



## Grieving Resources

Resources to help you through this difficult time

When a loved one dies or is expected to die soon from a serious illness, family members and friends are confronted with dozens of difficult decisions that they may have never faced before. Many of these decisions need to be made under great emotional duress. This guide was specially created to help people prepare for and navigate through such difficult times. You may feel overwhelmed or confused. You may have questions. Read this guide to help you sort through some of the difficult choices before you make any commitments or decisions. The multi-chapter guide delves into a number of areas.

**1 Decisions about the Funeral**

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## Chapter 1: Decisions about the Funeral

Choosing a funeral services provider can be a stressful experience for those with little experience and who may be emotionally distraught over the sudden death of a loved one. It is not required by law to use a funeral home or another type of funeral services provider, but the many legal requirements and details may make using the professional services of such a provider more convenient for the family.

### **When a death occurs, what is the first thing a family member should do?**

The first thing a family member must do is to notify proper authorities

- When death occurs at a hospital or nursing home, the staff will notify the necessary authorities.
- If in the care of a Hospice Program, a hospice member may instruct family members on procedures to follow.
- In other situations, a family member or a person with the deceased should contact emergency personnel.

### **What is the job of a funeral director?**

Funeral directors are caregivers and administrators. They make the arrangements for transportation of the body, complete all necessary paperwork, and implement the choices made by the family regarding the funeral and final disposition of the body. Funeral directors are typically associated with a Funeral Home.

### **Do you need a funeral director to bury the dead?**

In most states, family members may bury their own dead although regulations vary. In addition, forms, certificates and authorizations must be completed pursuant to applicable laws before a burial can take place.

However, most people find it very trying to be solely responsible for arranging the details and legal matters surrounding a death. Funeral directors can assist the family with the funeral process during such a stressful time. However a close family member or a friend can step in and coordinate all the activities and paperwork needed for the funeral and burial/cremation.

Family members may also choose a direct burial or direct cremation, where the disposition of human remains is done by burial/cremation without a formal viewing, visitation, or ceremony, except for a graveside service (direct burial). Since direct burial/cremation may happen soon after the death, no embalming is needed.

### **How do most people select a funeral home?**

Families often choose a funeral home because they have used its services in the past, it is close to home, or has been recommended by a friend or a clergy. If you have not selected one already, we recommend first creating a shortlist through a combination of recommendations from friends/clergy, neighborhood directories and internet searches and then visiting at least a couple of funeral homes on that shortlist and speaking to their directors, before making a decision.



## What are the criteria for selecting a funeral home?

People choose a funeral home for different reasons, such as the following.

### Convenience

- » Which one is closest to my home?

### Previous Experience

- » Which one has my family always used?

### Reputation

- » Many of my friends recommended this funeral home.

### Funeral Director

- » Is he/she pleasant and knowledgeable?
- » Are you able to build a rapport and establish trust?
- » Does he/she instill confidence in his/her ability to help with and support your decisions?
- » Are you able to freely ask questions?
- » Does he/she listen to your ideas and concerns in order to make suggestions?

### Cost

- » Does the funeral home provide me a clear breakdown of all the costs, including options?

### Size of the Funeral Home

- » Is it spacious enough to accommodate your particular needs?
- » Are there separate rooms available?

### Appearance/Environment of the Funeral Home

- » Is it a comfortable atmosphere for gathering family and friends together without being intimidating?
- » Is it neat and clean?
- » Is there ample seating, adequate lighting and climate control?

### Exterior of the Funeral Home

- » Is the building well maintained?
- » Are there convenient parking options?
- » Is it accessible?

### Other Funeral Home Staff

- » Are staff members courteous and professional?
- » Are they willing to help with any questions or requests?

## How much do Funerals cost?

Typically, charges for a funeral service fall into three different categories.

- Services and Funeral Home Charges (Professional service charges, embalming, visitation/viewing, and vehicles)
- Third-Party Fees, also known as cash advances (Cemetery/crematory, monument, newspaper notices, and clergy)
- Merchandise (Acknowledgement cards, casket, vault, and urn)

Ultimately, you control the cost of a funeral by the choices you make. Your funeral director should assist you in creating a service that meets all your needs, including your budget.

A basic funeral costs about \$6,000, and may be much higher depending on the extras you choose. If you decide to have the service at your place of worship, the cost may be lower, since you may not be using some of the services offered by the funeral home. Cemetery plot and opening and closing charges for the grave may add another \$2,000 on average. Price range can be rather large between metropolitan and rural areas.

Initial comparison shopping may be done over the phone, saving time and stress. Funeral homes are required to give you price information over the phone, and some will also send you an itemized price list through the mail at your request. When comparison shopping in person, take a trusted friend with you to help ask questions and aid in your decision-making. It's easy to be talked into adding extravagances or choosing the most expensive items when you are under duress.

Purchasing a funeral package will often cost less than choosing individual items and services. Compare the total cost of the items and services all together, as well as individual prices. The funeral home is still required by law to give you an itemized price list, even if you decide you may want a package. And, he/she must sign it. Where transportation charges are not known in cases of transfers between cities, an estimate should be provided.



### **Does the insurance company or any organization provide some financial assistance towards the funeral costs?**

Department of Veteran Affairs provides some financial assistance towards funeral costs of the Veterans. Please contact your local Department of Veteran Affairs office or visit [www.cem.va.gov](http://www.cem.va.gov). Your funeral director or funeral coordinator at the church may have additional information for you.

You should also contact your insurance agent to see if the life insurance policy of the diseased will cover some of the costs towards a funeral.

### **How are prices itemized for consumers who are selecting services and merchandise?**

Your funeral director will present a General Price List which reflects his services including at least these categories: Professional services, removal of remains to the funeral home, preparation (such as embalming), shelter and care of the body, use of facilities for visitation, use of facilities for the funeral service, transportation and other services.

In addition, you may choose a casket, vault or other desired funeral merchandise from a merchandise display room or from photos or lists of such caskets, vaults and clothing. Or, if you prefer, your funeral director may have one or more complete services, priced as a unit, for your convenience.

### **Can I have a funeral service at my place of worship?**

We recommend that you speak to your clergy about it before finalizing the arrangements with the funeral director. Many places of worship allow viewing and a service with the members of the congregation. If the clergy is open to it, start a conversation immediately between your funeral director and your clergy. It may even save you some of the costs associated with the viewing and a service at a funeral home.

### **What is the purpose of embalming?**

Embalming sanitizes and preserves the body, retards the decomposition process, and enhances the appearance of a body disfigured by traumatic death or illness. Embalming makes it possible to lengthen the time between death and the final disposition, thus allowing family members time to arrange and participate in the type of service most comforting to them.

### **Does a dead body have to be embalmed, according to law?**

No. Most states, however, require embalming when death was caused by a reportable contagious disease or when remains are to be transported from one state to another by common carrier or if final disposition is not to be made within a prescribed number of hours.

### **Is cremation a substitute for a funeral?**

Cremation is an alternative to earth burial or entombment for the body's final disposition. The cremation can follow the visitation and funeral service at which the casket is present. After the funeral service, instead of going to the cemetery, the casket goes to the crematory. After cremation, a public or private inurement of the cremated remains can take place at the convenience of the family.



## Chapter 2: Memorial Resources

**Planning a Memorial Service can be very daunting. After all the event is a celebration of the life of your loved one and you want it to be as special as them. Here is a list of twelve things to consider.**

1. Contact your place of worship. Many churches and temples have a memorial service coordinator who can help you with the planning of the memorial.
2. Select a Date that gives the family time to plan the service, while giving enough notice to out-of-town guests
3. Decide on the Guest List, based on whether you want an intimate service or a large gathering, making sure close friends/family members are on the list.
4. Decide if you want the memorial service to be formal or in formal. Formal service is usually in a place of worship. An informal service may be in a park, community building, a lodge or home.
5. Once you have decided on a guest list, choose a location that accommodates the guest list, maps to the type of service (formal or informal) and fits the image of the right place you have in your mind.
6. Find a facilitator/ master of ceremonies. Sometimes a close family member may be chosen to lead the service
7. Decide on the flower arrangement, decorations and the guest book
8. Decide on key people who will involved with the service – who will be the clergy member, who will deliver the eulogy, what songs will be played and who will play them; who will seat the people etc.
9. Choose the Music and Musicians. Favorite musical numbers can be played as reminders of the deceased. Musical piece at the beginning and the end of the service provides some structure for the event.
10. Symbolic elements can be incorporated into the ceremony itself...an empty chair, a vase of flowers, releasing butterflies or doves at the end, a candle walk. What symbolism to include depends on the person, the family and their belief system?
11. Decide on Photographs and/or Other Mementos to Display. Create a memory table. Invite family and friends to bring photos and other mementos: newspaper clippings, awards, artwork, writing and symbols of his/her favorite hobbies.
12. Pass out index cards or printed note cards and have attendees write down their remembrances. Some of them can be shared later via the online memorial to preserve the memories. 🌿



## Chapter 3: Online Memorial

**At SympathyTree.com we believe that an online memorial can provide a unique and meaningful way to celebrate the lives of those we have loved and lost.**

We also believe that by sharing stories of love and loss, sadness and joy related to the death of a loved one provides comfort during the difficult times of grief. It helps us smile, laugh, cry and embrace our loved one's life in an effort to make sense of our loss. Above all, it helps in mourning and healing and helps with the first baby steps needed to move forward.

You should not need specialist computer skills to create an online memorial - it should be as easy as 1-2-3. With a simple registration page, you should be able to enter the name and brief family history of the deceased, choose the look and feel of the memorial (such as sports theme or a veterans theme or a cooking theme) and are now ready to start building the online memorial. You can choose to keep this memorial public or make it private to family and friends. You can begin by adding condolence messages, photos or videos (with commentary) or stories from the time you spent together - all with very basic computer skills. A very professional looking online memorial can be truly created by anyone in a very short amount of time.

An online memorial is more than an obituary - you and your family/friends can record the whole life, thoughts, soul, pictures, videos, even voice. It is living, breathing and ever-growing - so, unlike a newspaper obituary, you or your family/friends can add to it anytime. More over, the online memorial can be accessed from anywhere in the world for your friends, family and even future generations to view and leave their own personal tributes and condolences.

Our loved ones must simply not fade away. We invite you to start an online memorial, commemorate the memory of a loved one you lost and create a place where others, whose lives were influenced and enriched by knowing that person, can come to reminisce, remember, pay their tributes and most important, begin the process of healing from the irreparable loss.

Visit us at [www.SympathyTree.com](http://www.SympathyTree.com) and we can show you how you can build an online memorial that can live for ever. 

## Chapter 4: Business Matters

It is difficult to make decisions or even know where to start after the death of someone close to you. When you are grieving, it is hard to think clearly. So, here is a list of some of the business matters that you may have to deal with in the days ahead.

### Gather Needed Documents

Make a file containing all of the documents you might need when filing for claims of any kind. You may already have these or you may need to get them from other sources. Having the documents all in one file makes it easier for you to handle business without extra stress.

- **Death certificates:** Available from your funeral director or county health department. Purchase at least a dozen certified copies of the death certificate. Most companies will want a certified copy, but use a photocopy when you can to save money
- Deceased's Social Security number
- Social Security numbers for spouse and minor children
- Certified birth certificates or adoption papers for each family member
- Citizenship papers
- Marriage license/certificate and separation or divorce records. These licenses are available from the county clerk where the marriage/separation/divorce license was issued.
- Military service or discharge papers. If the deceased was a veteran, you will need a copy of the discharge certificate. If you cannot find a copy, contact National Personnel Records Center, 9700 Page Boulevard, St. Louis, MO 63132-5200 (Send it to the attention of the branch in which the deceased served).
- **Will or trust documents:** The lawyer who wrote the will may have it. Or, it may be with the personal belongings of the deceased or in a safe deposit box. Some banks have special procedures before letting anyone into the safe deposit box.
- Bank/financial institution records including safe deposit box information
- **Property records:** A complete list of what the deceased owned including real estate, stocks, bonds, bank accounts, deeds (including vehicle registration), and personal property.
- Credit card or other debt information
- Investment records
- Employment and employee benefit (pension plan) records
- **Tax returns:** If you cannot locate a copy of the most recent income tax return, you need to fill out IRS Form 4506. You will need to attach documentation that you are authorized to act on behalf of the deceased, such as letters from the probate court.

You may or may not know which companies or individuals the deceased used for various services. If you do know, you might be able to get needed information with a phone call. Be prepared, however, to make an appointment for a personal visit. On the other hand, if you don't know where to begin, search through personal and business papers (canceled checks, letters, and address book) for names of people to contact.

**Contact attorney**

Contact the deceased's attorney regarding any estate planning documents. This will likely include a will and letter of instructions, if they exist. These documents may contain information that will be necessary to carry out the wishes of the deceased. An attorney also can answer any questions you have about probate. If appropriate, check to see if you need to change your own will.

**Contact financial institution officer/investment adviser**

Check to see how the names are listed on accounts and if you will be able to get money from them. In some states, joint bank accounts are automatically frozen upon the death of one spouse. If you cannot, see if you can transfer the accounts in your name or contact an attorney for help.

**Contact insurance agent(s)**

File any claims to receive death benefits from life insurance. Notify the insurance companies (in writing) that insured your spouse of his or her death. Each company will need a statement of claim and a death certificate before the surviving spouse can receive benefits. Keep copies of all correspondence

Check on the status of your own health insurance. This is important if you were covered through a family plan or the deceased's employer. Review other coverage (auto, property) for needed changes.

If you don't know with which companies the deceased held policies, you can contact a service that will search all policies and send you information. You will need to send a self-addressed, stamped business-size envelope along with a letter requesting information to:

**Policy Search Service**

American Council of Life Insurance  
1001 Pennsylvania Ave., NW  
Washington, D.C. 20004

**Contact Recorder**

Request additional certified death certificates from the recorder at the courthouse. This is in addition to those furnished through the funeral director. A certified (has official stamp on it) certificate is usually required when filing claims. If you need certified copies of birth certificates or marriage licenses, these are also available from the recorder where the events occurred. Ask your attorney for advice about changing property ownership and registrations (auto, house, farm, etc.). This would be handled by the recorder at the courthouse.

**Contact deceased's employer**

Ask about receiving the final paycheck and any payment for accrued vacation and/or sick leave. Find out what you need to do to get benefits from a pension plan, life insurance, accident insurance, 401(k), or company stock benefits etc. If you have health insurance through the deceased's employer, ask about policy continuation and costs. Discuss this with the employer and your insurance agent.

### Contact Social Security Administration representative

Social Security benefits are not automatically paid out after a death; you must apply for them. Contact a Social Security Administration representative to see what benefits are available. These might include a small lump-sum death benefit and survivor benefits for spouse and/or children

### Advise All Creditors

Advise all creditors in writing including issuers of credit cards, that your spouse has died. If you have any loans, find out if they are insured.

### Contact Accountant/Tax Attorney

Find out what needs to be done to file tax returns that may include both federal and state returns. The accountant also can help you with matters relating to estate taxes. Federal law requires that an estate tax return be filed within nine months of the death in many cases. Since tax laws are constantly being revised, it is important to seek out expert advice to determine your full tax liability.

With federal estate and inheritance tax rates high, a small business owner's death and the resulting estate tax liability can create additional problems for the business, ranging from negative cash flow to insolvency. Although business owners should complete effective estate planning before their deaths, certain postmortem measures are available to reduce or eliminate federal estate taxes, even for a client who did no estate planning during his or her life or one whose planning was inadequate or in error. Work with your tax accountant/attorney to explore if you can preserve family wealth by saving estate taxes and facilitate business continuity.

In addition, your tax attorney can also help you through probate. Probate is the court-supervised process of paying the deceased's debts and distributing the estate to the rightful beneficiaries. Jointly owned property, property in trust, and assets with a designated beneficiary (life insurance, 401(k), and pensions) do not go through the probate process. If the deceased did not have a will, state law will determine how the deceased's assets and property will be distributed to family members. The court will appoint a personal representative or the person named in the will as executor to manage the deceased's affairs.

### Contact business services

Your deceased spouse may have the utilities and other services in their name. You may need to transfer the accounts in your name, if you plan to live in the same place. In addition, it allows you to decide if you want to cancel any of these services. Service providers to contact include:

- Phone and Wireless service provider
- Gas Company
- Electric Utility
- Water Company
- Garbage Services
- TV Cable service provider
- Internet Service Provider
- Home intruder alarm provider
- Banks

### Keep in Mind

Remember that the people you are contacting are not emotionally involved in your business. They might not always seem to be sensitive to your needs. It may help you to have a family member or friend go to the appointments with you. 🍃

## Chapter 5: Dealing with Grief



**We have to learn to cope with the loss of someone who was a part of what made us what we are. So, what do we do? How do we go on after they are gone? How do we deal with the grief? Here is a list of resources might help through these times.**

1. The Open To Hope Foundation is an online resource center for people who have experienced loss. Open To Hope holds the vision that all people who experience loss will be able to learn to live with their grief, cope with their pain, and invest in their future.  
[www.opentohope.org](http://www.opentohope.org)
2. The Grief Blog is an interactive forum created by a mother and daughter team, Drs. Gloria and Heidi Horsley. The Grief Blog offers hope, guidance, and support to those who have suffered the loss of a loved one.  
[www.thegriefblog.org](http://www.thegriefblog.org)
3. *Journeying through Grief* by Kenneth C Haugk (A four part series). Published by Stephen Ministries.  
[www.stephenministries.org](http://www.stephenministries.org)
4. More than 400 books, videos, and audios to help children and adults through serious illness, death and dying, grief, bereavement, and losses of all kinds, including divorce, suicide, trauma, and violence. Reviewed and selected by knowledgeable professionals.  
[www.compassionbooks.com/store](http://www.compassionbooks.com/store)
5. Peninsula Bible Church, a non-denominational church based in Palo Alto, CA. You can listen to some recorded teachings on dealing with and overcoming grief.  
[www.pbc.org/search?search=grief](http://www.pbc.org/search?search=grief)
6. AARP grief and loss resource pages  
[www.aarp.org/families/grief\\_loss](http://www.aarp.org/families/grief_loss)  
[www.aarp.org/families/end\\_life](http://www.aarp.org/families/end_life)
7. Hospice Foundation of America exists to help those who cope personally or professionally with death, terminal illness and the process of death and bereavement  
[www.hospicefoundation.org/griefAndLoss](http://www.hospicefoundation.org/griefAndLoss)
8. YoungWidow.org is the original website exclusively dedicated to young widows and widowers  
[www.youngwidow.org](http://www.youngwidow.org)
9. Young Widows or Widowers: Rising above the storm; rebuilding lives, dreams and identities  
[www.ywow.org](http://www.ywow.org)



10. Each year, hundreds of American families face the tragedy of the death of a loved one serving in the Armed Forces. In many cases, these families must move immediately away from their friends and support systems and rebuild a life that was once devoted to military service but is now focused on just surviving their traumatic loss. Where can they turn for the support system that they deserve? They can, and most often do, turn to TAPS.  
[www.taps.org](http://www.taps.org)
11. Mothers Against Drunk Drivers (MADD)  
[www.madd.org/getdoc/6947097e-dce3-412c-b9f6-2c02915cc1cc/Resources.aspx](http://www.madd.org/getdoc/6947097e-dce3-412c-b9f6-2c02915cc1cc/Resources.aspx)
12. The SIDS Alliance: No matter how deep your grief and how great your pain, remember that you are not alone. First Candle is here to help you through the difficult time following the death of your baby.  
[www.sidsalliance.org](http://www.sidsalliance.org)
13. National Organization of Parents of Murdered Children (POMC) – for the families and friends of those who have died by violence  
[www.pomc.com](http://www.pomc.com)
14. The mission of ‘The Compassionate Friends’ is to assist families toward the positive resolution of grief following the death of a child of any age and to provide information to help others be supportive.  
[www.compassionatefriends.org](http://www.compassionatefriends.org)
15. SHARE pregnancy and infant loss support is dedicated to supporting parents and families  
[www.nationalshareoffice.com](http://www.nationalshareoffice.com)
16. Growth House, Inc., provides this award-winning portal as your international gateway to resources for life-threatening illness and end of life care  
[www.growthhouse.org](http://www.growthhouse.org)
17. Books on grief, suffering and loss by [www.christianbooks.com](http://www.christianbooks.com)  
[www.christianbook.com/Christian/Books/cms\\_content?event=1010RNL&page=1198050&sp=1010](http://www.christianbook.com/Christian/Books/cms_content?event=1010RNL&page=1198050&sp=1010)
18. Each of Kairos’ grief and loss publications for the bereaved explore mourning and grieving from a Christian perspective  
[kairopublishing.stores.yahoo.net/puforbech.html](http://kairopublishing.stores.yahoo.net/puforbech.html)
19. Selected books on grief and dying recommended by the Jewish Bereavement Project  
[www.jewishbereavement.com/resources\\_books.html](http://www.jewishbereavement.com/resources_books.html)
20. Ninety million baby boomers will, in the next 20 years, face the loss of one or both parents. Jane Galbraith’s book “Baby Boomers Face Grief” discusses society’s lack of acceptance of grief in general and the way past generations have taught us to deal with this life event.  
[www.trafford.com/05-2319](http://www.trafford.com/05-2319)
21. Aging with Grace offers solutions to caregivers throughout the United States & Canada who experience the stress of eldercare issues.  
[www.agingwithgrace.net](http://www.agingwithgrace.net)