

A SURVIVOR'S GUIDE TO GRIEF

... with notes about pre-planning
to aid your family in your own passing

(Mostly **faith-based** but applicable quite broadly)

This booklet [with quoted material] was prepared in May 1998 after the death of my husband. The information may guide for those who experience that great change in life, which leads to grief. Seek professionals for further insight to your situation.

- Dell Barber Hollearn
Livermore, CA

I slightly updated and added to Dell's document in February 2020. It includes lessons learned as the named executor for three estates, and especially after the death of my beloved wife.

- Harry Briley
Livermore, CA

A PARABLE

At the bottom of an old pond lived some larvae who could never understand why none of their group ever came back after crawling up the lily stems to the top of the water. One after another, they made the trip but never heard from again.

Finally, they promised each other that the next one called to make the upward climb would return and tell what had happened to him.

Soon one felt the call to climb upward, out of the muddy water. He reached the surface and rested on top of a lily pad. In the sunlight, he emerged from the larval form and went through that glorious transformation which made him a dragonfly, rising gracefully on beautiful wings.

In vain, he tried to keep his promise. Flying over the pond, he could see his friends crawling in the mud and ooze, but it was impossible to reach them. Then he realized that even if they could see him, they could not recognize such a radiant creature as one of themselves now transformed.

So, we wonder why those who left for the sunlight of immortality do not return to reassure us; but the transformation we call death made it impossible for them to come back to the old conditions, or for us to recognize them if they came.

- Rev. Albert C. Baker

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DEATH

Death, after a illness or suddenly, is a wrenching away. A person's personality and inner love for Jesus Christ greatly affects how some navigate the process, much more than solely via the deeply felt love for the deceased.

Regardless, physical reactions occur in the body of a survivor. The mind goes into a neutral state to avoid pain. *"I walked around in circles, unable to accomplish anything,"* a daughter said after her mother's death. It certainly affects the ability to make appropriate decisions.

Postpone any long-range life changes for some months, perhaps even a year. Allow your family and/or friends to minister to you, which will allow an outlet for their own grief. I was told, *"It is your son's privilege to handle these details"* such as contacting family/friends, many organizations about memberships, banks, mortuaries, etc.

We cannot make rational decisions in time of deep loss. This booklet might assist in making plans beforehand when your mind is clear. There are myriad decisions following a death of a loved one.

If advance planning, give your family this guide.

THINGS I LEARNED

Harry writes: When my wife died, I attended an 8-session grief-care group, one session per week. The mortuary wisely recommended attendance. Here are my take-away lessons after her death.

Lesson 1 – When a spouse dies, stay "married" as long as desired. Do not expect to "get over" a long marriage. After two years, one man moved his wedding ring to a lightweight chain under his shirt. It took me two years to remove my ring, but I fingered that location for months afterwards.

Lesson 2 – Tears show up at strange times, often when something reminds you of your loved one, and the emotion wallops you. **Let the tears flow.**

Lesson 3 – God really does carry his believing kids through the valley of the shadow of death (Psalm 23). It is not self-talk but something quite real.

Lesson 4 – Ask three women friends to sort the deceased clothing into categories as keepers, wash-to-donate, and toss (unsuitable to donate). Retain all until emotionally ready to part with them. Regardless, wash the donation set fairly soon.

Lesson 5 – **A grief care group** helps a lot. While not Catholic, I attended one offered by that community. Grief knows no church walls. Both evangelical and Catholic hosts in our area offer an 8-week grief care workshop twice a year.

Lesson 6 – Post photos on-line, relieve memories, and revel in best vacations/projects done together.

Lesson 7 – Make a shelf-worthy keepsake box, Some mortuaries sell them. Place small mementos inside: wedding rings, memorial video/photos on a USB or DVD, special tokens, vital papers for family researchers (birth, military, diplomas, awards, marriage, death), and the guestbook.

HOSPICE

This organization also helps family members during the loss. Weekly meetings enable the bereaved to process grief. It has no requirements and no dues. It provides companionship to combat isolation.

CHRISTIANITY AND DEATH

Christians believe in the resurrection of the body to life immortal. The spirit of man goes to be with the Lord. The body returns to the earth. The soul - mind, will and emotions - lives eternally.

Where exactly depends upon your loved one's own desire to be in the routine eternal presence of God. For believers, it is a tremendous hope through Jesus that by some great, marvelous power of God, we are changed in a twinkling of an eye into his presence!

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FUNERAL OR MEMORIAL?

A semi-public service lets family and friends say good-bye to their loved one. The service creates a focal point for partially “letting go.” Include children old enough to remember the deceased.

Service(s) may be as formal/simple as you want. Pallbearers may bring the casket into a sanctuary as in a **Funeral Service**, or a portrait placed up front may suffice, as in a **Memorial Service** scheduled later. Some value a separate **Viewing** evening for friends and family to drop in at the mortuary.

If a service is held at the Mortuary, they can find an organist and help with other arrangements.

If a sit-down meal or an informal reception is wanted, plan the service near the hour for such a meal. Survivors often have little desire to eat, but a relaxed meal can help. Ask a non-family friend to arrange the gathering, serving, and cleaning up.

Most friends attending want to express their love and concern to the family. Plan an informal area with easy access for these friends. This may be at the front after the service, at the reception, or both.

BURIAL OR CREMATION?

Arrange deposition with a Funeral Director or through a Cremation Service. With either method, you can view the body if desired.

Consider advance pre-paid burial insurance, casket selection, and gravesite purchase. It lifts a huge burden off the surviving family to have these done.

Caskets are required only if going across State lines, but caskets offer attractive viewings and better protection. Some survivors buy a \$30,000 bronze casket out of remorse. Since most burials use a vault, a wood casket can be quite beautiful.

Embalming is not required, but it delays burial and enhances viewing. Cremation occurs at only a few locations. A transportation fee is usually charged.

GRAVESITE SERVICES

A brief service may be led by the minister at the gravesite, in addition to or instead of the funeral. This becomes a private time of goodbye for most, ... sometimes by leaving a flower on the casket.

When the burial is at distance from where the funeral/memorial is to be held, some friends may be able to attend only one or the other.

GATHER THE FAMILY

It is nice for the family to come together, perhaps on the night before the service, to express shared grief and to remember happy times. It helps the minister if you write one page of information about the life of the deceased. You may gather these basic details now in the space below.

- Legal name _____
- Parent's names _____
- Mother's maiden name _____
- Born on _____
at _____
- Married on _____
at _____
- Baptized on _____
- Membership in _____
- Accomplishments

- Survivors names

FOOD

Bringing meals into the home of the bereaved has practical aspects. Appetite is a victim of grief.

Preparation of a meal, even making a decision as to what to cook or when, is difficult for those immersed in grief. Decisions are often beyond one's ability. Therefore, meals brought in by friends are a huge benefit and more appreciated in retrospect when thinking later becomes clearer.

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GUEST BOOK

A guest book is often in the services of a Funeral Home, or you may buy a plain white book at an office supply store. Ask a friend to have all guests sign the book. The family can remember only a small bit during a funeral/memorial service, so they much appreciate a written record of it afterwards.

HONORARIUM

Most Funeral Homes recommend a monetary gift for the minister, just as for a wedding. The pastor will hesitate asking, but they are much worthy of their help. If it feels awkward, the Funeral Home can pass along the honorarium on your behalf. The gift is usually \$75 to \$150 for the clergy and \$35 to \$75 for the musician. If the pastor needs a helper, he covers that helper's stipend.

ADDRESSING A WIDOW

It is difficult to know the best way to address mail to any woman. We have hyphenated names and women using their maiden names. If a woman was "Mrs. Bill Smith" while married, she as a widow remains the same. My father's widow is Mary Barber, but knowledgeable people send her mail to Mrs. Lake Barber. Mrs. Mary Barber denotes a divorcee. Better yet, simply omit the title.

SOCIAL SECURITY www.ssa.gov

Social Security provides a one-time benefit of \$255 for one who contributed to Social Security. Apply under the decedent's number. At times, a woman will also draw Medicare coverage under her spouse's number, but she must use her own Social Security number to apply for that benefit.

SS# - - for _____.

SS# - - for _____.

It takes sixty to ninety days to receive this check.

Social Security can help get information on other benefits available from Veteran or state agencies.

VETERANS BENEFITS www.va.gov

Although service I.D. numbers now correspond to Social Security numbers, this was not true for older veterans. You need both the I.D. number and dates of active service.

ID Number _____

Dates _____

Burial might be in a military cemetery or the government will allow funds toward a plot and marker. The Social Security office can help.

WILLS / LIVING TRUST

Everyone values a Will, but do not suppose that putting your wishes in a Will is the end of your responsibility for disposing of your earthly goods.

The surviving spouse will usually remain in the home. All property of the decedent remains the property of the surviving spouse. You may want your watch to go to a grandson, but an attorney may discourage such information in the Will.

During the turmoil after a death, with the house full of friends and family, **small things tend to 'disappear'**. Over-anxious relatives have even removed furniture! Many special "treasures" will not be in place if or when the Will is read.

This is written to persuade you from clinging to things that you want your family or close friends to have. Instead, make a special presentation at an appropriate time while you are still alive.

Give your family **a gift of memories**. You may have lived at a time they only read about in the history books. Buy a blank book to tell about the world in which you lived. Begin now to record the information and gather pictures. As an alternative, record in your own voice about your "life and times." Computers make this much easier.

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DEATH CERTIFICATE

The Mortuary or Cremation Service arranges the request for a Certificate of Death. It may take a week to receive this official government page.

Decide the number copies of that death certificate, since copies cost 21 dollars each, in 2020.

- Social Security Office
- Each life insurance policy
- Each title to real property
- Department of Motor Vehicles – (Certified copies are not required but one for each vehicle is needed)
- Each company for stocks, bonds, mutual funds, etc.
- Any agency where change of name on the title is desired.

TOTAL ____ x \$21 = \$_____

Insurance companies and banks usually return the original, which you can re-use for another agency.

Ask before postal mailing: Many agencies today accept a color scan of the Death Certificate via e-mail. Since scanned images are so frequently accepted, use this free method whenever possible.

BANKING

Money in a joint checking and/or savings account, if set up with Joint Tenancy or a Living Trust, is available to the surviving spouse. Under rules of common ownership, half is the property of the surviving spouse. Therefore, money will be available to pay bills, buy groceries, and pay some of the Funeral/Memorial expenses.

Banks do not give information about an account if the account does not list the inquirer. This makes it difficult (*impossible!*) for the Executor to begin work after the death of the second spouse. The value of the estate cannot be determined until legal appointment via Probate Court is complete.

A savings account must be active during a period of seven years or the money is sent to the State. If an

account has no deposit and no withdrawal during that five- year period, the State gets the money. Review your savings accounts in every financial institution. Defend them from an unfriendly takeover by contacting the bank!

LIFE INSURANCE

Although Life Insurance Companies must pay within thirty days or pay interest, in actuality it may take longer. Send (or e-mail) the Death Certificate directly to the Home Office of the Insurance Company to speed payment.

SOCIAL SECURITY RETIREMENT BENEFITS

Benefits are determined on the worker's entitlement at age 65. In early retirement, reductions apply:

Surviving spouse	at age 60	71.5%
Spouse	at age 62	37.5%
Spouse	at age 65	50%

The retirement estimate for people age 60 and over is available from Social Security.

ESTATE TAXES

Internal Revenue Service established a limit in 2020 of **\$11,580,000** on an estate. Up to that amount, no Estate Taxes apply. Beyond that, the tax rate may be as high as 43% and it must be paid within ten months as cash. IRS does not accept property as payment. California does not have an estate tax nor an inheritance tax as of 2020.

The value is determined by adding all the assets, including the appraised value of all real property, and subtracting mortgages, liens, and other debts. It is on this "value" that the estate tax rate is applied.

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PROBATE

Property in a Living Trust, life insurance policies, held in joint tenancy, and community property are not subject to probate.

To put a Will through Probate Court is costly and time consuming. While a simple estate can take up to a year, complex matters may take years. Fees can be four to ten per cent of the estate. None of the assets may be sold or disposed of until probate is complete. Unfortunately, the time in probate does not alter the deadline for any estate taxes.

MAKING TITLE CHANGES

If the title to real property is in joint tenancy [John Doe and Mary Doe, his wife] you need only to apply to delete one name. The recording cost is nine dollars. Contact the Title Company that managed the property purchase. They can supply an "affidavit of Deceased Joint Tenant." Take the Death Certificate and the property description (may be photocopied from a Grant Deed) and attach to the Affidavit. File it with the Records Office and the name of the deceased will be removed from the records. While a name change could be filed with the County Superior Court at a cost of over \$100, we chose to go through the Title Company

DURABLE POWER OF ATTORNEY FOR HEALTH CARE

Death is not the only time a family encounters a loss. A debilitating illness such as heart attack, cancer, or a stroke may render a loved one incapacitated. Make Advance Health Care Directive choices while you are still healthy.

This *California Durable Power of Attorney for Health Care* form is available free on-line to help physicians and patients understand and benefit from the law. This form lets you select someone to make health decisions for you when you cannot make those decisions for yourself. A properly completed form provides the best legal protection to ensure your health wishes will be respected.

Each spouse should also have a *California Durable (Financial) Power of Attorney* drawn up for each other. This gives power to conduct all business, buy or sell any property or possessions, draw on bank funds, etc. This is good only if one is totally incapacitated and still **living**.

HOSPITAL CARE

When a patient is critically ill and the prognosis is poor, unless the family leaves an order "DO NOT RESUSCITATE," through the physician, nurses must do all possible to revive the patient. The doctor must renew the order with the family's permission on each third day. If organs are to be donated, notification must be made at this time.

When a patient dies in the hospital, the doctor will notify the family. If the family wants to view the body, this must be done promptly, likely in a different room. The nurses will give a family member the possessions or send them to the Mortuary. The hospital has a small morgue where the body will be left for the Mortician.

CORONER'S CASE

This title signifies a death that occurs outside of health facilities. The Coroner's Office is always open, 24/7. The Coroner investigates the cause of death, but a call from the patient's doctor may remove the necessity for an autopsy

FOUR PHASES OF GRIEF

Shock!	Emotional bomb.
Denial!	I cannot believe it is permanent.
Anger!	Why now? Why me?
Grief!	Expressing grief is healing.

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HOPE IN DEATH

Blessed are the dead, which die in the Lord. . . they may rest from their labors, and their works do follow them. (Revelation 14:13)

In his booklet by this title, Billy Graham writes of the stunned effect that death has on us. We ask in utter bewilderment, “*Why?*” The death of the righteous is no accident. With God, there are no catastrophes as far as His kids are concerned.

The death of the righteous is not to be feared nor shunned. It is the shadowed threshold to the palace of God. To the Christian, it is a coronation; picture here a regal prince who, after the struggle in an alien land, comes to his native country, to his court to be honored for his deeds. Those left behind bear the abrupt loss of their loved one.

You can believe this and know God is in control, but as one left behind, you will experience grief. Grief is the adjustment as the body and mind cope. Grief takes longer than just the hour at the funeral!

HELP A FRIEND THROUGH GRIEF

(Edited from AGLOW Magazine, Sept/Oct 1988)

1. Encourage your friend to talk. Your friend needs to express feelings. Care enough to listen. If she repeats herself, keep listening and caring. Even if she does want to talk, she may find it difficult to open up. Be patient; give her time. We falsely think people should be through with grief after the memorial service. It takes a year or longer to recover from a deep loss.
2. Be more occupied with comforting than counseling. A grieving person does not need answers. She just needs someone to hold and comfort her. If you are more interested in giving comfort than answers, your love becomes the Lord's vehicle to open your friend's eyes to His answers.
3. Accept your friend's mood swings. Grief attacks suddenly. Your friend may be fine one minute and depressed the next. This is

- normal. Accept it and love her through it.
4. Focus on Jesus Christ our hope. A grieving person often feels that she just would not make it. Do not preach. Be sensitive to her feelings. Helpful: Hebrews 13:4, “*Never will I leave you, never will I forsake you.*”
 5. Grief is uniquely personal, so let each person establish her own pattern. Dr. Jack Jamison, counselor, says there are blowers and keepers. A blower needs to talk ... a lot. A keeper grieves inside and finds it hard to open up, though she needs to.
 6. Help your friend identify painful times of the day. Look for a way to ease her through those specific times.
 7. Be a practical help. **Be kindly assertive!** Recognize the need and go meet it. Go beyond, “*Call if you need anything.*” A person in grief will not ask for help. [So, show up unannounced with a drop-off meal or dessert.] Holidays can become dreadful that first year. Therefore, one family made me their special Christmas project!
 8. Help with obligations. Your friend may need help making the funeral or cemetery-plot arrangements. She might like you to accompany her to the attorney's office.
 9. Comfort children and grandparents for they often get pushed aside. Involve them in arrangements. They need visitors who will listen to them talk about their loved one.
 10. Give your friend freedom to grieve. If you protect your friend from grief, you will get in the way of the Lord's work in her life. She needs to walk through the pain to come out on the other side strong and healthy.

Grief is a part of life. We can help grieving people through some of life's blackest moments if we will be willing to be present during their sufferings.

In Jewish custom, support can be sitting quietly in the presence of your relatives without talking.

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FIRST CALLS

- Call your family - Let one or more of them make these other calls. They want to help and this is something tangible to do.
- Call your church -The pastor or secretary will contact others there who need to know. Church phone _____
- Call Mortuary/Funeral Home - They will arrange for the transfer of the body, Death Certificates, and newspaper notice.
- Call Executor of the Estate/Trust
Name _____
Phone _____
He or she will need location of the will, insurance policies, and important papers.
- Call immediate Business associates
- Call close friends

THE FIRST WEEK

Call by telephone and follow up with e-mail

- Life Insurance agent
- Social Security Office
- Union, Credit or Trade Union
- Clubs or Fraternal Organizations
- Accountant
- Stock broker or brokerage for
 - Stocks
 - Bonds
 - Mortgages
 - Mutual Funds

THE FIRST MONTH

Notify these of the name change when next bill due.

- Utility/Phone - Should listing be changed? They will change name and issue a final billing under old name.
- Newspapers/Magazines can continue until subscription ends if address unchanged.
- Credit cards
- Clubs and other organizations
- Store charge accounts

NORMAL REACTIONS TO LOSS

- Difficult to make even minor decisions.
- Wide mood swings.
- Lack of motivation for anything.
- Compulsive behaviors such as eating.
- Envy others who still have their loved ones.
- Cry at unexpected times.
- Tightness in throat or heaviness in chest.
- Empty feeling in stomach and lose appetite.
- Treating loss as not real, or did not happen.
- Guilty or angry over things that happened or did not happen in the relationship.
- Anger at those awkward with your grief.
- Sensing the loved one's presence.
- Wander aimlessly and not finish things.
- Restless and seek activity to escape pain.
- Loss of energy.
- Resentment that the loved one left you.
- Much preoccupation with life of deceased.
- Sleeping difficulties.
- Feel the need to maintain cheerful façade

I'M FREE

Don't grieve for me for now I'm free,
I'm following the path God laid for me
I took his hand when I heard him call,
I turned my back and left it all
I could not stay another day,
To laugh, to love, to work or play
Tasks left undone must stay that way,
I've found that peace at the close of day
If my parting has left a void,
Then fill it with remembered joy
A friendship shared, a laugh, a kiss,
Ah yes, these things I too will miss
Be not burdened with times of sorrow,
I wish for you the sunshine of tomorrow
My life's been full, I've savored much,
Good friends, good times, my loved one's touch
If my time seemed all too brief,
Don't lengthen it now with undue grief
Lift up your heart, rejoice with me,
God wanted me now, He set me free.

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