

PATHWAYS CENTER

for GRIEF & LOSS

GRIEVING THE DEATH OF A SPOUSE OR COMPANION

There are many areas of your life affected when you transition from being a “couple” back to a “single” person. The loss of a spouse or companion can bring significant changes in many of the activities of daily living that you used to share with someone else. How do you continue to function in a world that is suddenly so different from what it once was? While trying to adjust to this major loss and all the changes involved, consider the following:

- You may find yourself turning to discuss an idea or question with your loved one after he or she has died. This is a natural response, and many people find it helpful to continue to talk to their loved ones.
- Let others know how they can help. You may be reluctant to express your needs at first, but you might find it easier when you can be honest with others about what does and does not help. Friends and family will appreciate your honesty and are better able to support you if they know how you are really feeling.
- Know that your circle of friends may not realize how difficult it is for you to socialize with them as a “single” person. Be honest, and try to continue your relationship in new ways that allow you to feel more comfortable and in control.
- Your feelings about your home may have changed. Consider waiting before making any major changes with your home, as some have eventually drawn comfort from what they initially wanted to avoid.
- Are you uncertain, or even agonizing, over what to do with your loved one’s personal possessions? Although others may give you their suggestions, it is ultimately your decision. Trust your instincts about when it feels right to go through these items. Do not force yourself before you are ready. Keep in mind there is no right or wrong way to do this. Everyone’s timetable is different.
- If you are struggling with a special day such as an anniversary, choose one or two others to talk with about it. This may feel less burdensome to you, and can help others be more sensitive to your needs.
- Evenings and weekends can be especially difficult. To lessen the potential for feeling overwhelmed, look at each day in small segments of time. Think only about Friday evening and what you want to do that night. Then make a small plan for Saturday morning, such as going to the bank or store, without thinking about the whole day. Your anticipation of certain days or events can actually be more difficult than the day itself.

(over)

- Be careful not to confuse “time by yourself” with “being lonely.” As you slowly adjust to being single, look for times when you feel comfortable being by yourself. Not all “alone” time has to be “lonely” time for you.
- Although it may bring pain and tears to remember and talk about your loved one, continue to include them in conversation and honor their memory. You don’t ever want to forget the importance that person played in your life. Find safe and nurturing places to talk about your spouse or companion, and find ways to express how you are still feeling.

If you are confused with the myriad of emotions that you feel, try to live in the moment and accept them as they come. If something makes you laugh, rejoice in the feeling it brings, even if it is just for a short time. After a major loss, people often feel they need to hold on to their negative emotions to prove the love they shared. This is a misconception. All of your emotions can be a testimony to your relationship. In time, you will have more moments of joyful or comforting recollection and fewer moments of painful reminders. These times become the legacy of your loved one that you carry forward and pass along to others as you begin this new chapter in your life.



Prepared by Pathways Center for Grief & Loss
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GRIEVING THE DEATH OF A CHILD

The death of a child is a unique grief experience. Parents always expect to outlive their children and naturally feel a responsibility to protect them. When parents are unable to prevent a death there is an increased potential for guilt to complicate grief. This may make it difficult to seek support from others, leading to feelings of isolation. Consider the following:

- Even if you have experienced other losses, the pain from this loss may be very different. You are grieving the loss of a future - the hopes and dreams you had for your child.
- There is no “right way” to grieve. Your experience is unique to your needs and situation. Beware of the fallacy of believing you should be coping a certain way by a particular time.
- You may never reach an acceptable answer for the question, “Why?” Part of the grieving process is learning how to live with the unanswered questions.
- You may experience intense anger – at God, the unfairness of the situation, medical personnel or others who may have been involved in the death.
- Others may find it difficult to face the reality of losing a child. You may therefore feel alienated from those who do not know how to respond to your loss.
- Look for support beyond family and friends who may also be overwhelmed by your loss.
- Seeing other children around the age that your child would be can evoke a variety of feelings. Be gentle with yourself as you discover what you need in coping with these situations.
- If your child lived with you, take time with the decisions about when to go through his/her things and what to do with the bedroom. Each individual and family is different in their grief and their timetable. Do what is right for you.
- Look for meaningful ways to honor the memory of your child.

In time, your grief will produce healing. Healing does not mean forgetting. You will always remember your child. Eventually the memories will bring comfort and help you discover new meaning in life.



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Notes:

SURVIVOR'S GUIDE

Six things to do today and tomorrow...

- 1) Notify family, clergy (if any), friends, and employers about your loved one's death. Phone notification is acceptable, but if the individual being called has a medical condition, then it is best to have someone deliver the news in person.
- 2) Contact a funeral home. Funeral homes in the York area are listed on pages 18-20. They will guide you through the procedures related to the death of your loved one.
- 3) Obtain the location of your loved one's body:

- 4) Obtain the location of your loved one's belongings and/or vehicle:

- 5) If you are on medication, tell someone who can remind you to take it at the appropriate time.
- 6) Copies of the death certificate can be obtained from the funeral home. It is suggested that you ask your funeral director how many certified copies you will need and that you bring this booklet with you to your appointment.



Note: If the deceased passed in a manner that left a burden of clean up, there are services available to help with this difficult task. See pages 19 & 21.

Your Appointment at the Funeral Home

Date & time of appointment: _____

What to bring:

The following information will be helpful to have on hand. However, if you are unable to obtain everything in time for your appointment, the funeral director may be able to help.

- This booklet.
- Your loved one's birth date and place of birth: _____

The birth date and place of birth for the deceased's mother (include maiden name): _____

The birth date and place of birth for the deceased's father: _____

The social security number of your loved one: _____

Any financial or memorial arrangements previously made by your loved one in case of death, such as life insurance or burial policies, or written wishes for how the funeral service could be handled.

If applicable, military honorable discharge papers (form DD-214).

Photographs of your loved one for use in the newspaper obituary and as a reference for funeral preparations to your loved one's body. As you sort through pictures, you may wish to set aside additional photos for someone to create a pictorial collage that can be displayed at the viewing or during the funeral.

Lists of surviving family members, interests and activities of the deceased, as well as any titles, memberships, affiliations, or awards held by your loved one.

Clothing for the deceased. This can include undergarments, glasses, accessories, and shoes.

If you have a special song or favorite hymn to be played during the service, bring the song on a CD.

If applicable, information on any church, charity, organization, scholarship, or financial account that you wish to receive donations in memory of your loved one.

Who to take:

It is recommended that only a few representatives of the surviving family and friends attend the appointment at the funeral home. Usually this group is limited to 1-4 members of the immediate family appointed to represent the deceased.

What will happen:

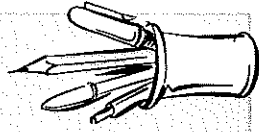
The funeral director will walk you through all the steps for creating a memorable service for your loved one, as well as provide you with invaluable information and direction in the coming days.

When People Ask “How can I help?”

Having a job to do allows others to feel like they are helping in some way. Delegating responsibilities not only lightens your load but also comforts those who want to support you. When you hear “How can I help?” or “I wish there was something I could do,” refer to the following tasks:

Others can...

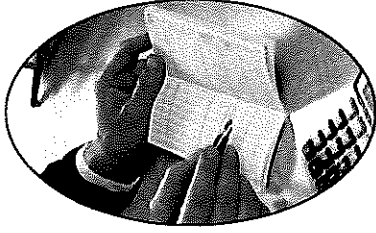
- Make phone calls for you
- Write and send correspondence
- Watch over young children during funeral planning and during or at the funeral service
- Prepare food for the immediate family to eat or freeze
- Help make arrangements for a post-burial gathering
- Create a photo collage or video memorial of your loved one
- Help prepare the house or make hotel arrangements for the arrival of out of town guests
- Be a companion to family members who may need special assistance or have special needs
- Pick-up funeral guests at the airport
- Keep an eye on the deceased and survivors’ homes during the funeral service (to avoid burglary)
- Take care of routine chores or household responsibilities for a time (caring for pets, collecting mail, watering plants, monitoring medication, mowing the lawn, etc.)



Things To Do...

Managing the Deceased's Finances

The most pressing tasks are to...



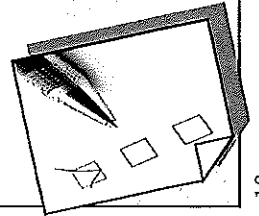
Locate all important documents. This includes a will, all insurance policies, property and vehicle titles, as well as any other statements of death benefits. Review the documents and make notifications to companies as needed. (Note: Benefits from insurance, annuities, and Social Security will go right to the beneficiaries without the process of probate, which is discussed below.)

Notify all pertinent financial institutions that your loved one is deceased, starting with the bank. Remember to call credit card and loan companies, investment account holders, insurance groups, and the Social Security office. Anyone who sends statements to your loved one needs to be reached so that accounts can be updated. This must include joint accounts to avoid identity theft.

Review your loved one's bank accounts and bills, and keep them current. If you are unable to make timely payments, call the creditors to explain your circumstance. It is likely to result in a financial grace period.

If you have become the executor of the estate: Your obligations are to *file a probate case, manage assets, maintain accounts, make asset transfers to beneficiaries, meet tax obligations, and settle debts*. It can be a daunting responsibility... especially when you are grieving. Hiring a probate lawyer is one option, or you can seek out a financial or legal advisor to help if you feel overwhelmed with these tasks at this time:

If there is no will: Your loved one's estate will be settled through the courts in a process called probate. Probate requires an administrator. This person can be a friend or family member, or an administrator hired by the courts and paid out of the estate.



SUGGESTED CORRESPONDENCE

Sample Letter to Employer

(Date) _____

(Company Name)
(Full Company Address)

Dear _____

The purpose of this letter is to provide written notification that (name of deceased) died on (month/day/year) and to request any information on wage and death benefits, as well as accompanying paperwork, be sent to the address below.

A copy of the death certificate has been enclosed for your use. Thank you greatly for your assistance during this difficult time. It is appreciated.

Sincerely,

(Signature)
(Full Name)
(Full Address)
(Telephone number)

Enclosure

While corresponding with an employer, it is a good idea to inquire about any awards or recognitions your loved one received at their place of employment. These can be added to the obituary.

You may also want to ask employers about specific benefits like group life insurance, pension funds, unused sick or vacation pay, disability benefits, unpaid commissions, and credit union balances.

Though it is difficult to remove your loved one's name from all financial accounts, it is crucial for protection from identity theft.

Sample Letter to Creditors

(Date) _____

(Company Name)
(Full Company Address)

Dear _____

The purpose of this letter is to provide written notification that (name of deceased) died on (month/day/year). If there are any death benefits associated with the deceased's loan or credit accounts, please send the necessary paperwork to the address below so that a claim can be filed. Thank you for your prompt response during this difficult time.

Sincerely,

(Signature)
(Full name)
(Full Address)
(Telephone number)

Remember to inquire about death benefits from banks, credit cards, loans, clubs, organizations, memberships, and if applicable, the civil service and military. It is not unusual for a small death benefit to be associated with checking accounts, credit card companies, or other financial affiliates. (Note: Veterans death benefits are handled through the Veterans Administration Regional Office.)

You will find that Certified Death Certificates or copies of certified documents will be necessary to make account changes or to claim benefits. Each institute will explain to you their requirements.

About Grief

Each person's journey in grief is personal, but there are elements that all survivors share. You may experience moments of...

Shock denial *disbelief* **anger** guilt
panic abandonment bitterness numbness
confusion depression *fatigue* acceptance
yearning *hopelessness* blame *why??*
feeling-out-of-control **fear** loneliness
anguish anxiety *desperation* comfort

Feelings associated with grief can arrive at any time and may repeat themselves unexpectedly. Your feelings will come in their own order.

Often people believe that the first year is the most difficult period of grief, and it may be for you. But others find the 12-24 month interval to be especially challenging. Your grief is not under a time frame.

People emote their pain in different ways: you may grieve expressively or quietly, in defined periods or at random moments, with a close friend or in a large support group. Others may press expectations upon you about how *they* think you should feel or behave, but in fact: **You will grieve in your own unique way.** At the same time, keep in mind that

**THERE ARE THINGS
THAT ALL BEREAVED INDIVIDUALS
CAN DO TO GRIEVE PRODUCTIVELY AND SAFELY.**

On the following page there are suggestions, gentle reminders, about how to take care of yourself amidst loss and change...

Remember --

- o **Drink water throughout the day.**
Dehydration causes headaches and weakness.
- o **Eat at least something at regular intervals.**
Fasting can cause headaches and nausea.
- o **Remember to take your medications.**
- o **Keep a regular bedtime.**
Even if you can't sleep, rest your body consistently.
- o **Take short naps as needed.**
- o **Avoid alcohol. It is a depressant.**
- o **Avoid too much caffeine.**
- o **Try to resume a daily routine.**
- o **Don't spend too much time alone.**
- o **Maintain relationships with family & friends.**
- o **Go for walks or sit outside.**
- o **Exercise consistently to alleviate depression, elevate mood, and release tension.**
It also helps with aches and stiffness.
- o **Make it a point to volunteer or to help others.**
This is proven to decrease depression, increase happiness/calmness, improve health, reduce stress effects, and alleviate pain, as well as help you feel connected, needed, effective, useful and satisfied.