how to assist and support someone in such a fragile, painful state. Mostly everyone has good intentions: they may think "I'm not going to call, because maybe it's not an opportune time" or "I'll drop off a plate of food at your door, because I don't want to come in and bother you." Will we ever know when it's an opportune moment or when I'm not bothering you? The value of encouragement AND contact is immeasurable. When we look back on our grieving process, it is precisely all of these ill-timed, simple, honest act of love and caring that were our saving graces on our lonely path that kept us going.

Annexure 18 - The grieving process (continued)

Advise on how to support someone who is grieving, from those who have experienced loss themselves:

- **Contact** - don't stop keeping in touch. Even a "missed call" on the phone or a plate of food at the door, sends a message that reminds, "I'm thinking of you, you're not alone."
- **Promises** - keep your promises/commitments. Words don't carry as much weight as actions. When you say you'll do something, DO it. There are enough disappointments as it is, don't add to it.
- **Choices** - even if you are rejected, continue to involve the grieving person in activities. Make him/her a part of life, without coercion. Give the person a choice to accept an invitation, or not to. Don't just assume the person is going to decline the invitation. Give him/her control by allowing him/her to make his/her own choice without coercion or blame.
- **Listen** - listen without judging and without having an answer ready.
- **Clichés** - be careful. Beautiful words do not always portray reality, they obscure it.
- **Acknowledgement** - give healthy acknowledgement to the person's loss/emotions. When you acknowledge their pain they do not have to convince you of it and may then go to the next topic/step in the conversation sharing freely.
- **Identity** - the person has lost a loved one, they did not lose their identity. Do not treat them differently.
- **Talk** - talk, but make sure you listen and you hear. Create an opportunity and allow the thoughts that plague the heart to escape through the mouth. When that heavy basket is unloaded, the burden is lighter. When the words are allowed out of the basket, they might stay out and not turn into actions/beliefs. Your presence, whether physical or emotional, is more valuable than words of encouragement and correction.
- **Help** - help, without invitation. When you see a need, jump in and help without an invitation, because you won't necessarily get one.

Not everyone is so fortunate to enjoy a supportive framework. Even those who are showered with kind words and assistance reach a point where it is not enough to pull them out of the dark hole they are in. There are many crutches to lean on, but, in order to walk again, you must make the choice to put down the crutches and take the first step on your own. When that first step seems too difficult, ask for help.

It's okay to not be 'okay', but it's not 'okay' to stay that way. :-)

Reach out to resouces at your disposal:

- Practical counseling (help to overcome everyday tasks and challenges through creative solutions)
- Spiritual counseling (free at churches)
- Trauma counseling (free at trauma centers and churches)
- Support groups with shared circumstances or interests (CANSA, Afriforum, art classes for widows/widowers to name a few)
- Life coaching
- Friends and family want to help, but don't always know how. This often results in them being overly cautious about hurting you. Their silence can easily be misunderstood and lead to feelings of abandonment when the opposite is true as they are merely trying to respect your 'space'.
- Surround yourself with positive people, you'll be surprised to find that they really care and want to be there for you. Avoid others who are grieving or hurting themselves. Negativity is extremely contagious.

Positive thoughts and choices lead to healing:

- **Helping others** - The benefit of helping others is that you yourself gain the most from it. Make a difference in someone else's life and enjoy the healing, uplifting effect it has on your own.
- **Accept help** - It is not necessary to walk this path alone. By allowing others to help you through your hurt, you may very well be helping them in a process that you may not know anything about. It is true that a burden is lighter when shared. It is not a sign of weakness to accept help or to allow others to support you, on the contrary, it is evidence of the will to survive!
- **Live life** - Celebrate a life by living. Commemorate the memory of the person who is no longer there. Don't throw a veil of mourning over beautiful memories to cover them. Instead, allow those memories to be a source of joy instead. Yes, today the storms rage, but tomorrow the sun will shine again – wonder upon wonder. Choose to live in the light. You may pitch up a temporary tent in the pain, but don't build a house in the rubble.
- **Faith** - Faith is substance of things hoped for, the evidence of things not seen. Just because we don't see something right now doesn't mean it doesn't exist or cannot happen. Hold on to faith. When we come to the realization that the flesh can only carry us so far, then we achieve surrender, acceptance, and healing. Time doesn't heal... JESUS does!

Remember – You are a work in progress. There is hope for a future where you will be able to smile and say with confiction "I've made it this far, I choose to let go of the pain to make space for good memories, joy, peace and above all, LOVE"

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Annexure 19 - Shopping list

This very basic shopping list covers the bare essentials necessary to sustain a household. It is a temporary solution to keep the household functioning until you are able to confidently take control over this basic and yet temporarily overwhelming task.

Potatoes		Spices	
Tomatoes		Paper plates	
Onions		Garbage bags	
Fruit		Tissues	
Rusks		Shampoo	
Bread		Conditioner	
Eggs		Bath soap	
Milk		Deodorant	
Margarine		Sanitary products	
Cold meats		Toothpaste	
Cheese		Toilet paper	
Sandwich spread		Razors	
Breakfast cereal		Cleaning products	
Sugar		Dishwashing liquid	
Coffee / Tea		StaSoft / Fabrick softener	
Maize meal		Tile cleaner	
Pasta		Furniture polish	
Pepper		Washing powder	
Salt		Pet food	
Sauces			

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Potato Chips

Writer: Unknown

A little boy wanted to meet his Heavenly Father. He realizes that it will take time to travel to where God lives. So he packed a bag of potato chips and a 6-pack of fruit juice and started walking.

About three blocks from his house is a playground. There, an elderly man sits quietly, staring at the pigeons walking around on the ground. The boy sits down next to the old man and opens his bag. The old man looks hungry, and he offers him some of the chips. The old man gratefully takes them. A friendly, gentle smile spreads across his face as he looks at the boy. The boy finds the old man’s smile so beautiful that he offers him a fruit juice. Again, the old man smiles broadly at the boy.

The two of them sit there all afternoon, eating and smiling at each other, without saying a word.

At dusk, the little boy gets up to walk home. Barely a few steps away, he turns around, runs back to the old man and gives him a tight hug, and the old man gives him the biggest smile ever.

When he gets home, his mom asks him, “What did you do today that made you so happy?”

The little boy replies, “I had lunch with God. You know, mom, God has the most beautiful smile I’ve ever seen!”

Meanwhile, the old man has also gone home. His son asks him, “What did daddy do today that made you so happy?”

The old man replies, “I ate potato chips with the Lord in the park. You know, He’s much younger than I expected!”

Too often we underestimate the power of touch, a smile, a kind word, an open ear, an honest compliment, or the smallest act of caring. People come into our lives for a reason, a season, or a lifetime. Embrace each moment.

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