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## **WHAT TO DO IMMEDIATELY**

Your loved one has just died. Soon He/she will be taken to a holding area in the hospital. You need to know what to do next.

### **Before Leaving the Hospital, You Should:**

1. Immediately tell the nurse/doctor if any arrangements have been made for organ donations. Sign the appropriate forms provided by the doctor.
2. Collect your loved one's valuables and personal belongings from the nursing staff. (If these are forgotten they will be sent to the funeral home.)
3. Visit with you loved one if you desire. You may request the support clergy or a staff member to be with you.
4. If you wish an autopsy, sign the "Permission for Autopsy" form.

### **When these are finished, you have no further tasks here at the hospital.**

After Arriving Home You May Wish To Call:

1. Your relatives and friends.
2. The funeral home or cremation society of your choice.
3. The clergy of your choice, if desired.
4. Your loved one's employer, and any organizations which he/she was associated.
5. Your attorney, to discuss legal issues which may need to be dealt with:
  - a. Last will and Testament
  - b. Saving and Checking Accounts
  - c. Safety Deposit Boxes
  - d. Life insurance and Retirement Policies (refer to Essential Documents Listing)
6. Your family physician

## **AUTOPSY INFORMATION**

### **What is an Autopsy?**

In most cases, the physician will ask if you wish to have an autopsy performed. An autopsy is an examination of the body after death to determine the actual cause of death. Sometimes, information from an autopsy can help with future medical treatments and research, or is necessary for a police investigation.

This examination will not delay funeral arrangements or prevent viewing of the body of the deceased at the funeral home. There will be no cost for the autopsy.

### **Who Can Give Permission?**

The deceased's closest relative or legal guardian can legally give permission for an autopsy to be performed. The staff can assist you in clarifying who this person is.

### **Under What Circumstances An Autopsy May Be Performed Without Permission?**

Ordinarily, an autopsy can be performed only after permission is granted by the legal next of kin. There are exceptions in the cases of sudden deaths occurring as a result of violence or trauma. In these cases, the Medical Examiner will decide if an autopsy is necessary as part of the investigation regarding the nature of the injuries causing death.

### **How Do I Obtain the Results of the Autopsy?**

The legal next of kin or guardian may indicate on the Autopsy Form where results are to be sent. In addition, results may be obtained by the legal next of kin or guardian by calling (734) 936-6801. These results may take a few weeks to be received.

## **ORGAN AND TISSUE DONATIONS**

### **What Are Organ and Tissue Donations?**

**Organ Donation:** The donation of viable organs such as the heart, lungs, liver, and kidneys. In order to make this possible, life support measures are temporarily supplied to donor body by means of medication and a respirator.

**Tissue Donation:** The donation of certain tissue such as eyes, skin, and bone. Organ donations from victims of heart attack or motor vehicle accidents are usually not possible for the majority of deaths occurring in emergency facilities. However, donations may still be made of certain other tissue. Such donations may serve multiple recipients.

**Whole Body Donation:** Prior registration by the individual with a specific medical school indicated is required for these donations. If this arrangement has been made, please inform the staff.

These donations will not delay funeral arrangements or prevent viewing of the body of the deceased at the funeral home. There will be no cost associated with donations.

### **When is a Donation Not Possible?**

If no one offers permission, a donation cannot be made. Also, certain preexisting medical conditions or illnesses may prevent donation. The staff can clarify these circumstances for you.

### **Who Can Give Permission for Donations?**

Next of kin of the deceased can legally give permission for donations to be made. The staff can help you clarify who this person is.

### **When Will the Donations Be Done?**

There are time restrictions and limitations within which eyes, skin, and bone must be retrieved. The staff will identify these for you. This retrieval will take place in the hospital under specialized conditions by trained personnel.

### **Is It Possible For Me to Know Who Receives the Donation?**

By law, this is confidential information. The identify of the deceased also remains unknown to the recipient. You will, however, receive a letter confirming the donation.

### **What Happens Next?**

After you leave, the deceased will be taken to a holding area in the hospital. As soon as it is possible, contact the funeral home of your choice. The funeral home representative will make arrangements for removal of the deceased from the hospital.

If there is to be an organ or tissue donation, please inform the funeral home representative when you call.

If you have any other questions, please ask us.

## **RELIGIOUS TRADITIONS**

It is usually advisable to contact your religious/spiritual leader as soon after a bereavement as possible. He/she is experienced and trained in the traditions of your faith as well as serving as an on-going source of support for you and other survivors.

If this is not possible, the hospital has staff chaplains of the Roman Catholic and the Protestant traditions available at all times. It may be possible to contact specific denominational leaders from the local congregations through the hospital chaplains.

The listing below is not complete, but represents a few of the primary concerns at the time of death for major faith traditions:

<b>Buddhist</b>	Traditional preparation of the body
<b>Hindu</b>	Traditional preparation of the body
<b>Jewish</b>	Traditional preparation of the body

There are two traditional Jewish funeral services in the Detroit area:

Ira Caveman Funeral Home	(810) 569-0020; (800) 325-1622
Hebrew Memorial Chapel	(313) 543-1622

<b>Protestant</b>	Prayers of Commendation
<b>Roman Catholic</b>	Prayers of Commendation

## FUNERAL PLANNING

Funeral and memorial services serve a purpose. They are helpful because they are:

- ◆ a gathering for friends and relatives
- ◆ a time to exchange memories
- ◆ a tribute to your loved one
- ◆ a confirmation of the reality of the death of your loved one

Whether it is to be a simple service or an elaborate one, the funeral service serves as an important step in your grieving process. The following are some common questions people have regarding funerals and memorial services;

### How Do I Go About Making Final Arrangements?

Once you arrive home from the hospital, you should call the funeral home or cremation society of your choice. Factors to be considered should include:

Your loved one's wishes;  
Location and convenience for family and friends;  
Type/size of rooms available for meeting of friends/relatives;  
Funeral home's reputation;  
cost of services;  
Types of services offered/provided (embalming, cremation, etc.);  
Availability of a chapel, if service is desired.

While you are deciding upon a funeral home, it is a good time to contact clergy if you desire him/her to officiate at a service.

Clergy name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Once a funeral home is chosen, remember that the funeral director is there to meet you needs and wishes regarding the services and burial.

Name of Funeral Home or Memorial Society: \_\_\_\_\_

Phone Number: \_\_\_\_\_

## **How Much Will Final Arrangements Costs?**

The cost of final arrangements depends on a number of factors such as:

- ◆ Whether you choose burial or cremation;
- ◆ Type of casket and vault or urn selected;
- ◆ Embalming; and
- ◆ Use of funeral home vehicles, etc.

You are entitled to an itemized list of services provided and associated fees. Prices vary from one funeral home to another and may also change over time. Generally, cremation is less expensive; especially if you deal directly with the crematorium or a memorial society. Remember that a simple, inexpensive service can do as much for the deceased as a more elaborate and costly one.

## **How Can I Be Assured Everything is Being Done Properly?**

There are many regulations which must be followed when arranging funeral services. Following is a list of informal legal proceedings which we hope will be helpful in the days to come.

- ◆ The physician will complete a death certificate to be delivered to the funeral director (this will be handled by hospital personnel).
- ◆ After the funeral, it may be necessary for you to obtain copies of the death certificate for insurance purposes. You may obtain copies from either your funeral director, at the time of the funeral, or from the County Clerk's Office in the county where the death occurred.
- ◆ If your loved one was cremated, you may do with his/her cremated remains as you please. There is no Michigan law regarding the disposal of cremated remains. Michigan law requires only a "suitable solid container" for cremated remains. You do not need to buy a casket if cremation is chosen.
- ◆ If arrangements were made for whole body donation, and you are in agreement, the physician will contact the appropriate authorities.
- ◆ There are no legal requirements for embalming. As part of the funeral arrangements, some morticians may insist upon embalming if the body is to be viewed. However, immediate burial can be done without embalming.

## **I Do Not Believe I have Funds to Pay for Final Arrangements. Now What?**

You may be eligible for Death Benefits from the Social Security Administration, the Veterans Administration, a fraternal order and/or other organizations.

The Department of Social Services of the State of Michigan has an Emergency Needs Burial Program. This is a state-wide program which will pay a small amount toward a basic funeral and burial for either adults or children. You need not be on government assistance to qualify for these services. It is important to realize that you must prove financial status to the Department of Social Services before any funds will be issued. Call the State Social Services Department in your county if you are interested in this program. **The Department of Social Services may pay funeral expenses for indigent clients, but will not reimburse fees already paid. Arrangements must be made in advance.**

A Funeral Director will be able to assist you in making special financial arrangements.



## **FINANCIAL AND LEGAL MATTERS**

The event of death results automatically in a transfer of both assets and debts from the deceased to another party, possibly you.

If you choose, there are resources available to assist you in understanding this transfer of assets and responsibilities. These resources include attorneys, bank trust departments and estate planning organizations.

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Below is an outline of tasks regarding debts and assets which need to be done. You should also refer to a list of **ESSENTIAL DOCUMENTS** and **FINANCIAL DECISIONS**, both of which are a part of this series.

### **Transfer of Debts and Assets**

Obtain copies of the death certificate, either from your funeral director or County Clerk's Office in the county where the death occurred. There is a ten dollar (\$10.00) fee for the first copy of the death certificate, and three dollars (\$3.00) for each additional copy. We suggest you first call the County Clerk's Office to obtain full instruction regarding acquiring additional copies of a death certificate.

Notify the Attorney and Executor (if known) of the will. If you do not have an attorney, the State Bar Association can refer you to an office most appropriate for your legal needs:

Notify insurance companies (i.e., life, auto, home, etc.)

Check all life and casualty insurance death benefits, including Social Security, credit unions, trade unions, place(s) of employment, and fraternal organizations. Inquire about possible incomes from these sources.

Promptly check on all the deceased's debts and installment payments. Some of these may carry insurance clauses that cancel future payments. Also, if there will be a delay in meeting any payments, notify the creditors and make arrangements for additional time.

Contact your local Social Security Office. You must apply for Death Benefits. They are not automatic; delay can cause loss of benefits. Call the Office first to inquire about the necessary documents you should take (please refer to **ESSENTIAL DOCUMENTS**).

If your loved one was employed by the Civil Service Commission, your benefits can be applied for at any federal agency.

Veteran's benefits are applied for through your nearest Veterans Administration's Office.

## FINANCIAL DECISIONS

If your loved one always made the financial decisions in the family, you may now find it difficult to take on this responsibility.

**The following are points of advice to keep in mind when dealing with your finances:**

- ◆ Do not make major financial decisions during the first six months. Grief reactions can change your sense of judgment in various ways: You may be more impulsive, more easily influenced, or less optimistic than your usual self.
- ◆ If you are not familiar with investments, do not invest insurance money until after you have either read literature, taken a course on investing, and/or talked with a reputable investment counselor.
- ◆ Invest only a portion of your money initially. Be wary of friends' advice.
- ◆ Pay all bills by check (for tax record purposes).
- ◆ Before running around to complete transactions, first, find out all you can by phone. You will save time, money, and energy.
- ◆ Do as much as you can for yourself – yet remember that legal advice is needed in most cases.
- ◆ Be organized if consulting an attorney. They usually charge by the hour. Bring all paperwork that might be necessary regarding financial questions.
- ◆ Bankers, insurance agents, Registrar of Wills, and IRS personnel will answer many of your questions **free of charge**.

## **EMERGENCY FUNDS**

If you find yourself without any benefits, with no savings and/or income, you are probably eligible for emergency funds.

Resources vary from one community to the next. Following is a list of possible places to seek aid.

- ◆ State Family Independence Agency in your county.
- ◆ University of Michigan Patient Accounts Office (for payment negotiation or arrangements: phone 734-936-6939)
- ◆ Social Workers in your local hospital
- ◆ your place of worship
- ◆ Town officials (city or township clerks, etc.)
- ◆ The Salvation Army
- ◆ Your local United Way office

## EMOTIONAL REACTIONS TO LOSS

Individuals have a variety of thoughts and feelings when they have a loved one die. In an effort to offer comfort, we share with you some thoughts about grief.

**Shock.** You will ask “Why,” and shout “No! This can’t be happening, not to me!” A kind of numbness will surround you. You may experience odd physical sensations, like a knot in your throat or stomach, loss of appetite, or an overall “spaced-out” feeling. This shock, the numbness, will not prevent you from doing what you must do. Soon the numbness will go away and real grieving will begin.

**Denial.** This is when your mind understands intellectually that your loved one has died, but your deeper emotions are not accepting of the death. During your early hours of denial you may cry out that, “It couldn’t have been my son; there must be a mistake!” Later, you may find yourself setting a place at the table for the deceased. Your denial may take one form or another for months or years. There is no timetable stating when it will be gone. For example, some people never visit the grave; others may leave the deceased’s room unchanged for a long time. Do what you feel is right as you move closer to acceptance of the death. In time, you will face reality and be able to accept the death, even though a part of you will always grieve.

**Disorganization.** This is when you feel you are out of touch with ordinary day-to-day living. Confusion sets in. Surroundings seem out of focus. You may do things that are totally out of character. You may also experience a real need for constant physical presence of people you trust. Physical contact (hugging), crying, and talking on and on all helps to sort things out. Important decisions (changing a job or residence) should be postponed until disorganization is alleviated.

**Anger.** Anger is a normal response and can range from mild to raging. You may find yourself angry at your loved one for deserting you; angry at the medical personnel for allowing him/her to die; or if it was an accident, angry at the person that caused it. It is important to remember that behind these emotions of hatred and anger are feelings of helplessness, hurt and frustration.

It is very important to express your feelings (or anger) and not be ashamed. Everyone should at least talk to a friend about the anger. Bottling up your anger will not allow you to grieve. As mentioned earlier, like any grief, anger can come and go. If your anger seems prolonged or destructive, talk to your family physician about your feelings.

**Guilt.** Guilt, real or imagined, is a normal part of grief and must be dealt with constructively. Built brings up thoughts and feelings of “if only.” You need to talk to someone about your regrets, confront the guilt, and then get rid of it. You need to forgive yourself and realize that humans are not perfect. Do not hesitate to seek professional counseling if necessary.

**Depression.** This is often the most painful part of grief and it usually arrives after the shock and anger wear off. A hopeless feeling surrounds you and it may be an extreme

effort just to get out of bed in the morning. Sadness and self-pity may grow, which all too often leads to alcohol, drugs, and/or suicide.

Now is the time to talk to a friend, someone who will actively listen and be non-judgmental. Ramble on and on, talk about your loss so that you may grieve it to its completion. You must realize that what you lost was unique and its replacement is impossible.

It is now time to get involved in some activity that will offer diversion for both your mind and body. You will recover from your depression, slowly but surely. The down times will come again, but not as often. And, they won't stay around as long as in the beginning. Healing will come. You will gain independence and build new relationships.

**Relief.** Feelings of relief are often hard to admit. You may feel relieved that your loved one has died (i.e., after a long illness). You may feel relieved once you have finally gotten over the depression of your loss and have begun a new life for yourself. Whatever the cause of your relief, it is a normal response. Do not feel guilty or ashamed.

**Hope.** A new life begins. You have new interests, actually enjoyed something for a change, or maybe found a new love. You are making constructive efforts to rebuild a life for yourself. You will utilize things from both the past and the present to create your future. Unfortunately, guilt and anxiety often go hand-in-hand with this new-found hope. Realize these feelings are normal.

## **ESSENTIAL DOCUMENTS**

### **Personal Data of the Deceased**

- ◆ Birth Certificate
- ◆ Marriage Certificate
- ◆ Divorce Decree
- ◆ Employment Records
- ◆ Military Service Records
- ◆ Social Security Number

### **Documents Pertaining to the Transfer of Debts and Assets**

- ◆ Will
- ◆ Instructions (i.e., for funeral)
- ◆ Trusts
- ◆ Documents pertaining to joint properties

### **Evidence of Assets and Location of Evidence**

- ◆ Insurance Policies: Life, Property, Auto, Health, Household, Business, Accident. Be sure beneficiaries listed are update with family changes. Government employees should have beneficiary forms for Federal Retirement and for Life insurance and Survivor's Insurance. Check additional sources of insurance (e.g., some credit cards and travel companies pay insurance if death occurred while traveling and transportation was billed to them.)
- ◆ Bank Records and Books
- ◆ Pension Eligibility
- ◆ Safe Deposit Box Numbers and Keys
- ◆ Current statements on stocks, bonds and other investments
- ◆ Deeds for property of all kinds, including burial plots
- ◆ titles (vehicles, boats, etc.)
- ◆ Corporate and other business documents
- ◆ Tangible property
- ◆ Credit Accounts
- ◆ Mortgages (check Homeowners Mortgage Insurance)
- ◆ Debts

### **Tax Information**

- ◆ Tax returns from previous years (federal, state, property, business)
- ◆ information pertaining to forthcoming taxes
- ◆ Records of income/earnings for year prior to death

## UNDERSTANDING GRIEF

To help you understand your grief we have listed a number of personal statements. These are statements people have made regarding loss and how they coped with that loss.

“What you are feeling is health, not sickness.”

“Grief has many ups and downs. Be patient with yourself”

“Each person’s grief is individual. You, your family, and your friends will all experience it uniquely, and cope with it differently.”

“Physical reactions to death are a common and natural part of the grieving process. You may experience a loss of appetite, overeating, sleeplessness, lack of energy, inability to concentrate, and sexual difficulties.” (Please refer to the sheet entitled Physical Effects of Grief.)

“A balanced diet, rest, and moderate exercise are very important, and may alleviate some of the physical symptoms of the grieving process.”

“Children grieve differently at different ages and stages of development.”

“If a child has died, your marriage may experience stress because each spouse will grieve differently. Do not hesitate to seek professional help.”

“Grieving is a process of reviewing the memories and connections you’ve had with the deceased. This almost always brings out surprisingly strong feelings such as shock and disbelief, sadness and longing, preoccupation with thoughts of the deceased, anger and discouragement. Although the intensity of these feelings gradually lessens, it is not unusual for grieving to last up to a year or more.”

“The perspective on life and earth must be both a tragic and comic one. Those whom you mourn are also the ones with whom you laughed, struggled, and loved. You loved that person, and, in turn, the person lost loved you. This is a celebration of the fullness of life.”

## **PHYSICAL EFFECTS OF GRIEF**

Grief is a very physical emotion and brings with it a variety of physical feelings. Most noticeably affected is appetite, sleep, and energy level. There are some easy and practical ways to support your body during times of grieving. Share this information with a family or relative so they can see that you have everything you need.

You may feel you cannot eat solid food because you can't swallow, or because your stomach feels as if it won't accept it. Liquids usually go down more easily and can contain high caloric and nutritional ingredients. It is really important that you get something nutritious into your body.

This will make coping with stress easier because you will have more emotional and physical energy. Suggested liquids are: soups, liquid breakfasts, milk shakes, and juices. Alcohol is neither a good source of nutrition nor a reliable form of medication.

Rest is essential. You will need plenty of rest, especially during the days surrounding the funeral. You will be greeting people and will need to be on your feet a fair amount of time. Sit, preferably with your feet up, if you don't absolutely need to be standing. Whenever possible, find time to lie down. The day of the funeral is usually most stressful, so try to surround yourself with all the things that will bring you any degree of comfort and energy.

Do not be surprised if there is a change in your sleep pattern. Some people notice they sleep more, or are not getting what they consider to be a good night's rest at other times. If you have difficulty falling asleep, or find yourself waking up after only a few hours sleep, realize that this is a part of the grieving process, and will pass in time.

Each person comes into a grieving experience with their own set of circumstances and their own residue from life. Because of this, people will go through the process in their own way and at their own speed. Usually, what they are feeling is very much a natural part of the process, but we all tend to worry when we feel physically ill, exceptionally tired, or just not ourselves.

Here are some suggestions that may help you feel more rested even though you are getting sleep:

- Avoid all caffeinated beverages 4-6 hours before your normal bedtime, or longer if you are especially sensitive to caffeine.
- Do not stand when you can sit. Lie down whenever possible.
- Try to avoid sleeping later in the morning, even though you haven't gotten your usual night's rest, to avoid reversing your days and nights.
- Try to keep your regular schedule for going to bed and getting up.
- About an hour before your usual bedtime, take a warm – not hot—bath.
- Just prior to getting into bed, drink a warm beverage such as milk (which is known to have a soothing effect), a mild herbal tea, or soup.
- If you still have difficulty sleeping, or awaken after a short time, read a book or listen to soothing music.



- Consider getting up and sitting in your favorite chair.
- Television viewing is not recommended; it can be more stimulating than restful.
- Most importantly, do not worry about the fact you are awake. Worry tends to make you feel even worse and makes falling asleep more difficult.
- Remain yourself. This is a normal part of the grieving process and will pass with time.
- Don't hesitate to discuss your feelings with your family physician and/or a counselor. They can help you evaluate whether you are having abnormal symptoms, or if you need treatment. Most of all, it helps to talk to someone who can reassure you that it is part of the process of loss, and takes time.

Cynthia Y. Wrentmore, RN

## **COPING WITH THE HOLIDAYS AFTER A LOSS**

After facing the death of a loved one, coping with the holidays can be a major challenge. With Thanksgiving, Christmas, Hanukah and New Year's rapidly approaching, the days are filled with constant reminders. The Holiday season is supposed to be a time of joy and hope, but for the bereaved, it can be a time of added stress, sorrow and heightened pain.

Those who are grieving must realize their own limitations and be gentle with them. It is a time to re-evaluate priorities and decide what will be truly meaningful for you and your family this holiday season. Decide what is essential for celebrating the day or season and eliminate what is too stressful. It may mean that you won't be able to do the cooking for the Holiday gathering this year. Often there is a sense of obligation to live up to other's expectations. During family gatherings you may feel others demand a pretense and expect a happy response. We must realize that persons going through the grieving process have limitations. It is essential to re-evaluate these priorities, communicate our needs, and not set unrealistically high expectations of ourselves.

1. Rather than focusing on other's expectations, it is important to do what feels right for you, even if it means letting go of usual obligations and past traditions for this year, and maybe the next. Eliminate what is too painful.
2. Decide what you feel you can handle and what you can't. Communicate these needs to your family and friends.
  - Decide in advance if you want to talk openly about your loved one during the actual Holiday.
  - Holiday dinners, parties and traditions can be handled by someone else in the family, if you feel the responsibility is too much this year.
  - Some families choose to face the Holidays by opting for a completely different environment and going away, rather than staying at home.
3. For those with children in the home, open communication with them is important.
  - Find out what their needs are. Talk with them about what traditions are important to them.
  - Help them to anticipate what this year's Holiday might be like for them and for you, too.
  - Involve them in decision making about how to handle the holidays.
  - Give them choices when appropriate.
4. Make changes if you feel it will make the Holiday more bearable.
  - Have the Holiday dinner at a different time or place.
  - Change the day or time of exchanging presents.
  - Delegate tasks such as decorating the tree, Holiday baking, meal preparation, etc., to extended family.
  - In deciding about Christmas stockings, you may decide to put them all up or not put any up. If you decide to put them up, that special stocking can be used for notes with your thoughts and feelings. This can provide a special opportunity for children to express some of their feelings.

5. Many have found that acknowledging their loss through helping others has added meaning and comfort to their experience of the holiday season.
  - Contributing to a particular charity that would have been meaningful to the loved one.
  - Giving a gift in memory of the loved one.
  - Providing for a needy family.
  - Inviting a guest (foreign student, senior citizen) to share a holiday meal.
  
6. Find a way to remember your loved one. Add a new ritual or tradition;
  - A visit to the cemetery on the Holiday Eve or during the Holiday itself.
  - A special candle that is lit in memory of your loved one.
  - Choose a particular type of flower as a living memorial.
  - A special Christmas ornament to hang on the tree or crystals to put in the windows.
  
7. Christmas or Hanukah shopping can be made easier if you have organized a list ahead of time. When you are having a “good day” it’s easier to get things done. Another option would be to delegate any shopping tasks to a close friend or relative. Remember that the most meaningful gifts can be the gift of yourself or something homemade. Set realistic expectations regarding gifts.
  
8. Holiday cards may seem overwhelming, especially if everyone has not been informed of the death. You might want to enclose a simple funeral card in with Holiday cards. Some families, like to include their loved one’s on the card by signing “In Loving Memory Of”.

These are not rules for how to best handle the Holidays. These are only ideas and suggestions you may choose from in making decisions. Remember to be realistic and set limits as needed. Don’t worry if you break traditions this year. Let your holiday plans allow for a meaningful expression of what the particular Holiday means for you.

Special thanks to Compassionate Friends for some of their ideas included with these suggestions.

## RELIGIOUS TRADITIONS AND SPIRITUAL CONCERNS

It is usually advisable to contact your religious/spiritual leader as soon after bereavement as possible. He/she is experienced and trained in the traditions of your faith as well as serving as an on-going source of support for you and other survivors.

If this is not possible, the hospital has staff chaplains of the Roman Catholic and Protestant traditions available at all times. It may be possible to contact specific denominational leaders from local congregations through the hospital chaplains.

The listing below is not complete, but represents some of the primary concerns at the time of death for major faith traditions:

Protestant	---	Prayers of Commendations
Roman Catholic	--	"Last Rites - Anointing"; Prayers for the Dead
Jewish	--	Traditional preparation of the body; there are two traditional Jewish Funeral Services in the Detroit area: Ira Kaufman Funeral Home - 569-0020 Hebrew Memorial Chapel - 543-1622
Islamic	--	Traditional preparation of the body
Buddist	--	Traditional preparation of the body
Hindu	--	Traditional preparation of the body

## FUNERAL HOMES - WASHTENAW COUNTY AREA

Following is a list of various funeral homes located nearby. All perform services for any faith or race. All have crematory services available. Again, we stress that you choose the funeral home of your own preference.

### **Ann Arbor**

Muehlig Funeral Chapel  
663-3375 403 South Fourth Avenue

Nie Funeral Home  
971-2345 2400 Carpenter Road

### **Ypsilanti**

Janowiak Funeral Home, Geer-Logan Chapel  
482-6000 320 North Washington

Lucille's Funeral Home  
482-9889 411 South Adams

Stark Funeral Service - Moore Memorial Chapel  
482-4900 101 South Washington

### **Belleville**

David C. Brown Funeral Home  
697-4500 460 East Huron River

Pawlus Roberts Brothers Funeral Home  
697-9400 209 Main

### **Brighton**

Herrmann funeral Home  
229-2905 600 East Main

Keehn Funeral Home  
229-9871 706 West Main

### **Chelsea**

Cole Burghardt Funeral Chapel  
475-1551 214 East Middle

Staffan-Mitchell Funeral Home  
475-1444 124 Park

### **Dexter**

Hosmer Funeral Home  
426-4661 3410 Broad

### **Howell**

Lamb Funeral Home - Schnackenberg Chapel  
517-546-0100 312 S. Michigan Ave.

MacDonald's Funeral Home  
517-546-2800 315 N. Michigan Ave.

### **Jackson**

Charles J. Burden and Son  
517-784-3104 1806 E. Michigan Ave.

Desnoyer Funeral Home  
517-782-1878 204 N. Blackstone

Horne-Vinson Funeral Chapel  
517-782-7144 2590 Spring Arbor Road

S.D. Lauer Funeral Home  
517-782-9446 1035 Cooper Street

Patient Montgomery Funeral Home  
517-782-0591 406 First Street

Allen's Mortuary  
517-784-1200 1608 Francis

Weatherby Funeral Home  
517-787-7511 401 Wildwood

### **Manchester**

Jenter Funeral Home  
428-8250 302 East Main

### **Milan**

Ochalek-Stark Funeral Home  
439-1100 218 East Main

### **Northville**

Casterline Funeral Home  
349-0611 122 West Dunlap

### **Pinckney**

Shelters Funeral Home  
878-3172 250 Mill

### **Saline**

Robinson Behnmiller Funeral Home  
429-9760 301 East Michigan Ave.

### **South Lyon**

Phillips Funeral Home  
437-1616 122 West Lake

### **Stockbridge**

Caskey Funeral Home  
517-851-7755 424 E. Main

## THE FUNERAL IS OVER .... WHERE DO I GO FROM HERE

### FINANCIAL AND LEGAL MATTERS

The event of death automatically results in a transfer of both assets and debts from the deceased to another party, possibly you.

If you choose, there are resources available to help you understand this transfer of assets and responsibilities. They include attorneys, bank trust departments, and estate planning organizations.

Below is an outline of tasks regarding debts and assets which need to be done. You should also refer to a list of **ESSENTIAL DOCUMENTS** which is part of this series, and **ADVICE CONCERNING FINANCIAL DECISIONS**.

### TRANSFER OF DEBTS AND ASSETS

- Obtain copies of the death certificate, either from your funeral director or the County Clerk's office in the county where the death took place.

You may call or write to:

Washtenaw County Clerk  
Vital Records  
P.O. Box 8645  
Ann Arbor, MI 48107  
(734) 994-6535

There is an \$10.00 fee for the first copy, \$3.00 for each additional one if requested at the same time the first one is issued. We suggest you first call the above number in order to obtain full instructions regarding how to acquire copies of the death certificate.

- Notify the attorney and executor of the will. If you do not have a lawyer, the State Bar Association can refer you to an office most appropriate for your legal needs.
- Notify insurance companies (i.e., auto, life).
- Check all life and casualty insurance and death benefits, including Social Security, credit unions, trade unions, place of employment and fraternal organizations. Inquire about possible incomes from these sources.
- Promptly check on all of the deceased's debts and installment payments. Some of these may carry insurance clauses that will cancel future payment. Also, if there will be a delay in meeting any payments, call the creditors and arrange for more time.
- Contact your local Social Security Office. Death benefits must be applied for—they are not automatic, and delay will cause some loss of benefit. Call first to inquire about the necessary documents you should bring (see enclosed list of essential documents).
- If your loved one worked for the Civil Service Commission, again your benefits must be applied for at any federal agency.
- Veteran's benefits are applied for through your nearest Veterans Administration.

## **THE DEATH OF AN ADULT CHILD**

The death of any child overwhelms that child's parents regardless of the cause of death or the age of the child. Parental grief is intense, long-lasting and complex.

The grief, and the healing process, contain the same elements for all bereaved parents, but for those whose adult child has died there are additional factors which affect their grief. Other people often assume that, because the 'child' was an adult, the pain of losing them is less.

The grief of parents after the death of an adult child is often discounted or disallowed.

### **Discounted Grief**

If the adult child dies as the result of an accident or an illness, parents are often told (while being comforted by friends or family) that they should be grateful that their child lived as long as he or she did. Of course you are grateful to have had your child for 25, 30 or 40 years, but that does not mean that your grief is lessened! Many parents have stated that their relationship with the adult child had become one of friendship. They feel that they have not only lost their child, but a friend as well.

It is normal that over time the relationship between parents and older children has usually developed from parent-child to a more mature relationship. Parents who have loved, reared, and encouraged their child's development into maturity and a full life of their own, feel a sense of pride and accomplishment as the adult child completes his or her education, establishes a career, develops adult relationships. By the time a child has reached adulthood, parents have made an immense emotional and financial investment in this person. When that life has not run its anticipated span, there is often a sense of abandonment and total futility. Parents often find themselves questioning their own purpose in life, since everything they have invested in this child now seems to be for naught.

Discounted grief also occurs when the adult child dies from a cause that makes others uncomfortable or judgmental regarding the cause of death.

### **Guilt**

Most bereaved parents experience guilt for having outlived their child. When adult children die as the result of suicide, drug use, driving drunk, AIDS or other causes that are associated with a social stigma, many parents often experience an even more intense sense of guilt for not having realized that their child was having serious difficulties. Parents often wonder what they could have done differently to prevent the situations that may have caused their child's death.

Judgmental statements from others indicating that the child died as the result of his or her own actions only add to the parents intense pain and sense of isolation and defeat.

In many instances the adult child will have lived in a different area from the parents and many will have been established in their own homes and careers. Thus, the parents have already dealt with these smaller separations and adjusted, in part, to the changed routine or the empty nest syndrome. However, those who have not fully accepted the child's leaving home, or the circumstances of their leaving, may find that their grief is greatly intensified.

Some parents were supporting their adult child if they were physically or mentally ill, or having difficulties with drugs or alcohol. This son or daughter may have become the focus of their lives, and the death leaves a huge void in the daily routine, which adds to their grief and loss.

### **Other Issues Regarding Loss of an Adult Child**

- Dealing with property, finances, estate, wills or other legal issues.

- If the adult child was married or had a family the focus is usually on the spouse's grief and not the parent's.
- Dealing with and comforting grandchildren. Bereaved parents are usually physically and emotionally spent, and keeping up with grandchildren who are also grieving can be very draining.
- Notifying friends from high school, college, jobs, neighbors, church and peers. Many adult children have a life filled with their own significance that does not necessarily include the parents.
- How to deal when the adult child's spouse remarries?
- Many parents, especially those who are elderly or who have lost their only child, experience fear and concerns regarding who will take care of them during their final years or in the case of failing health.
- If the parent is financially or emotionally dependent upon the adult child, where do they now turn for support'?

### Facing the Future

Many parents feel that they have nothing to live for and may think about a release from this intense pain. Be assured that although you, too, may feel this way, a sense of purpose and meaning does return. The pain does lessen. One of the most demanding challenges you will face is to refocus your life. The loss of purpose and the thought of living the rest of your life without your child can be frightening.

As a family, talk about the death to each other; talk about your loss and your pain. Talk about the good times you remember as well as the not-so-good times. Other family members (your spouse, surviving children, and grandchildren) will be grieving in their own manner. Try to understand this. It is better to express feelings rather than to internalize them. Crying is healthy and therapeutic.

Let friends help. When they ask what they can do for you, don't be afraid to tell them of your needs and what will help you. It will also help them.

Many parents have found that becoming involved with a mutual help group, such as The Compassionate Friends, to be very beneficial. Through sharing with others who have walked the same path, you may gain understanding of your reactions and learn ways to cope. Seek professional help if necessary.

Bereaved parents want to do something constructive in memory of their sons or daughters. Many have established memorial funds, created scholarships, given books to libraries, planted trees, or become involved in helping others. For many, such memorials keep the memories of their children alive and vibrant, giving them and others opportunities to feel the beauty of the life and love of the now missed sons and daughters. Not only are these activities a wonderful tribute but they can also be very healing while providing a sense of purpose to the parent.

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## TALKING WITH CHILDREN ABOUT DEATH

Death should not be a “hush-hush topic with children. Relying upon euphemistic phrases such as: “She passed away”, “He’s gone to sleep” or “Grandma went away on a long trip”...are often more harmful than helpful. Death is a NATURAL AND NORMAL CONSEQUENCES OF LIVING. It should not be a taboo subject for thought or discussion.

Virtually every child will experience the death of a friend, pet or family member (or knows someone who has had such an experience and shared it with them). Children do develop thoughts and ideas about death at an early age. They also learn quickly whom they can and cannot talk with about those thoughts and ideas!

**Ages 3 – 5:** These children do not yet accept death as a permanent process. Death has an ending and they often ask questions such as “When will Grandpa come back?” They fear separation more than death.

**Ages 5-9:** These children are beginning to understand that death is permanent, but it is not yet universal. Death is often personified and given powers to select those who are to die

**Ages 9-12:** Death, for these children, is permanent, personal and universal. They understand they, too, will die...SOMEDAY. They are fascinated with the macabre and find details of death events appealing.

**Ages 12+:** Most adolescents have reached adult levels of understanding about death. Many adolescents have very intense emotions about death and do spend time thinking about death.

Children should be offered opportunities to talk about death as they experience it in their everyday world. The death of flowers, leaves, pets and relatives should be addressed as a natural occurrence in the scheme of life.

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## **HOW CHILDREN EXPRESS GRIEF**

We cannot always know what a child is thinking or feeling. WE MUST TAKE OUR CUES FROM THEIR BEHAVIOR. A child grieves his losses with the same hurt as an adult...perhaps with different understandings, but the hurt is just as deep and no less painful simply because the surface area is smaller. GRIEF HURTS!

Grief is a natural and normal reaction to loss, loss of any kind. It is a physical, emotional, spiritual and psychological response. The death of a loved one may be the most devastating loss one experiences, yet grief occurs following ANY change in our lives. Even positive changes can bring a momentary grief response.

Grief is a complex issue, guided by our past experiences, our religious beliefs, our physical health, our socio-economic situation and the cause of the loss. Grief is the internal response to loss. Mourning is the external response, the one that is visible to the rest of the world.

Love, anger, fear, frustration, loneliness and guilt are all a part of grief. It is important to understand that grief is not a sign of weakness or a lack of faith. Grief is the price we pay for love.

Children tend to cope with change by expressing themselves in ways of behaving. They ACT OUT their feelings and fears rather than talk about them. Children may not mourn (public expression) but all will grieve. They may not always understand WHY THEY HURT, BUT THEY CAN IDENTIFY THAT THEY HURT. All children react differently, but some of the most common expressions of grief in children are:

SHOCK/NUMB/FROZEN

HURT – bodily distress, emotional pain, psychic pain

ANGER

DENIAL – postponement

ENVY-JEALOUSY

GUILT & MAGIC WISHES

REGRESSION

INCREASED DEPENDENCY UPON SIGNIFICANT OTHERS

PANIC

SILENCE, WITHDRAWAL

DIS-INTEREST

BEHAVIOR CHANGES

FEARFUL

DEPRESSION

ACKNOWLEDGEMENT

HEALING

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## **HELPING CHILDREN COPE WITH GRIEF**

Be available

Listen (with your ears, eyes, and heart)

TOUCH appropriately (a hug can say I care)

Face your own feelings of loss and grief. Share them if you like.

Be open and honest with feelings. Create an atmosphere of acceptance that invites questions, fosters confidence and love.

Encourage expressions of grief (talking, writing, yelling, painting, etc.).

Provide appropriate places to express grief.

Acknowledge the reality that grief HURTS. Do not attempt to rescue the child (or yourself) from hurt. Work through the pain.

Provide a quiet, private place for when the child needs to be alone.

Respect a child's need to grieve. Almost anything can trigger grief.

Understand that priorities change. What you think is important may not be considered by the child as such.

Realize that grief causes difficulty in concentrating. Children often experience a shortened attention span. Schoolwork is often affected.

Do not isolate or insulate children from grief. Grief is a **NORMAL** and **NATURAL REACTION TO LOSS** (of any kind)

Understand that other losses often accompany the identified loss. A change in residence, caretaker, school or peer groups all add to the grief experience. Loss of trust often compounds grief.

Try not to single out the grieving child for special privileges or compensations. He still needs to feel a part of his peer group and should be expected to function accordingly.

Temper your expectations with kindness and understanding. Continue to expect function.

Set realistic goals with the child concerning his behavior, school performance and homework. Help the child create his own routines if necessary.

Help the child find a supportive peer group.

Help a child's friends learn to be supportive.

Become a part of a caring team by establishing lines of communication with everyone involved with the child. Keep each other informed about the child's progress.

Understand grieving children are often "busy" with the tasks of establishing a new identity. **WHO AM I NOW?**...Becomes a major concern. Family roles may change as well as identities. This self-search often overshadows all other concerns for many weeks and months.

Know that grief lasts far longer than anyone expects. It may take months or even years before a child displays signs of the full impact of a loss.

Maintain a daily routine if possible. Continuity becomes a safety net for grieving children. The continuity of attending school daily, being required to perform certain tasks in and out of school and having a social routine provide children with some security and sense of stability in a topsy turvey world.

Have resources about grief, loss and change available.

Understand that children and young people will continue to deal with the losses/changes they experience as they grow and mature. They will NOT GET OVER IT, but they can learn to GROW THROUGH the grief and discover that LOVE NEVER GOES AWAY.

Continue to be available long after you think they “should be over it.” Continue to reach out and care, just as you do now!

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## **KIDS AND FUNERAL SERVICE**

The funeral will have a long-term impact on the child, whether he attends or not. Attending without appropriate education, information and support can leave a child confused and fearful. Not attending can isolate a child and often leads to regret or resentment later. Children should be given the opportunity to:

- Choose level of participation they are comfortable with
- Not pressured into making a decision based on parents' need

Funerals do not have to be scary or mysterious! Children need:

- Clear explanations of what will happen
- Use age appropriate language
- Support
- Permission to feel & information on appropriate ways of behaving. Set boundaries and give guidelines

### **CHOICES ABOUT PARTICIPATION**

Attend services (young children should be accompanied by another adult so the parents can attend to their own needs)

Attend visitation if not actual service. They may prefer private moments. Teens may wish to be left alone while younger children may find it comforting to have someone with them.

May wish to give a gift or cherished item for the "journey". Drawings, letters, clothes, stuffed animals or other treasured tokens of themselves.

Older children may wish to participate in the service by writing something or reading a favorite poem or singing, etc.

## **PARENT DEATH**

Most of us go through life expecting our parents to die someday. After all, we've known since we were children that people grow old and die. This is nature's way.

Still, we're never really ready to say goodbye to people who play such an important role in our lives. Our parents bring us into the world, nurture us through childhood, guide and support us as we grow, and perhaps remain our principal advisors well into our adult years.

If your parent has died, it's only natural for you to feel consumed by a combination of pain, fear and deep sadness. You are experiencing grief, the difficult but necessary process that allows us to say goodbye. Grieving is how we begin to untangle the emotional bonds formed with someone who was very special to us.

### **Reactions to Losing a Parent**

Grief is as individual as it is natural. How you grieve depends on a number of factors. Your relationship with your parent strongly influences the grief you feel, but so does your age, sex, previous experience with death and religious beliefs. Your parent's age and whether or not you believe it was "time" for death will affect your grief. If your parent died suddenly, you may grieve more intensely than if death came at the end of a long illness that allowed you to prepare yourself for your loss. In short, no one can tell you how you will or should experience grief.

They are, however, common reactions to the death of a loved one, and you should expect to experience some of them. You may experience shock. If your parent is victim to a sudden illness or accident, you may even deny at first that he or she has died. Almost without intention, you may blurt out, "No, they made a mistake. My parent is okay."

Later, the initial shock may dissolve into numbness. You may feel that none of what is happening is real—as if you are just watching a movie. This does not mean there's something wrong with you. Shock is nature's way of insulating you, of giving you time to slowly accept what has happened.

As the reality of death sinks in, you may become filled with anger. You may feel angry at the doctors or nurses who couldn't save your parent, at the funeral director and at God. If you believe your parent's death was caused by poor health habits or carelessness, you may even feel angry at him or her for dying and leaving you—and then feel guilty for this anger.

In fact, you may feel guilty for a number of reasons. You may believe you somehow should have prevented the death. "I should have insisted she see a doctor sooner," you may say to yourself, or "I should have been there to prevent that accident."

Even the closest parents and children disagree sometimes, and you may feel guilty for those arguments. Minor events that wouldn't normally deserve a second thought can become stinging memories in the face of death. Perhaps just before she died, your mother asked you over for dinner and you were too busy to accept. While she may not have been at all hurt, in your mind you denied her last request.

It's common to become preoccupied with the parent who died. You may think about him or her constantly, recreate the circumstances of the death over and over in your mind, have dreams or nightmares about him or her—you may even think you see or hear him or her. Many people are surprised and frightened by the intensity of these reactions. Grieving people often wonder if they

are losing their minds. It's important to realize that, as bizarre as they may seem, these reactions are normal.

The mental strain of grief can take a physical toll as well. It's not unusual for the bereaved to lose weight, have difficulty sleeping, become irritable or listless or feel shortness of breath. Grief has even been known to cause hair loss.

### **Secondary Losses**

As the initial shock of the death fades, it's common for bereaved children to slip into depression or to feel panicky. When a parent dies, you eventually experience "secondary losses." You haven't just lost a parent, but also an advisor, a role model, a friend. It's not unusual for adult children to still seek a parent's advice before they make large purchases or investments—after all, they have years of experience to draw upon—perhaps your parent was your counselor on child-rearing, relationships, cooking and health. For you and your siblings, the family home was probably the natural place for your reunions. Without your parent there to fulfill all these roles, you may suddenly feel alone.

Even if you were quite independent from your parents, you may still experience some kinds of secondary losses. If you are in your 20s or 30s, you may have hoped to someday make your parents proud of your career accomplishments. Now the parent who has died won't see you fulfill those goals. You may also regret that your parent won't see your own children grow up.

If you are older, the death of a parent removes a psychological buffer between you and your own mortality. As your generation becomes the oldest in your family, you may be nagged with the feeling of "I'm next."

### **Telling Your Children**

If you have children of your own, you face the difficult task of telling them that their grandparent has died. Depending on his or her age, a child may ask all kinds of questions. Keep your answers as simple and honest as possible. Don't tell a child that Grandma is "sleeping"; the child may be afraid to ever go to sleep again. Don't tell a child that Grandpa is up in heaven watching over her; while you may find this image comforting; your child may be terrified that Grandpa has become an ever-present spy.

Remember, your children need to resolve their own grief. They will take their cues from you, so give them permission to grieve by letting them see your own grief. Don't try to "protect" them from the grieving process; and by all means, take them to the funeral unless they don't want to go. They don't need to understand for it to be beneficial to them. Keeping them home from the funeral may make them feel rejected.

### **Coping With Your Grief**

How can you overcome the problems you face after your parent has died? First, you must recognize that grief is necessary, and that it is something you must work through; there is no shortcut.

It's important that you ventilate your feelings. Take time to cry, and don't be afraid to share your tears with other mourners. Talk openly with family members and friends. Express your anger if you are feeling it. Lean on your friends. They may feel awkward a while because they don't know how to talk to you about your loss. You can help them help you by simply telling them what you need.

If you normally have a pressing schedule, try to lighten it. Remember, grief is mentally taxing; you don't need the added strain of too much to do. Set aside some quiet times just for yourself so you can think about your parent's death and put things in perspective.

If your other parent is still alive, talk with him or her and share your memories. Sooner or later, you'll find yourselves laughing about the good times as well as grieving for your loss. Gently suggest that your surviving parent not make any major decisions for several months. A grieving widow or widower may sell the house or give away belongings, only to regret those actions later.

What if you can't seem to handle your grief? There is no timetable for grief, so it's difficult to say when a person needs professional help. If you are worried that you aren't handling your grief, you might consider talking to a counselor. You may be relieved to discover that you are reacting normally. If you believe you need help, ask your funeral director, clergyperson or doctor to suggest a counselor.

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From Website: <http://www.nfda.org>



## Suggested Readings

Grollman, Earl. **Bereaved Children and Teens: A Support Guide for Parents and Professionals.** Boston: Beacon Press, 1995.

Grollman, Earl. **Straight Talk about Death for Teenagers: How to Cope with Losing Someone You Love.** Boston: Beacon Press, 1993.

Conrad, Bonnie H. **When a Child Has Been Murdered: Ways You Can Help the Grieving Parents.**