### Support You May Need

Many people need additional support during this difficult time. Reaching out to an organization that specializes in assisting those coping with a loss may be helpful.

#### **Books on Grief and Traumatic Loss**

The Other Side of Sadness, George A. Bonanno (Basic Books, 2009)

Transforming Traumatic Grief: Six Steps to Move from Grief to Peace after the Sudden or Violent Death of a Loved One, Courtney M. Armstrong, (Artemecia Press, 2011)

**Grief after Suicide: The Survivor's Grief Experience,** Terence W. Barrett PhD, (CreateSpace Publishing, 2013)

**Surviving the Loss of a Child,** Elizabeth B. Brown, (Prima Publisher, 2010)

When a Child Dies from Drugs: Practical Help for Parents in Bereavement, Pat Wittbetger & Russ Wittberger, (Xlibris Corporation, 2004)

**Re-Membering Lives, Dr. Lorraine Hedtke and John Winslade,** (Baywood Publishing Company Inc., 2004)

#### Websites on Grief

Grief Net is an internet community for adults and children dealing with grief that offers email support groups, a newsletter, links and a bookstore. www.griefnet.org

The Grief Recovery Institute's website offers an integrated approach to online grief support by helping people dealing with grief, death and major loss through support groups and websites. www.griefrecoverymethod.com

Rainbows is a national organization that offers support for children and adults grieving a family loss. The website offers a link to a newsletter that provides helpful information. www.rainbows.org

An online support group of people facing similar life challenges, medical conditions, and mental health issues and who understand exactly what you're going through. Offers 500+ support groups, active discussion boards, expert advice and treatment reviews. www.dailystrength.org/support-groups/Addiction-Recovery

The Compassionate Friends is a national organization that offers friendship, understanding, and hope to bereaved parents, siblings, grandparents, and other family members after the death of a child. Offers brochures, a national magazine, a weekly web-radio series and more. www.compassionatefriends.org

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# Losing a Loved One

Please accept our sincere condolences on your loss. No one can ever truly be prepared for the death of a loved one...or the number of decisions and responsibilities that follow.

In an effort to assist you during this difficult time, the following guidelines may be useful to consider over the upcoming weeks as you or family members make important decisions.



# Preparing for funeral or memorial service

- Contact funeral director or memorial society
  - If applicable, authorize immediate donation of body parts if deceased has a signed organ donor card
  - If applicable, contact medical school for body bequests
- Make planning decisions for a funeral or memorial service including the type and elements of the service (e.g. wake, religious, cremation)
- Determine what you can afford when considering funeral arrangements as an average funeral can cost between \$6,000 and \$10,000
- Provide obituary or paid death notice to local papers and any other appropriate publications



## Personal and financial matters

- Obtain certified copies of the death certificate to use for notifying state agencies, creditors, banks, or other organizations (recommended amount is 10 to 15)
- Notify the deceased's employer. They can arrange for benefits due the beneficiaries if he or she participated in any company insurance, retirement or pension plans
- Locate all important documents needed to settle the estate, including: will or living trust; deeds; titles; licenses; insurance policies; financial records; tax returns; identification papers; disability claims; military certificates
- Contact the attorney and/or executor named in the will so that probate court, estate matters and property titles can be addressed
- Notify all insurance companies including life insurance, home mortgage insurance, accident insurance, auto loan or other credit insurance, Workers' Compensation and union insurance to review policies and beneficiaries, if necessary. The individual companies will send claims forms and instructions if there is a death-related benefit
- Engage the accountant/tax preparer or financial advisor to make any needed adjustments to accounts and advise on other financial matters

# Family and household issues

- Identify and address immediate property matters, such as mortgage, rent and utilities
- Arrange for a house sitter or put timers on the lights and TV if the house is empty. Plan for mail pickup and cancel newspaper delivery
- Contact credit cards, utilities, phone companies, cable TV companies, garbage collectors and any other home service to provide a name change or cancellation
- Cancel appointments and services such as meal deliveries, home health aides or volunteers
- Retain all incoming mail and sort it out at a later date. This prevents the loss of bills and checks in the confusion immediately following the death

### GET EXPERT ADVICE

# HELLO

Please note that circumstances vary and it may be helpful to talk over financial and other important matters with an unbiased professional before making any major decisions.

# Other benefits

- Investigate possible benefits through social or fraternal organizations, unions, mortgage companies and credit cards
- Notify Social Security of death and file for any death or survivor benefits that may apply: 800-772-1213

PEOPLE TO CONTACT

 Contact U.S. Department of Veterans Affairs for benefits if the deceased was a veteran: 800-827-1000 or www.va.gov

If the deceased was an active peace officer or in the military, you may wish to contact local representatives