

BASIC NEEDS OF THE BEREAVED



HOW CAN FRIENDS HELP...

A BALANCE BETWEEN COMPANIONSHIP AND PRIVACY.

The bereaved need time to reflect on their feelings as well as time to share their feelings.

AN OPPORTUNITY TO EXPRESS GRIEF WITHOUT EMBARRASSMENT OR JUDGMENT. An emotionally safe environment where the bereaved can open up and express feelings if they choose.

RECOGNITION OF THE MANY SYMPTOMS THAT MAY OCCUR AS A RESULT OF INTENSE GRIEVING. Loss of sleep, appetite, strength, motivation and inconsistencies in behavior are all normal after a loss. They resemble that which accompanies a serious illness.

SUPPORT AND ASSISTANCE IN BECOMING SOCIALLY REACTIVATED. Someone who can assist them when they are ready to reenter a social world and someone who respects their need to reenter on their own time schedule. Provide an invitation with a clear indicator that refusal is acceptable.

SPECIAL ASSISTANCE WITH BUSINESS AND LEGAL MATTERS. Someone to help them think clearly to settle important issues and to plan for the immediate future.

ALLOW A FIRM FOCUS ON THE LOSS WITHOUT BEING MADE TO FEEL THEY HAVE A PHYSICAL OR MENTAL ILLNESS. It is often hard to watch someone you care about be in crisis or suffer a loss. Remember the gift of your acceptance is special.

ABOVE ALL, THE BEREAVED MAY NEED THE OPPORTUNITY TO TELL AND RE-TELL THEIR LOSS EXPERIENCE. An active listener can dramatically facilitate the healing process. Be patient and non-judgmental. Help them to draw their own conclusions. Sharing is healing.

HOW A COUNSELOR CAN HELP



YOUR LIFE NEED NOT BE CRIPPLED BY YOUR GRIEF, although in the beginning it feels that way. A few sessions with a professionally trained grief counselor can help you resolve any disabling issues (i.e. anger, panic, guilt, despair, revenge, fear or any other issues that limit your functioning).

HELPFUL SUGGESTIONS TO EASE THE PAIN

ACCEPT THE GRIEF. Roll with the waves of grief, do not feel you need to be brave. Take time to cry. This applies to men and women.

PURPOSEFUL WORK. Keeping busy in frantic activity is not helpful, however doing purposeful work that occupies your mind can be helpful.

TAKE CARE OF YOUR PHYSICAL NEEDS. Eating well, exercising regularly and resting periodically can all help restore your body's physical needs.

JOIN A GROUP OF OTHERS WHO ARE MOURNING. Your circle of friends may have changed for now, and you will need new friends who understand the experience you have been through. See page 18.

POSTPONE MAJOR DECISIONS. It is difficult to concentrate and make decisions when we have suffered a loss. Hold off any major decisions until a time when you feel more like yourself.

KEEP A JOURNAL. If inclined toward writing, keeping a journal will help get your thoughts and feelings out. It also records your progress.

TAKE ADVANTAGE OF YOUR RELIGIOUS AFFILIATION. Keeping this connection, or if you have been inactive, reconnecting with your faith may be comforting, both in the relationships and in the teachings.

TASKS OF GRIEF



TASKS OF GRIEF ARE LIKE SIGN POSTS that can be found along your journey of grief. You will carve your own path on this journey, accomplishing these tasks in your own order and at your own pace. Look at these as tasks, not stages. Tasks mean that you can have all of the feelings you feel, no matter what task you are facing. You can revisit tasks as often as needed or you may visit one of the tasks only momentarily. There is no order in which tasks must be completed and no time limit; they are only guideposts for your journey.

ACKNOWLEDGING THE LOSS. A natural defense mechanism for human beings is to initially deny the reality of a loss. At some level it is so unreal and at another all too real. You may find yourself searching for your loved one, or seeing them in crowds. This is normal. After some time has passed, you will encounter enough reminders of the loss, and begin to slowly believe that in fact, your loved one has died. Still, even after weeks, there may be momentary forgetfulness and then finally a slow acceptance.

UNDERSTAND AND BEGIN TO MAKE SENSE OF WHAT HAPPENED. The death of a loved one changes our lives in many ways. Making sense of the events that led up to the death and the death itself will take time and thought. Through this process your understanding increases as you grasp the full meaning of the loss. There is an emotional and intellectual acceptance about the reality of the loss.

IDENTIFY, EXPERIENCE, EXPRESS AND GET VALIDATION FOR ALL REACTIONS TO THE LOSS IN CONSTRUCTIVE WAYS. You may experience a unique spectrum of grief reactions including emotions such as despair, anguish, guilt, relief and sadness. Grieving fully involves identifying and expressing your thoughts and feelings. There are a variety of ways to express yourself. You may want to talk with a trusted confidante, write in a journal or log or physically express yourself through exercise or other movement. Healing involves receiving support and acceptance from yourself as well as others through this process.



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. A journey into your inner self assists with finding meaning and value. It may be a journey of 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 and spirit of your loved one into yourself 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 causes 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.

SUPPORT GROUPS



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.

The many helpful groups in San Diego county are too numerous to list. For a complete listing of organizations from the San Diego Bereavement Consortium please go to: www.dunamai.info and go to the support groups link or call: DUNAMAI Ministries at 619.449.4532.

RESOURCES



CRISIS HOTLINE 800.479.3339 • 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 619.531.4041 • Offers comprehensive services to crime victims. Advocates are located throughout San Diego County.

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 858.694.3500 • 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



SOCIAL SECURITY • Most funeral directors will do this for you as part of their service. 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 \$255 to the surviving spouse or dependent children.

VETERANS BENEFITS • You may contact the Veterans Affairs Office. For nationwide information and claims assistance call 800.827.1000. Regional Office, 2022 Camino del Rio North, 619.297.8220.

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 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.





AUTOMOBILE INSURANCE • Let the auto insurance company know of the decedent's death. If you are a surviving spouse, check about continuing coverage for yourself.

HOMEOWNER'S INSURANCE • Make sure there is sufficient coverage. If the property will be vacant, consider adding vandalism coverage. When the property is sold or transferred to a new owner, the policy should be canceled.

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.

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.

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.

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. 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 & "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

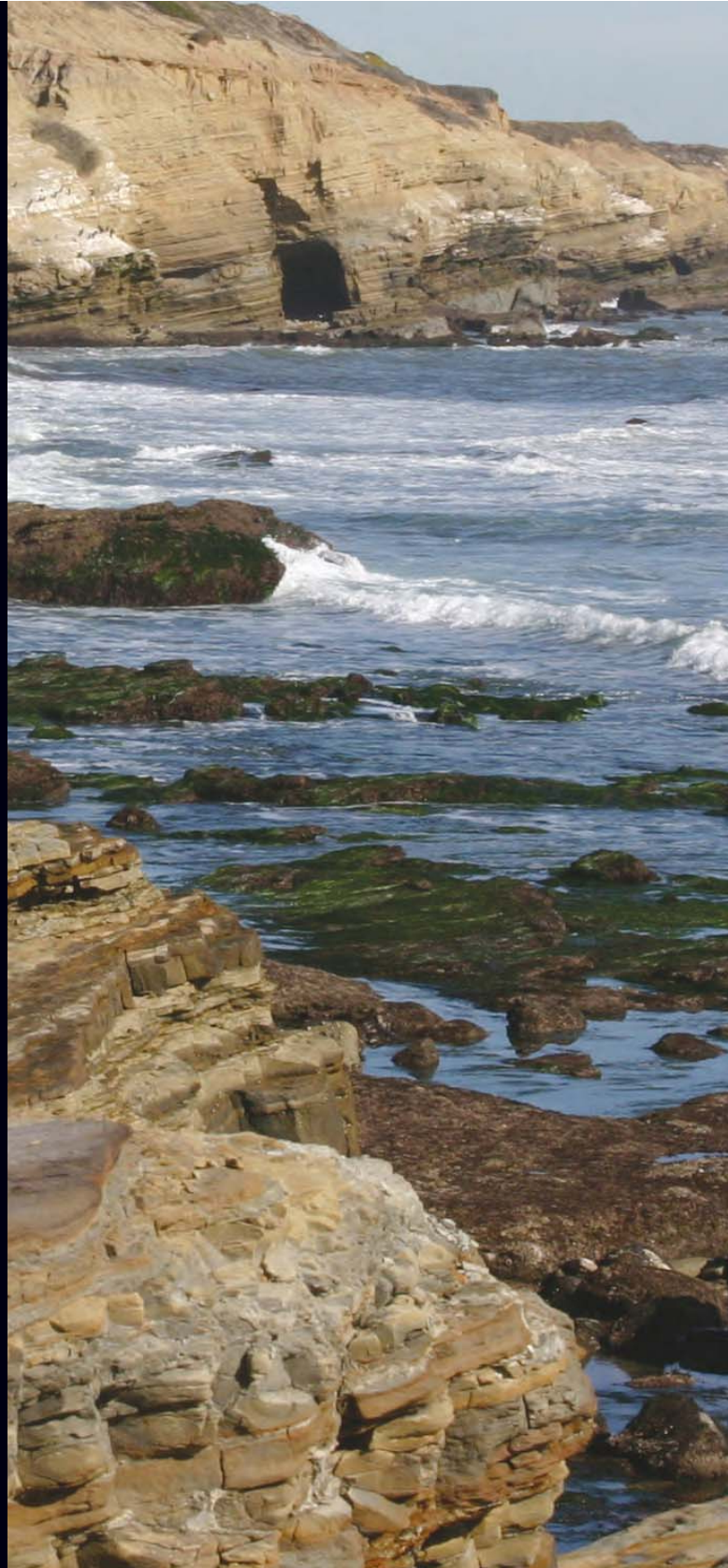
(The funeral home will normally write the article and submit it to the newspaper)

- 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).



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