



FUNERAL CHAPEL

14200 SNOW ROAD

BROOK PARK OH 44142

Address Service Requested

Celebrating Service to Our Community

# HUMENIK'S HIGHLIGHTS



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

May / June 2015

[www.facebook.com/Humenik.Funeral.Chapel](http://www.facebook.com/Humenik.Funeral.Chapel)

## WELCOME BACK, SUMMER! WE MISSED YOU!

This time of the year is special because of many things. You don't have to bundle up like an Eskimo to go outside, but instead you get out the straw hat and slather up with sunscreen. The neighbors go all out with their lawns, either trying to look as sharp as Progressive Field, or as lush as Augusta National Golf Club. Swimming pools are opened and prepped for summertime fun in the sun. Share your favorite summertime activity or your favorite place to visit on our Facebook page at [facebook.com/Humenik.Funeral.Chapel](http://facebook.com/Humenik.Funeral.Chapel). When, at the top of our newsletter we write, "Celebrating Service to Our Community," we mean it. Post events to our Facebook page and share the best of what's happening. A relationship is a two way street, so don't let us do all the talking. Our online community is the perfect place to meet us and to meet one another. For those who don't know how to use a computer, or don't have a computer at home, your local branch of the Cuyahoga County Public Library has oodles of computers available, with plenty of librarians to coach you along too. So if you have a car show coming up, or a fun event others might enjoy, Post it! We appreciate your friendship and hope to meet many new friends this summer!



## MEMORIAL DAY PARADE MAY 25th 10AM

Get your American flags ready to fly at home and bring hand-held ones to wave as we honor those who made the ultimate sacrifice for our freedom. This year, we will pay special tribute to the fallen Marines of our own "325" on the 10th anniversary of the attack that claimed their lives. *Semper Fi*, "Always Faithful," is the motto of the Marine Corps. Our men and women in uniform remind us that Freedom isn't yours or mine, it's OURS. So, as a united community, come out to the Kennedy Memorial on Sylvania Drive. Give thanks for what "The Few, The Proud" have done for US. **\*Due to construction, the parade route will be Remora Blvd to Delores to Sylvania.\***



## IMPORTANT FINANCIAL NEWS

*(Reprinted with permission from LCBA magazine--Direction)*

By Kirk Dietrich

Most People know that a Life insurance or Annuity policy allows a named beneficiary to receive the proceeds upon the passing of the insured or annuitant. However, who should be named is something that deserves some attention. What if you have the wrong beneficiary listed?

Well, the simple answer is that having the wrong beneficiary can lead to unintended consequences. The Primary Beneficiary (s) will receive the proceeds upon submission of the claim after the insured's death. The Contingent Beneficiary (s) will only receive the proceeds if the Primary Beneficiary has died before the Insured.

*(continued on The Flip Side)*

**Joseph F. Humenik, Jr.**

Funeral Director

**Mary Lou Babal**

Facility Manager

**Bill Meixner**

Dept. of Defense Authorized  
Military Funeral Honors Provider



FUNERAL CHAPEL

216-265-8700

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Funeral Director

**Matthew Humenik**

Office Associate

Social Media Director

**Lynn Saber-Eiswerth**

Memorialist

**INVITE A FRIEND TO REGISTER TO RECEIVE HUMENIK'S HIGHLIGHTS!**

**-DATA FORM-**

Name \_\_\_\_\_

Email \_\_\_\_\_

Address \_\_\_\_\_

Washington, D.C. \$495.95 per person at double occupancy. \$731.65 at single occupancy.

City \_\_\_\_\_ Zip \_\_\_\_\_

**\$200 Deposit due by July 6th**

Phone \_\_\_\_\_

Trip Ideas \_\_\_\_\_

Mail To HUMENIK FUNERAL CHAPEL  
or drop off: 14200 Snow Road, Brook Park OH 44142

Humenik Phone Number: 216-265-8700

NOTE: To guarantee seating on the tour, your non-refundable payment must be received with tour order form.

# The Flip Side

## NAMING BENEFICIARIES

*(Continued)*

If you name multiple beneficiaries, you are able to select how the proceeds are distributed.

One common problem occurs when a Beneficiary dies and no Contingent Beneficiary has been named. In this situation, with a policy from a commercial insurance company, the proceeds would then go into the estate of the insured to be distributed as directed by his or her will -if she or he has one. This usually causes an increase to attorney's fees and taxes. As a Fraternal Benefit Society, LCBA has established bylaws to help avoid this.

When parents purchase life insurance and choose to name their minor children as the beneficiaries, there are potential unintended problems that can arise here as well. If a guardian has not been provided for in a will, the court will appoint one, which brings with it fees for the attorneys and court costs. Beyond not having control of who will raise the children, this may also tie up the funds for a period of time and potentially create a financial hardship for the children. There are ways to avoid this, but they require much more space than is available in this article.

Many are insured/owners of policies that were purchased when they were young by their parents. Now 40+ years later their parents are still listed as beneficiaries even though they may be in a nursing home or have been deceased for years. It is a good idea to be sure you have current beneficiary listings to help the claims process go as you intend.

It is also good to note that the beneficiaries that you have selected can be changed if you, as owner of the policy, decide that it is appropriate. Family dynamics change over time and some circumstances do warrant making a change. Marriage, divorce, and/or the death of a beneficiary are a few examples of why a beneficiary change might be necessary or desirable.

***Kirk Dietrich is the Agency Supervisor of the Loyal Christian Benefit Association***



**125 YEARS OF SERVICE AND TRUST**

## WASHINGTON, D.C. TOUR

**August 11th thru 14th**

**(NOTICE CHANGE OF DATES!)**

The "Humenik Highlight of the Year" is a fabulous four day, three night trip to our nation's capital. We will be stopping *en route* at the Flight 93 Memorial in Somerset PA. In town, we will be staying at the Holiday Inn Rosslyn at Key Bridge, 1900 N. Fort Myer Drive, Arlington, VA. (1-703-807-2000) We'll cap off our first day with the Marine Corps Parade and Silent Drill at the Iwo Jima Memorial. The rest of the evening is yours to relax, perhaps in the cocktail lounge overlooking the historic Georgetown area. Each morning of our stay will greet you with a bountiful breakfast buffet to get you fueled up for some serious sightseeing. We'll start day two early, stepping off at the National Archives. Bring your walking shoes! Lunch will be on your own. We will be picked up at the Air and Space Museum and head to Red, Hot, and Blue for dinner. Day three will be a tour of George Washington's estate at Mount Vernon. Lunch at Mount Vernon is included with the cost of the trip. After that, we'll visit Arlington National Cemetery. On day four, after checking out of the hotel, will be a walking tour of the west end of the National Mall including: the Lincoln Memorial, VietNam, WWII, and Korean War memorials. Lunch will be on your own. After lunch we will re-board for the ride home. Cost of the tour is \$495.95 per person and is **based on double occupancy** which includes: transportation, lodging, 3 breakfasts,, 4 dinners, and 1 lunch (at Mt. Vernon), including all taxes and gratuities. Cost **based on single occupancy** is \$731.65. Be sure to bring photo I.D. which will be needed for some areas of the tour. Also be sure to fill out your Data Form completely, as we need to provide the hotel with a rooming list. Your **\$200 deposit** must be received by **July 6th.**

**Departure 6AM on Aug. 11th**

**Return by 10PM on Aug. 14th**

Please park at the CVS end of the parking lot.

