



"I have fought the good fight, I have finished the race, I have kept the faith. Finally, there is laid up for me the crown of righteousness, which the Lord, the righteous Judge, will give to me on that Day, and not to me only but also to all who have loved His appearing" (2 Timothy 4:7-8).

**COMMEMORATE THE LIFE THAT WAS LIVED.** This task involves reviewing and remembering your loved one in their totality. Creating a concrete memorial such as a memory box or website, or sharing memories with trusted friends or family may be helpful to you. Commemorating includes recalling all aspects of the loved one, those you cherish, those you don't like and even those aspects you do not miss.

**EXPLORE WHAT GIVES MEANING AND PURPOSE IN LIFE NOW.** One's faith journey may involve reflection, questioning, and perhaps, resolution. You may reflect on spiritual aspects of your belief system, personal values, and principles. Priorities may change or be reaffirmed as you gain an increased awareness of the paradoxical preciousness and uncertainty of life.

**DEVELOP A NEW SELF-IDENTITY AND ADAPT TO LIFE WITHOUT THE DECEASED.** What is your place in the world without your loved one? The question of who you are now can be both challenging and freeing. Your roles, responsibilities, skills and abilities have changed. Perhaps you have grown and expanded yourself to meet new demands. This task describes your developing interests as well as the possibility of a new relationship with the deceased that goes beyond their physical presence. This involves the integration of the memories of your loved one thereby allowing the relationship to continue although in a different format.

**REINVEST ENERGY, LIVING AND LOVING IN A CHANGING LIFE.** This involves shifting your energy from looking backward into the past, to living in the present and planning for the future. Over time you will discover people, activities and purposes in which to invest. You may also experience love in a new way and can find satisfaction in a new, growing and ever-changing life that is full of meaning and value.

As David wrote, "One thing I have desired of the Lord, that will I seek: that I may dwell in the house of the Lord all the days of my life, to behold the beauty of the Lord, and to inquire in His temple" (Psalm 27:4).

# SUPPORT GROUPS



"Blessed be the God and Father of our Lord Jesus Christ, the Father of mercies and God of all comfort, who comforts us in all our tribulations, that we may be able to comfort those who are in any trouble with the comfort with which we ourselves are comforted by God" (2 Corinthians 2:3-4).

**THERE ARE MANY ORGANIZATIONS** that provide support groups for those who have been impacted by the death of someone in their lives. Some groups are professionally led and others are led by those who have had similar losses and now are able to give back to those more recently bereaved. All of the groups offer an emotionally safe place to listen, share or just be with others who have had similar circumstances.

**MANY GROUPS ARE PROVIDED AT NO, OR LOW COST.** Most often if a cost is associated, it can be waived due to financial hardship. It may be helpful to inquire about fees when calling to get specific meeting information.

Consult with your pastor on available prayer groups, Christian support groups, bereavement assistance as well as local organizations that the church has on their referral listing. You may also want to contact your local information number or phone book for an expanded listing.

# RESOURCES



**CRISIS HOTLINE 800-273-8255** • Trained counselors are available 24 hours a day to talk with you if you are in jeopardy of hurting yourself or someone else.

**DISTRICT ATTORNEY VICTIM/WITNESS ASSISTANCE PROGRAM (CALL YOUR LOCAL DISTRICT ATTORNEY)** • Offers comprehensive services to crime victims. Advocates are located throughout most U.S. counties. Services may include:

- Crisis Intervention
- Emergency Assistance (housing, food, medical care, etc.)
- Community Resource Referrals
- Assistance with filing Victims of Crime Compensation Claims
- Information about the Criminal Justice System (case status, impact statements, restitution, etc.)

D.A. victim advocates are also available to intercede on behalf of victims with family and friends as well as law enforcement officers and prosecutors.

**PUBLIC ADMINISTRATOR OR GUARDIAN** • When someone dies and there are assets to protect or the family of the decedent cannot be immediately located, the public administrator becomes involved.

# LIBRARY RESOURCES



## **BOOKS FOR ADULTS**

*When Your Spouse Dies*

Cathleen Curry, Ave Maria Press. 1990

*Five Cries of Grief—One Family's Journey to Healing  
After the Tragic Death of a Son*

Merton Strommen and A. Irene Strommen, Augsburg, 1996

*When Bad Things Happen to Good People*

Harold Kushner, Avon Books

*How to Go on Living When Someone You Love Dies*

Therese A. Rando, Bantam Books

*No Time for Goodbyes: Coping with Sorrow, Anger and Injustice  
After A Tragic Death*

Janice Harris Lord, Pathfinder Publishing

*Psalms in the Holy Bible*

## **CHILDREN'S BOOKS**

*Tear Soup*

Pat Schweibert, Perinatal Loss

*Someone Special Died*

Joan Singleton Prestine

*Sad Isn't Bad: A Good Grief Guidebook for Kids dealing with Loss*

Michaelene Mundy

*Straight Talk About Death for Teenagers*

Earl A Grollman

## **BOOKS FOR PARENTS OF GRIEVING CHILDREN**

*A Child's View of Grief*

Alan D. Wolfelt

*Talking About Death: A Dialogue Between Parent and Child*

Earl A. Grollman

# FIRST STEPS AFTER A DEATH



Do not become overwhelmed at the amount of things to do. Take your time and do what you can, when you can. Stop, pray and seek His guidance.

**SOCIAL SECURITY** • Most funeral directors will do this for you as part of their package. If you want to verify that this has been done call 800.772.1213. You will need to have the decedent's full legal name and Social Security number. If the Social Security check is deposited electronically, notify the bank and the Social Security Administration will withdraw it electronically from the account. Social Security benefits may include a one-time benefit of approximately \$225 to the surviving spouse or dependent children.

**VETERAN'S BENEFITS** • You may contact the Veterans Affairs Office. For nationwide information and claims assistance call 800.827.1000.

**IRS** • The surviving spouse or family member has to file the decedent's final state and federal income tax returns. That return will serve as notice of death to the IRS. Leave a bank account open with the decedent's name on it if there will be a refund due. When filling out the claim form, you should have the following information available:

- The policy number(s) and face amounts
- The full name and address of the deceased
- His/her occupation and last date worked
- His/her date and place of birth and the source of birth information
- Date, place and cause of death
- Claimant's name, age, address and Social Security number

**Credit Card Companies** • Find out if the decedent had credit card insurance. If so, the balance has been paid off. You should also destroy all of the decedent's credit cards. If it is a joint account, close the account and open a new account in one name only. Contact credit card companies to notify them of the death. Some credit cards and charge accounts include a life insurance policy. They may want a certified copy of the death certificate. If the card is held jointly, find out what documentation is required to change cards into the survivor's name. Ask the credit bureau to assist you in transferring your spouse's credit into your name. They may also be able to assist you in determining any outstanding obligations of deceased.



**LIFE INSURANCE** • Locate the policy and notify the company of the decedent's death. Find out from the company what kind of documents they need in order to issue a check. Most companies will need the original policy and a certified copy of the death certificate. If the living trust was the beneficiary, they may need a copy of the trust. Send the original policy by certified mail and make a copy of the policy before sending it. If you can't locate the policy, but suspect there is one in existence, contact the American Council of Life Insurance, Policy Search, 1000 Pennsylvania Ave. N.W., Washington, D.C. 2004

When filling out the claim form, you should have the following information available:

- The policy number(s) and face amounts
- The full name and address of the deceased
- His/her date and place of birth and the source of birth information
- His/her occupation and last date worked
- Date, place and cause of death
- Claimant's name, age, address and social security number

Note: If a company requests a certified copy of the death certificate, but is not providing you with a benefit, allow the company to pay for their own certified copy. On the other hand, a life insurance company will pay the claim for life insurance, so you need to provide them with a certified copy of the death certificate. A health insurance company just needs to stop coverage and may not need an official document. Allow them to obtain their own certified copy of the death certificate if they require one.



**MEDI-CAL** • If the decedent was receiving Medi-Cal benefits, you must notify the Director of Health Services within 90 days of the death. Your local caseworker will provide you with the address.

**MEDICARE** • If the decedent was insured under Medicare, you do not need to notify them. If you want to find out which costs were covered, get the publication "Medicare and You" from the Medicare Web Site at [www.medicare.gov](http://www.medicare.gov).

**BENEFICIARIES** • If the decedent was named as a beneficiary on your life insurance, retirement plans, or bank accounts, then you should contact the various institutions to change the beneficiary.

**FINANCIAL RECORDS** • It would be of benefit if the decedent might have prepared a comprehensive list of accounts and assets. Usually such a list is not available but always check to see if one is on hand. Look around the home and don't forget to check the computer.

**FEDERAL TAX RECORDS** • To file the decedent's final tax return, it is helpful to have the past three years tax returns. If they are not in the home, determine if an accountant prepared them. If not, you can get them directly from the IRS if you are an executor of the estate or trustee of the trust. You will need IRS form 56 to establish your fiduciary capacity and form 4506 to request a copy of the tax return. The forms are available by calling 800.829.3676 or on the Internet at [www.irs.gov/forms](http://www.irs.gov/forms).

**CALIFORNIA TAX RECORDS** • To get California income tax returns, obtain a Power of Attorney form 3520 and a Request for Tax Return form 3516. Call the Tax Forms Request Unit at 800.852.5711 or go to the website at [www.ftb.ca.gov](http://www.ftb.ca.gov).

**FINANCIAL DOCUMENTS** • Locate bank and brokerage statements, passbooks, stock certificates, and insurance. Change over all bank accounts and remove the deceased's name from those accounts; you may need a copy of the death certificate for this. Contact all sources of retirement funds that the deceased was receiving and apply for any benefits that are due to you. You may need a certified copy of the Death Certificate for this.



**REAL PROPERTY DOCUMENTS** • Find deeds to all real property. If you can't find them at home, check for a safe deposit box. If they aren't there, locate a property tax bill and contact the County Recorder to request a copy of the deed. Change the deed on your property and remove the deceased's name from that deed. This is done at the county seat where the property is located. You will need a certified copy of the death certificate for this.

**AUTOMOBILE DOCUMENTS** • Before you can transfer a car you need to locate the title and bring it to the DMV with a death certificate. If you can't find the title, obtain form Reg 227 (Application for Duplicate Title), which is available at DMV offices or the web at [www.dmv.ca.gov](http://www.dmv.ca.gov). If there are still car payments due, you will need to pay off the loan before transfer. Once you have the title, you can change it and the registration of your vehicles. This is done at the department of Motor Vehicles. This includes cars, trucks, trailers, motor homes, mobile homes, etc. You may use a copy of the Death Certificate for this purpose.

**SAFE DEPOSIT BOX** • Anyone who has possession of the key to a safe deposit box, along with a death certificate and proper identification, may enter the box for the purposes of obtaining the will, any trust documents or burial instructions.

**WILL OR TRUST** • Check the safe deposit box first. If nothing is there, try to locate the decedent's attorney. A copy can be used if the original is lost or destroyed.

**LOST OR ABANDONED PROPERTY** • Prior to death, the decedent may have lost or forgotten about bank or brokerage accounts. California accounts that are unclaimed for more than three years are turned over to the Unclaimed Property Fund of California Comptroller. If you suspect the decedent had funds turned over to the Comptroller, call 800.992.4647 or write to the Division of Collections, Bureau of Unclaimed Property, P.O. Box 942850, Sacramento, CA 94250-5873.

**MONITOR THE MAIL** • Some statements are sent quarterly or annually. These may alert you to accounts for which the decedent had no record.

**CONTACT ANY FINANCIAL INSTITUTION** where the deceased had a loan and inform them of the death. They will be able to inform you if the loan was covered by credit life and what needs to be done to file the appropriate claim. A death certificate is often required.



**CHANGE ALL UTILITIES** from the deceased's name. It is a good idea to use only your first initial and last-name when listing your name in the phone book. This will help avert any unwanted or prank calls. Many, if not all of these accounts should be placed in a joint account with another family member to help in processing future estates.

**REVIEW YOUR OWN INSURANCE NEEDS** • Often, these needs can change after the death of a family member or other loved one. Good organization on your own insurance information can aid survivors at the time this information is needed.

**IF YOU HAVE A LARGE ESTATE** you may want to consult an attorney. If you use an attorney you will have to pay for his/her services, however; the help you receive may be invaluable.

**KEEP EXTRA COPIES OF THE DEATH CERTIFICATE** to send with your income tax returns when you file.

**Gather all of the bills** together and make sure you are aware of all the credit obligations of the deceased. Many installment loans, service contracts and credit card accounts are covered by credit life insurance, which pay off the account balance in the event of the death of the customer.

**DEATH CERTIFICATES AND "PENDING" INFORMATION** • Under some circumstances the Medical Examiner prepares the initial death certificate that indicates the cause of death as "pending". Your mortuary then completes this death certificate and files it with the Vital Records & Statistics Office of the County's Health and Human Services Agency. When the investigation and analysis are completed, the Medical Examiner files with the Vital Records Office an amendment to the death certificate that records the actual cause of death in lieu of "pending." If you requested certified copies of the death certificate from your mortuary, it will secure them for you from the Vital Records Office. As a "pending" death certificate generally will not be accepted by insurance companies for payment of life insurance or other benefits, we recommend that you instruct your mortuary to wait until the amendment to the death certificate has been filed before ordering and paying for the copies you desire.

# FUNERAL CHECKLIST



WHEN PLANNING A FUNERAL, TRY NOT TO DO EVERYTHING YOURSELF. CALL ON A FAMILY MEMBER OR FRIEND TO HELP YOU MAKE THE FOLLOWING ARRANGEMENTS.

## NOTIFY

- Doctor
- Coroner
- Clergy
- Funeral home
  - They will help coordinate arrangements with cemetery or memorial park.
  - They will prepare the Social Security Form and see that the number is retired.
  - They will assist in determining the number of death certificates you will need and will order them.
- Relatives and friends
- Pallbearers
- Insurance Agents
- Banks
- Unions and Fraternal Organizations

## SELECT

- Funeral service
- Cemetery property
- Casket / Urn
- Vault or outer container
- Clothing
- Flowers
- Music
- Folder handout
- Transportation
- Time and place for visitation
- Time and place for funeral

## PROVIDE

Vital statistics about the deceased:

- Birth date and place
- Father's name
- Mother's name
- Social Security Number
- Veteran's Discharge or Claim Number
- Education
- Marital status
- Survivors



## OBITUARY INFORMATION

(The funeral home will normally write the article and submit it to the newspaper)

- Age
- Place of birth
- Cause of death
- Occupation
- College Degrees
- Memberships held
- Military service
- Outstanding work
- List of survivors in immediate family
- Give time and place of services
- Charities for memorial contributions
- Addresses of all people who must be notified
- Arrangements for out-of-town visitors

## IN ADDITION

You will want to...

- Find someone to help answer sympathetic phone calls, cards and letters, as well as greet friends and relatives when they call.
- Decide appropriate memorial to which gifts may be made (i.e. church, hospice, etc.).
- Prepare a list of distant persons to be notified by letter or printed notice and decide which to send.
- Locate the will and notify his/her lawyer and executor.
- Check carefully all life and casualty insurance and death benefits including social security, credit union, fraternal and military.
- Check promptly on all debts and installment payments, including credit cards. Some carry insurance clauses that cancel balances upon death.
- Notify utility companies, the landlord, and tell the post office where to send mail (if deceased was living alone).

## PARTING THOUGHTS



Jesus said to his disciples in a time of potential despair, "Let not your heart be troubled; you believe in God, believe also in Me. In My Father's house are many mansions; if it were not so, I would have told you. I go to prepare a place for you. And if I go and prepare a place for you, I will come again and receive you to Myself; that where I am, there you may be also. And where I go you know, and the way you know.' Thomas said to Him, 'Lord, we do not know where You are going, and how can we know the way?' Jesus said to him, 'I am the way, the truth, and the life. No one comes to the Father except through Me'" (John 14:1-6). In times of grief and loss it is essential to receive the loving comfort, support and understanding from loved ones. God promises the presence of His comfort through a living and abiding relationship with His Son, Jesus Christ. Though God doesn't promise to deliver us from the painful experiences that exist in this life, He does promise to be with us through the traumatic circumstances. Jesus affirmed, "These things I have spoken to you, that in Me you may have peace. In the world you will have tribulation; but be of good cheer, I have overcome the world" (John 16:33). "For He Himself has said, 'I will never leave you nor forsake you'" (Hebrews 13:5). If you are in a place in your life at this time where you believe that you desire to connect better with God, consider these simple steps:

- A - Accept God's gracious plan for an abiding relationship with His Son, Jesus Christ.
- B - Believe in your heart that God sent Jesus to pay the debt for your sins by dying on the cross and raising from the dead.
- C - Confess that Jesus is Lord as you turn away from your wrongs.

In assistance in these steps you might want to consider praying this prayer. "Dear Jesus, I realize at this time that I am in need of a touch of Your grace. Please forgive me of my sin and take charge of my life. I believe that You died on a cross for me and that You rose from the dead on the third day. I ask You to come into my life and to guide me in Your ways. I pray that You would bring comfort and peace in my life at this time as You give me your gracious Spirit. In Jesus Name, Amen."



If you would like to share your new faith with us at DUNAMAI Ministries or need any further assistance please contact us at:

DUNAMAI Ministries

P.O. Box 711173

Santee, CA

92072-1173

619.449.4532

ChaplainJoeD@cox.net

# HELP FROM THE SCRIPTURES



## ANXIETY

Is relieved through prayer . . . . .Philippians 4:6,7  
Remember ... God cares for you . . . . .I Peter 5:7

## COMFORT

Jesus - the Good Shepherd . . . . .Psalm 23  
He will never forsake you . . . . .Hebrews 13:5,6

## DISCOURAGEMENT

Don't give up . . . . .Galatians 6:9  
God will help and strengthen . . . . .Isaiah 41:10

## EMPTINESS

Christ can satisfy . . . . .Psalm 107:8,9  
He will fulfill your desires . . . . .Psalm 37:4,5

## FORGIVENESS

Forgiveness and cleansing promised . . . . .Psalm 32:5 / I John 1:9

## GUILT

No condemnation . . . . .Romans 8:1  
No sin too great . . . . .Isaiah 1:18

## LONELINESS

His presence promised . . . . .Hebrews 13:5,6  
In His presence is joy . . . . .Psalm 16:11

## VICTORY

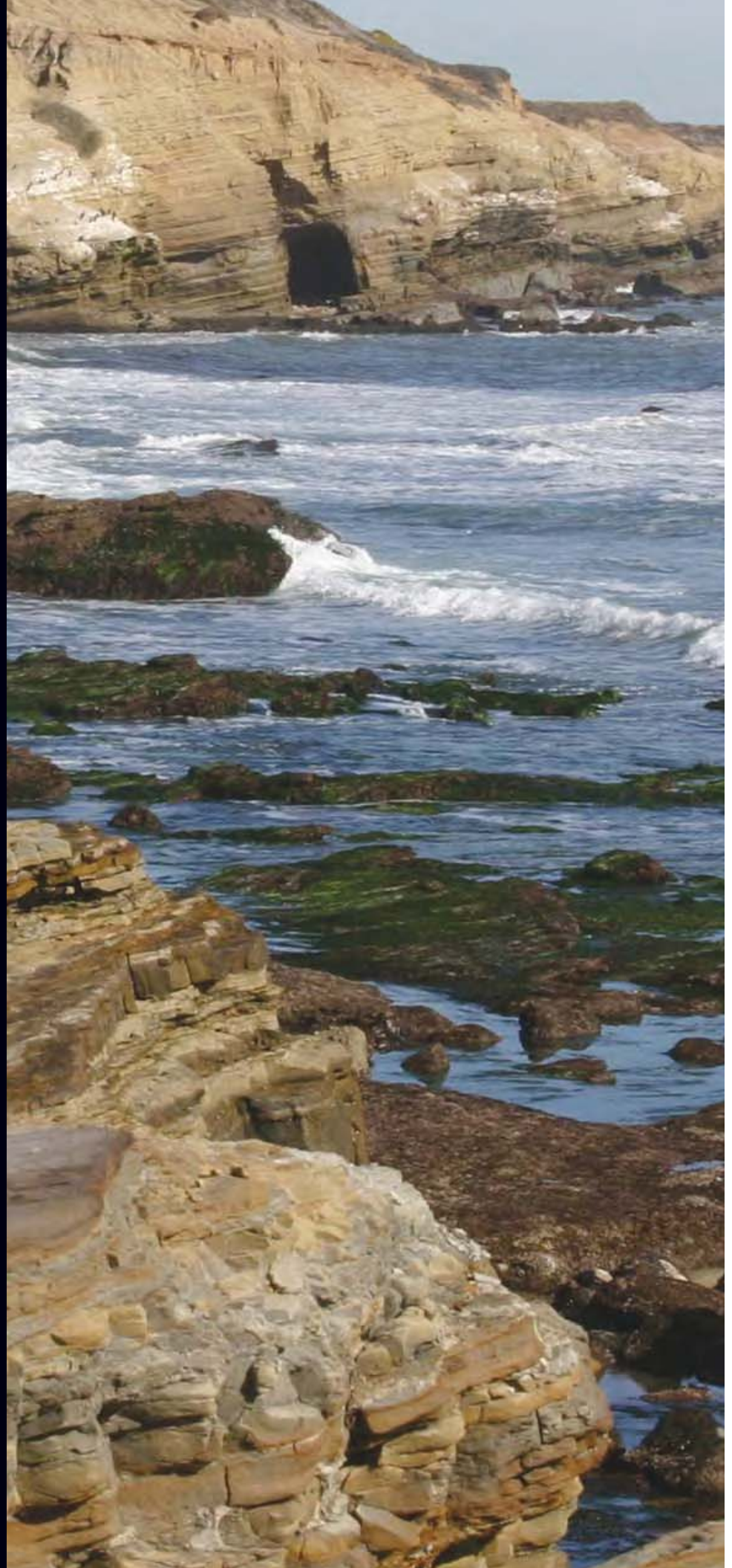
Is in Christ . . . . .Philippians 4:13  
Your inner resource . . . . .I John 4:4  
Seek God's help . . . . .I Cor. 10:13

## WORRY

God will provide . . . . .Philippians 4:19  
Have faith in Him . . . . .Romans 4:20,21  
Claim His promises . . . . .I John 5:14,15

# NOTES





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