



HELPING
YOU GET
THROUGH...

Wherfore comfort one
another with these words.
1 Thessalonians 4:18

DUNAMAI
ministries

ACKNOWLEDGEMENT



DUNAMAI Ministries would like to thank the following for helping to make this booklet possible. We appreciate their sacrifice in order to help people at their hour of greatest need:



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I would also like to thank Drs. Mike MacIntosh, Mickey Stonier and Chuck Allers for not only their help in this important project, but their support and encouragement.

I would also like to thank my wife Bobbie. She has experienced multiple family deaths that led to the idea of this booklet as something that would have helped during the difficult times in her family's history. She is the apple of my eye.

OUR HOPE FOR YOU



"Come to Me, all you who labor and are heavy laden, and I will give you rest. Take My yoke upon you and learn from Me, for I am gentle and lowly in heart, and you will find rest for your souls" (Matthew 11:28-29).

All scriptures quotations unless otherwise indicated are taken from the Holy Bible New King James Version. Copyright 1979, 1980, 1982, Thomas Nelson, Inc., Publishers.

A sudden and tragic loss often accompanies the need to make very serious decisions while still suffering from the disbelief of what has happened. These decisions may include using services with which you are unfamiliar and involve matters that you have not previously considered. It is our hope that this booklet will ease your burden in some small way by providing information that may be helpful to you now and in the coming weeks. Our thoughts and prayers are with you during this difficult time. The scriptures teach that, "The Lord is near to those who have a broken heart" (Psalm 34:18). During this difficult time draw near to God as He promises to draw near to you (James 4:8).

DUNAMAI Ministries Incorporated, a non-profit organization, in cooperation with San Diego Hospice & Palliative Care has compiled this information with the intent to provide those who have suffered a tragic loss the most useful, accurate and up to date information possible. The information in this booklet was deemed reliable at the time of printing. We welcome suggestions and corrections.

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Suggested Donation \$4.95 to cover costs

A MESSAGE FROM THE CHAPLAIN



As Chaplain for the Medical Examiner's Office I have responded to the scenes of many different kinds of deaths. Most of the responses are due to sudden or traumatic circumstances. My heart aches for the families we serve who are in shock and devastated, many of whom do not know what to do or where to turn for help. The desire to help direct families with the practical and spiritual aspects of the coming days after a death is what led to this project. This booklet was developed to provide emotional, educational and spiritual support, information and referral services that will help direct the survivors during this most difficult time. This can be a time of fear, apprehension and need. The Lord promises that He is our refuge and strength and a **very present help** in trouble (Psalm 46:1). Please consider that as you look through this booklet, as in the coming days and weeks you may experience thoughts and feelings that are new to you. However, many are normal reactions for normal people during abnormal circumstances.

In times of loss it is normal for people to question many of their core values and relationships. As such, a crisis of faith may develop where long held beliefs and traditions are questioned. However, healthy transitions over time in the grief process often lead to a faith that is transformed with new meaning and depth. Always remember that grief is a process that lasts over a variance of time.

DUNAMAI Ministries was developed in order to be a support to those that have experienced a sudden and traumatic death in the family and provides free services such as licensed counseling, financial and credit counseling and credit services. We also refer services for Crime Victims Compensation, various survivor support programs for homicide, sudden infant death, suicide and general bereavement. Please know that our thoughts and prayers are with you and yours. May God Himself hold you in His loving arms as He ministers His grace during this difficult time. Please feel free to contact us if we can assist you in any way.

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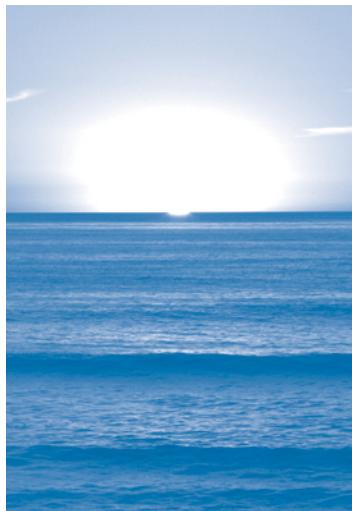
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HOPE AS YOU BEGIN TO HEAL



"Have mercy upon me O Lord; for I am weak: O Lord, heal me, for my bones are vexed" (Psalm 6:2).

THE FOLLOWING INFORMATION MAY BE OFTEN HELPFUL AS YOU PROCEED WITH YOUR GRIEF PROCESS. Remember, there is no timetable for you to grieve and mourn. This process is as individual as you are and is influenced by many things. It is your process and cannot be dictated by those around you, no matter how well intentioned. Since grief follows no set pattern, the following pages are intended to be used as a resource and as a guideline for you. Use what you find helpful and seek the support of caring, loving friends, family, pastors and professional counselors to help you through the grieving process.



WHAT YOU CAN EXPECT



"I would have lost heart, unless I had believed that I would see the goodness of the Lord in the land of the living" (Psalm 27:13).

ALTHOUGH THE GRIEVING PROCESS IS INDIVIDUAL, THERE ARE SOME COMMON GRIEF RESPONSES THAT MAY BE HELPFUL FOR YOU TO KNOW. These are the normal and expected reactions to your loss. Sometimes it is difficult for others, who are concerned about you, to see these behaviors in you. Show them this booklet to reassure them that what you are experiencing is normal.

- You may sleep a great deal, or be unable to sleep
- Your appetite may increase or decrease
- It may be difficult to concentrate, or remember things, or your judgment may be impaired
- You may lack motivation to get even the most mundane daily tasks completed
- You may be very irritable or "on edge"
- You may have the need to tell the story of the death over and over again
- You may experience unpredictable crying
- You may be fearful even in situations you are familiar with and previously felt safe
- You may or may not feel like connecting with friends, family or other social contacts
- You may begin to question your faith

HELPING YOUR CHILDREN



"Let the little children come to Me, and do not forbid them; for of such is the kingdom of God" (Mark 10:14).

COMMON REACTIONS OF CHILDREN

FEAR AND ANXIETY • Children are afraid that the trauma will happen again, and that they or their family will be injured or killed. A child's most central fear is that he or she will be left all alone. These fears are very real to a child, even if they seem exaggerated to adults.

"CHILDISH" OR REGRESSIVE BEHAVIOR • Children's fear and anxiety may cause them to act younger than their age. They may begin behavior such as bed-wetting, thumb-sucking, and being very clingy or afraid of strangers. An older child, who has been independent in his or her activities away from the family, may wish to spend more time at home. A child does not want to act immaturely, and may not even realize that he or she is behaving like this, but the anxiety may temporarily disrupt his or her normal, more mature behavior.

BEDTIME PROBLEMS • Frequently children show their anxiety and fear through having nightmares or being afraid of sleeping alone. They may develop fears of the dark or have difficulty falling or staying asleep at night.

PHYSICAL REACTIONS • Some children have stomachaches, headaches, nausea, eating problems or other physical symptoms of distress. These can be in response to fear, guilt, anger or feeling vulnerable to future tragedies.

"TRIGGER" RESPONSES • Sometimes a child will associate a particular smell, sound, object or activity with the trauma. Whenever he is exposed to that reminder, excessive anxiety, avoidance, and sometimes physical reactions will follow.

PROBLEMS WITH THINKING •

Children of all ages can experience difficulties with concentration. Many find that they are easily distracted and feel somewhat confused and disoriented.



DEVELOPMENTAL REACTIONS SEEN IN CHILDREN



BIRTH TO 2 YEARS • When children are preverbal and experience a trauma, they do not have the words to describe the event or their feelings. They can, however, retain memories of particular sights, sounds or smells.

Infants may react to trauma by being irritable, crying more than usual or wanting to be held and cuddled. As they get older, their play may involve acting out elements of the traumatic event that occurred several years in the past and was seemingly long forgotten.

PRESCHOOL - 2 TO 6 YEARS • Preschool children often feel helpless and powerless in the face of an overwhelming event. Because of their age and small size, they lack the ability to protect themselves or others. As a result, they feel intense fear and insecurity.

Preschoolers cannot grasp the concept of permanent loss. They see consequences as being reversible. In the weeks following a traumatic event, a preschooler's play activities may involve aspects of the event. They may re-enact the accident, earthquake or fire over and over again.

SCHOOL AGE - 6 TO 10 YEARS • The school age child has the mental ability to understand the permanence of loss from a trauma. Some children become intensely preoccupied with the details of a traumatic event and want to talk about it continually. This preoccupation can also interfere with a child's concentration at school, and their academic performance may decline.

The maturity of school-age children gives them the ability to understand more complicated issues, and can result in a wide range of reactions, i.e. guilt, feelings of failure, anger that the event was not prevented or fantasies of playing rescuer.

PRE-ADOLESCENCE TO ADOLESCENCE - 11 TO 18 YEARS • As children get older, their responses begin to resemble adult reactions to trauma. They may have a combination of some of the more childlike reactions mentioned previously, and in addition, others that seem more consistent with adult reactions.

Survival of the trauma can be equated with a sense of immortality. A teenager may become involved in dangerous, risk-taking behavior, such as reckless driving or substance abuse. In contrast, a teenager can become fearful of leaving home. Much of adolescence is focused on moving out into the world. After a trauma, the world can seem dangerous and unsafe. A teenager may feel overwhelmed by intense emotions, and yet feel unable to discuss them with family members.

HELPING YOUR CHILDREN



WHAT CAN I DO TO HELP A CHILD?

KEEP FAMILY ROUTINES • Children benefit from the family routine of meals, activities, and bedtimes being kept as close to normal as possible. This allows a child to feel more security and control. As much as possible, children should stay with people with whom they feel most familiar.

INDULGE SPECIAL NEEDS • Allow a traumatized child to be more dependent on you for a period of time following the trauma. This may involve more holding or hugs than usual, not sleeping alone, having the light left on, returning to a favorite teddy bear or blanket or permission to be clingy rather than socially outgoing.

TALK ABOUT WHAT HAPPENED • Children express their feelings in different ways. Some children will be numb, withdrawn, and unable to talk about the event. Others will experience intense spurts of sadness or anger and recognition of what has happened, and other periods of denial when they act as if the event has not occurred. Others will express themselves non-verbally in drawings or play that may be confusing to parents.

Children are often confused about the facts and their feelings: talking can help clarify what they understand and what they need to hear. If you're unsure how to help your children please seek professional help.

SPEND FOCUS TIME TOGETHER • In special times of need, children benefit from more attentive time together with their loved ones. Spend time reading the Bible together and praying with your children as you seek to give guidance at this season of transition.

HELPING YOUR CHILDREN



HERE ARE SOME IDEAS FOR TALKING WITH THE CHILD IN YOUR HOME, CLASSROOM OR NEIGHBORHOOD:

- Notice when your child has questions and wants to talk
- Listen to your child's feelings and accept them, even if they are different from yours
- Give honest, simple, brief answers to your child's questions
- Make sure that your child understands your answers and the meaning that you intend
- Use words or phrases that won't confuse your child or make the world more frightening (e.g. using "sleep" for death can cause a child to be afraid of going to bed; associating the concept of punishment with a disastrous event may cause a child to feel personally threatened)
- Create opportunities for your children to talk with each other about what happened and how they are feeling
- Be especially loving and supportive; more than anyone else, your child needs your understanding at this time

"One generation shall praise Your works to another, and shall declare Your mighty acts" (Psalm 145:4).

COMMON REACTIONS OF ADULTS



"When my heart is overwhelmed; lead me to the Rock that is higher than I" (Psalm 61:2).

PHYSICAL • Stomach problems, vomiting, diarrhea, sweating, rapid pulse, numbness, startle reactions, trouble breathing, chest/head pains, general weakness.

PSYCHOLOGICAL • Helplessness, powerlessness, hopelessness, sense of injustice, vulnerability, feeling not yourself, anger, feelings of revenge, depression, sadness, nervousness, frustrations, embarrassment, guilt.

RELATIONAL • Withdrawing/clinging to others, being demanding of others, changes in sexual activity, breakdown in trust, suspiciousness, fear of others.

COGNITIVE • Too many thoughts at once, distortion of time, flashbacks, thoughts of suicide/homicide, euphoria or guilt about being alive, confusion, uncertainty, hyper-vigilance, hallucinations.

BEHAVIORAL • Moodiness, changes in how you usually act, silence/talkativeness, crying, calmness, hysteria, dangerous/destructive behaviors, sleep disturbance.

SPIRITUAL • Loss of/clinging to faith, doubts about God's love, withdrawal from church, despair, questioning of beliefs or meaning of life, religious reappraisal, sense of abandonment, issues of forgiveness.

For any physical complaints, it is usually important that you check in with your physician and not assume that they are related to what you are experiencing. While all of the reactions above are normal, you may find yourself leaning toward behaviors that are harmful to yourself or others; drug or alcohol abuse, overeating, lashing out. For any behaviors such as these it is beneficial to see a professional who can guide you through a healthy grief process. It is essential to understand that these are normal reactions in normal people responding to a very difficult and out of the ordinary season of life.

FACTORS AFFECTING YOUR RESPONSES



MANY FACTORS AFFECT OUR RESPONSES TO ANY SITUATION. Your responses to this sudden and maybe shocking loss are yours alone. It is best not to compare your responses to those of others as different factors apply to each individual, even when they are grieving the same loss. Some of the factors that contribute to one's responses include:

- Age and developmental stage
- Relationship to the person who died
- Cultural, ethnic and religious background
- Support an individual has available
- Attitudes of the community to this type of loss

If you find that you are experiencing any thoughts, feelings or behaviors that you are uncertain about, it is helpful to contact your pastor, a professional grief counselor or other trusted non-judgmental and experienced friend or professional who can help you in your process.

You may also find great comfort and assistance in the reading of Scripture. At the end of this booklet is a list of Biblical passages that you might find beneficial.

BASIC NEEDS OF THE BEREAVED



"A man who has friends must himself be friendly, but there is a friend who sticks closer than a brother" (Proverbs 18:24).

HOW CAN FRIENDS HELP...

A BALANCE BETWEEN COMPANIONSHIP AND PRIVACY. The bereaved need time to reflect on their feelings as well as time to share their feelings.

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

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

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

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

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

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

HOW A COUNSELOR CAN HELP



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

HELPFUL SUGGESTIONS TO EASE THE PAIN



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

READ SCRIPTURE. Spend time reflecting on the scriptural comforts in the Word of God.

FELLOWSHIP. Stay connected with your community of faith for on-going support and comfort.

PRAYER. Openly share your heart with the Lord and listen to His still small voice as He draws you close to Himself.

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

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

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

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

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

TASKS OF GRIEF



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

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

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

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



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

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

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

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

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

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

SUPPORT GROUPS



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

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

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

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

RESOURCES



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

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

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

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

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

LIBRARY RESOURCES



BOOKS FOR ADULTS

When Your Spouse Dies

Cathleen Curry, Ave Maria Press. 1990

Five Cries of Grief—One Family's Journey to Healing

After the Tragic Death of a Son

Merton Strommen and A. Irene Strommen, Augsburg, 1996

When Bad Things Happen to Good People

Harold Kushner, Avon Books

How to Go on Living When Someone You Love Dies

Therese A. Rando, Bantom Books

No Time for Goodbyes: Coping with Sorrow, Anger and Injustice

After A Tragic Death

Janice Harris Lord, Pathfinder Publishing

Psalms in the Holy Bible

CHILDREN'S BOOKS

Tear Soup

Pat Schweibert, Perinatal Loss

Someone Special Died

Joan Singleton Prestine

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

Michaelene Mundy

Straight Talk About Death for Teenagers

Earl A Grollman

BOOKS FOR PARENTS OF GRIEVING CHILDREN

A Child's View of Grief

Alan D. Wolfelt

Talking About Death: A Dialogue Between Parent and Child

Earl A. Grollman

FIRST STEPS AFTER A DEATH



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

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

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

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

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

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



LIFE INSURANCE • Locate the policy and notify the company of the decedent's death. Find out from the company what kind of documents they need in order to issue a check. Most companies will need the original policy and a certified copy of the death certificate. If the living trust was the beneficiary, they may need a copy of the trust. Send the original policy by certified mail and make a copy of the policy before sending it. If you can't locate the policy, but suspect there is one in existence, contact the American Council of Life Insurance, Policy Search, 1000 Pennsylvania Ave. N.W., Washington, D.C. 20004

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

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

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



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

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

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

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

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

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

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



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

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

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

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

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

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

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



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

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

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

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

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

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

FUNERAL CHECKLIST



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

NOTIFY

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

SELECT

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

PROVIDE

Vital statistics about the deceased:

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



OBITUARY INFORMATION

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

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

IN ADDITION

You will want to...

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

PARTING THOUGHTS



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

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

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



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

HELP FROM THE SCRIPTURES



ANXIETY

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

COMFORT

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

DISCOURAGEMENT

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

EMPTINESS

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

FORGIVENESS

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

GUILT

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

LONELINESS

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

VICTORY

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

WORRY

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

NOTES





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