



**Compliments of  
First Baptist Church of Greensburg  
1228 Brinkerton Road  
Greensburg PA 15601  
[www.fbcgreensburg.com](http://www.fbcgreensburg.com)  
724-837-1080**



**American Baptist Churches  
of Pennsylvania & Delaware**

# Before You Go

Ron Dingee

My friends, I started this project recognizing that our church has lost several dear souls just in the past few years. I know from the experiences I had due to the deaths of my brother, stepfather, and mother several years ago, that the loss of a loved one is one of the most traumatic and emotional times of our lives, and yet, during this time, enormous demands are made upon the survivor. Decisions need to be made, documents need to be found, forms need to be filled out, and arrangements have to be made. All this comes during the worst time of your life. This is general information. Your circumstances may add more or less than described here.

My purpose in doing this is to try, at least, to make this event just a little easier.

So, let's start with two closing points:

- There is absolutely no substitute for advance preparation.
- Widows and widowers should form a support community within the church.

## **PREFACE**

I must first declare that I am not an attorney, a professional financial advisor, an estate planner, or funeral director; but I have dealt with an attorney for my own estate. In addition, I have done ten interviews with ten widows, widowers, and family members of those lost souls and have compiled their experiences and recommendations to others in addition to my own experiences. Please, take the time to do your own consulting with experts and your own Googling. The websites of local funeral homes have a lot of good information.

Here I talk about what households should do every day to organize their household's legal and family affairs. It will make the life of your survivors, or you, much easier if you do, someday. Where are the birth certificates, the passports, the VA documents, marriage certificates, Title papers? Put them all together and let someone else know where they are.

There are hundreds of different family situations. For example: the death of the spouse was sudden and unexpected vs. a spouse that has been suffering for a long time with illness. Some families have a large estate with property,

retirement plans, investments, cars, boats, RV's and crypto currency. (If you don't know what crypto currency is... you don't have it.) Then there's the death with a surviving spouse vs. a person living alone leaving the affairs to be settled by family.

Oh yes, then there are banks, credit unions, investment houses, insurance companies, and utility companies...all with their own ways of doing things let alone who you happen to get on the phone at the time you call...if you get someone who speaks clear English. Be prepared. Be patient. It will be alright.

Big Suggestion #1: Make yourself a diary. Keep track of who you called, date you called, who you spoke to, and what you were told. Make a list of things to do and who is doing it. (I strongly suggest starting a diary as soon as a spouse, or you, develops a serious illness.)

I had the experience of having a Power of Attorney (PoA) for my stepfather and notarized at a local (California) documents center. After his death, I took the PoA to his bank expecting to do business. With their noses in the air they said, "But that PoA isn't on our form". When I could, I closed his account and moved the money to another bank.

## **PREPARATION**

**TALK WITH SOMEONE** A candid conversation is important. If you have a spouse, talk with him/her. If you are single, talk with a relative or friend you can trust.

Yes, I know, it's morbid and you don't want to talk about it. But you know, it's not like... will the Steelers go to the Super Bowl this year? No, it's more like, the sun will always come up in the morning. It's a certainty that someday you are going to die. So, talk with someone.

There are many things to talk about. Start with small, less important things, then work up to the real important things like open casket viewing or cremation. The point is, **TALK WITH SOMEONE**.

**GET A WILL** written, even if it's a holographic Will. A holographic Will is better than no Will. Of course, a holographic Will has been handwritten by the decedent, witnessed by two people, and preferably notarized. (I have mixed information about needing to be notarized. If possible, do it.)

If all assets... home, bank accounts, investments, car, boat, and RV are all in joint names and you intend that everything goes to the wife/husband, then, almost nothing needs to be done legally. But, if you want your kids and grandkids to get a portion, then definitely a Will is needed. Otherwise, the survivor will go thru some very, very difficult times... unless that's the plan. If you are single, put someone you trust on your bank accounts and property. Again, almost nothing needs to be done. If your estate is healthy and you want your kids to get a portion, then a step further would be a Trust. Along with the Trust would be the Power of Attorney and Health Directives. Expensive yes, but needed. I'm sure you can go online and get the forms, but I wouldn't do it.

**ORGANIZE YOUR FAMILY BUSINESS AND AFFAIRS:** (I recognize that sometimes the wife does all the family business or the husband does all the business, or they share.) What I mean is, get your stuff put together. Let your spouse know where everything is. Do they know where documents are? Do you have a list of all the insurance companies you have business with? How about...Bank accounts, investment accounts, CD's, government bonds? How about... where's the computer/phone/pad Usernames and Passwords?

Much of the information relative to pre-organizing your family household affairs, provided by the experts, fails to recognize the lives we have in the 21st century. Years ago, we had one house phone, bills and notifications were always sent by mail. Bills were also paid by check (by mail). Now, companies twist your arm to choose internet billing and payment by some form of internet payment. How would you know your insurance payment was due or you had an overdraft at the bank...your spouse's cell phone? How do you receive your bank statement? The point is, as part of your preparation, this detailed information should be included... and don't forget your passwords.

Here are a few things to consider: Make a list of utilities, banks, internet service, cable TV service, etc. and how they notify you and how they are paid. Don't be too quick to cancel the cell phone service or cancel/change the name on bank accounts unless you consult with the bank first. Is the spouse's monthly Social Security or retirement check automatically deposited? Where?

Last thought... If your spouse has a bad medical history, they won't necessarily be the one to go first! What shape would your spouse be in if you went first? Pre-organize your affairs as a gift.

Now, I'm not holding us up to be congratulated, but here's what we've done just as an example. I'm sure everyone will have their own way of doing things. We have three things:

First, I have a file on my computer marked, "Very Important". It is password protected. In this file, I have all kinds of information for anyone to know our family business. Since we are joined at the hip, chances are good that we could have an auto accident, and both go at once, so I want our kids to know what's going on. I include in this file almost everything. I even have the VIN numbers of our cars and trailer, our driver's license numbers, and where to find the Titles. Don't forget any military documents especially the DD 214.

I also include where to find things and important names and phone numbers. Nothing can be more aggravating than to have to call the insurance company but not know the number to call. I also include information I've picked up over the years like: How to be an Executor, What to do if you lose a spouse or parent, What to do when a veteran dies, and what to do with an inherited IRA. The very last page includes a copy of all Usernames and Passwords. Yes, I know...I'm a little nuts.

You see, after I had my heart surgery many years ago, I became very aware of my vulnerability. Maybe you've had a scare, too.

Secondly, I have a ringed binder with a printed copy of this file I just discussed above plus copies of all insurance policies, bank statements, utility bills, bank statements, and IRA/retirement accounts and pins and passwords. Now, all the stuff listed above is not up to date. It's not important, but it does give a clue to whom we deal with and their contact numbers and account numbers. Perfect no, but it's better than nothing.

Lastly, Evelyn and I have rounded up: Marriage and Birth Certificates, Passports, Social Security Cards, Medicare Cards and Military Discharge Papers. In addition, because of what I've learned doing this project, we are putting together our family information such as our parent's names, birthdates, hobbies and interests, etc. More on this later. We keep this info in a fireproof safe and also, it's in the computer file and ringed binder. Wills etc. also.

If by chance your spouse is already ill and a veteran, now's a good time to check out the VA for eligibility for Home Health Care and other VA benefits. Go to VA.gov and search Health Benefits or call their Hotline at 877-222-8387. If the situation is dire, check out the VA Benefits Hotline at 800-827-1000.

## **WHAT IS HOSPICE & PALLIATIVE CARE**

Dame Cicely Saunders, Founder of the First Modern Hospice

Hospice care is a special kind of care that focuses on the quality of life for people and their caregivers who are experiencing an advanced, life-limiting illness. Hospice care provides compassionate care for people in the last phases of incurable disease so that they may live as fully and comfortably as possible.

The hospice philosophy accepts death as the final stage of life: It affirms life but does not try to hasten or postpone death. Hospice care treats the person and symptoms of the disease, rather than treating the disease itself. A team of professionals work together to manage symptoms so that a person's last days may be spent with dignity and quality, surrounded by their loved ones. Hospice care is also family-centered – it includes the patient and the family in making decisions.

### **When should hospice care start?**

Hospice care is used when a disease, such as advanced cancer, gets to the point when treatment can no longer cure or control it. In general, hospice care should be used when a person is expected to live about 6 months or less if the illness runs its usual course. People with advanced cancer should have a discussion with their family members and doctor to decide together when hospice care should begin.

Studies show hospice care often is not started soon enough. Sometimes the doctor, patient, or family member will resist hospice because they think it means “giving up” or that there's no hope. It's important to know that you can leave hospice and go into active cancer treatment any time you want. But the hope that hospice brings is a quality life, making the best of each day during the last stages of advanced illness.

Some doctors don't bring up hospice, so the patient or family member might decide to start the conversation. If your treatment isn't working anymore and you've run out of treatment options, you might want to ask your doctor or a member of your cancer care team about hospice.

### **What does hospice care provide?**

All hospice providers must offer certain services. But they tend to have different approaches to service, staffing patterns, and types of support services offered.

## **Palliative care and symptom control**

Palliative care may also be called supportive care, symptom management, or comfort care. It can be given separately from hospice care (for example, while still in active cancer treatment), but it's often a part of hospice care if cancer is no longer being treated because it has worsened. Palliative care does not treat the cancer itself. Instead, it's used to prevent or treat symptoms and side effects as early as possible.

As part of hospice care, palliative care looks at how the cancer experience is affecting the whole person and helps to relieve symptoms, pain, and stress. It gives patients options and allows them and their caregivers to take part in planning their care. It's about assuring that all their care needs are addressed. The specialized professionals who are part of the palliative care team can help look for and manage mental, physical, emotional, social, and spiritual issues that may come up.

The main goal of including palliative care into hospice services is to help patients be comfortable while allowing them to enjoy the last stage of life. This means that discomfort, pain, nausea, and other side effects are managed to make sure that you feel as good as possible yet are alert enough to enjoy the people around you and make important decisions.

## **Home care and inpatient hospice care**

Although most hospice care is centered in the home, there might be times when you need to be in a hospital, extended-care facility, or an inpatient hospice center. Your home hospice team can arrange for inpatient care and will stay involved in your care and with your family. You can go back to in-home care when you and your family are ready.

## **Spiritual care**

Since people differ in their spiritual needs and religious beliefs, spiritual care is set up to meet your specific needs. It might include helping you look at what death means to you, helping you say good-bye, or helping with a certain religious ceremony or ritual.

## **Family meetings**

Regularly scheduled meetings, often led by the hospice nurse or social worker, keep family members informed about your condition and what to expect. These

meetings also give everyone a chance to share feelings, talk about what's happening and what's needed, and learn about death and the process of dying. Family members can get great support and stress relief through these meetings. Daily updates may also be given informally as the nurse or nursing assistant talks with you and your caregivers during routine visits.

### **Coordination of care**

The hospice team coordinates and supervises all care 7 days a week, 24 hours a day. This team is responsible for making sure that all involved services share information. This may include the inpatient facility, the doctor, and other community professionals, such as pharmacists, clergy, and funeral directors. You and your caregivers are encouraged to contact your hospice team if you're having a problem, any time of the day or night. There's always someone on call to help you with whatever may arise. Hospice care assures you and your family that you are not alone and can get help at any time.

### **Respite care**

For patients being cared for at home, some hospice services offer respite care to allow friends and family some time away from caregiving. Respite care can be given in up to 5-day periods of time, during which the person with cancer is cared for either in the hospice facility or in beds that are set aside in nursing homes or hospitals. Families can plan a mini-vacation, go to special events, or simply get much-needed rest at home while you're cared for in an inpatient setting.

### **Bereavement care**

Bereavement is the period of mourning after a loss. The hospice care team works with surviving loved ones to help them through the grieving process. A trained volunteer, clergy member, or professional counselor provides support to survivors through visits, phone calls, and/or other contact, as well as through support groups. The hospice team can refer family members and caregiving friends to other medical or professional care if needed. Bereavement services are often provided for about a year after the patient's death.

### **Is hospice care the same as palliative care?**

Hospice care and palliative care both aim to provide better quality of life and relief from symptoms and side effects for people with a serious illness. Both have special care teams that address a person's physical, emotional, mental,

social, and spiritual needs. But although hospice care often includes palliative care, they are not the same thing.

### **How they are different**

- When care is given:
  - Hospice care is offered and provided for patients during their last phase of an incurable illness or near the end of life, such as in some people with advanced or metastatic cancer.
  - Palliative care can be offered and provided at any stage of a serious illness.
- What other care can be given:
  - Hospice care is provided when there is no active or curative treatment being given for the serious illness. "Treatment" during hospice care involves managing symptoms and side effects.
  - Palliative care can be provided while the patient is receiving active treatment. In other words, it can be given at the same time as chemo, radiation, or immunotherapy for cancer.
- What the care team does:
  - A hospice care team coordinates the majority of care for a patient and communicates with the patient's medical care team.
  - A palliative care team is separate from the patient's medical care team that's giving and managing treatment for the illness but communicates with the medical care team.

### **DOCUMENTS TO ACCUMULATE**

Much of this is just plain household family organization. When the time comes, and you need the following documents in a hurry, you don't want to be rushing around to find things. For a married couple, these things should be done for both of you.

- Birth certificate
- Driver's License or State Identification Card
- Passport (if applicable)
- Marriage certificate
- Divorce papers (if applicable)
- Deeds and Titles to real and personal property
- Veteran's Administration Claim Number (or service discharge papers)
- Veterans' military discharge papers
- Recent Income Tax Forms

- W-2 forms (if employed)
- Recent hospitalization records
- Insurance documents: Life, Health, Automobile (there may be more than one policy in each category)

## **NOTES ON CREMATION**

There are organizations that will do a cremation for free with an understanding that the body may be used for research.

Two of them are:

- ScienceCare [www.sciencecare.com](http://www.sciencecare.com) 800-417-3747
- Neptune Society [www.neptunesociety.com](http://www.neptunesociety.com) 800-637-8863  
(Both services serve Western Pennsylvania)

The body to be cremated is first placed into a container. The container can be as simple as cardboard, wood, and even an expensive casket. Some funeral homes will not disclose this to you. It's your decision.

Another thing, there is an urn called a Companion Urn. Yes, a Companion Urn. This can be a nice, decorative ceramic urn large enough for two sets of ashes. There are also companion urns with two compartments. Just google "Companion Urns" and you will be surprised. You can also check out Amazon or Overstock.



As you can see, there are many, many styles of Companion Urns. These are just three samples.

One other thought...one couple told me that they had agreed to have their ashes spread, after both were gone, in their happy spots...places where they were happiest during their lives together.

## **THE FUNERAL HOME**

BACHA FUNERAL HOME Phone: 724-837-5211  
516 Stanton Street, Greensburg, PA 15601

BARNHART FUNERAL HOME Phone: 724-834-1421  
505 E. Pittsburgh Street, Greensburg, PA 15601

KEPPLE-GRAFT FUNERAL HOME Phone: 724-837-1201  
524 North Main Street, Greensburg, PA 15601

PANTALONE FUNERAL HOME Phone: 724-837-0020  
409 West Pittsburgh Street, Greensburg, PA 15601

The rest of this is difficult to discuss for me and you.

Hopefully, in your talk with your spouse, relative, or friend; a funeral home has been settled on and the issues of cremation, organ donor options, open casket, and burial plans have been decided. Some people go even further by buying plots or vaults and planning\* and paying for funeral services in advance. Cremation too can be pre-arranged as well as purchasing the urn or other plans for the ashes.

- \* Pre-arrangements often come with a discount, and locks in the price and are transferrable if you move. In some states, pre-arrangement fees paid are put into a trust thereby guaranteeing its availability should you change your mind sometime in the future. Also, decisions are easier to make and not as emotionally involved.

### **WHAT DOES THE FUNERAL DIRECTOR DO?**

- Pick up the deceased and transport the body to the funeral home (anytime day or night)
- Notify proper authorities, family, and/or relatives
- Arrange and prepare death certificates
- Provide certified copies of death certificates for insurance and benefit processing
- Work with the insurance agent, Social Security, or Veterans Administration to ensure that necessary paperwork is filed for receipt of benefits
- Prepare and submit obituary to the newspapers of your choice
- Bathe and embalm the deceased body, if necessary
- Prepare the body for viewing including dressing and cosmetizing
- Assist the family with funeral arrangements and purchase of casket, urn, burial vault, and cemetery plot
- Schedule the opening and closing of the grave with cemetery personnel, if a burial is to be performed
- Coordinate with clergy if a funeral or memorial service is to be held

- Arrange a police escort and transportation to the funeral and/or cemetery for the family
- Order funeral sprays and other flower arrangements as the family wishes
- Provide Aftercare, or grief assistance, to the bereaved

## **INFORMATION THE FUNERAL DIRECTOR WILL REQUIRE**

This is when you will be happy that you did all that preparation for your spouse or your family. Not only does the funeral director require this information to notify Vital Records and Social Security, but also for the obituary.

- Bring the following information to complete the State's vital statistic requirements:
  - Birth Date
  - Birthplace
  - Father's Name
  - Mother's Name
  - Social Security Number
  - Veteran's Discharge or Claim Number - DD 214 or DD217
  - Education
  - Marital Status
- Contact your clergy. Decide on time and place of funeral or memorial service. This can be done at the funeral home.
- The funeral home will assist you in determining the number of copies of the death certificates you will need and can order them for you. (PA Department of Vital Records will provide 10 more for Veterans)
- Make a list of immediate family, close friends, and employer or business colleagues that need to be contacted. Notify each by phone.
- Decide on appropriate memorial to which gifts may be made (church, hospice, library, charity, or school).
- Gather obituary information you want to include such as age, place of birth, cause of death, occupation, college degrees, memberships held, military service, outstanding work, and list of survivors in immediate family. Include time and place of services. The funeral home will normally write article and submit to newspapers (newspaper will accept picture and they will be returned intact).
- Arrange for members of family or close friends to take turns answering door or phone. Keep careful record of calls.

## **THINGS TO DO AFTER THE FUNERAL**

(List provided by local funeral home.)

(The list is made assuming almost every situation.)

1. Before you do anything, get a notebook. You'll want to record the date and time of every phone conversation, email, or postal communication. If you, did it, write it down. Be sure to include the full name of the person you spoke to, their job title, and their employer identification or extension number.
2. Request certified copies of the Death Certificate. Speak with one of our funeral professionals to determine just how many you will require. May need as many as 25-30 total.
3. Check to see if deceased had left a will. This may require contacting the family attorney, checking your safe deposit box or home safe, or the state Will Registry.
4. Get the mail redirected, if applicable. Visit the United States Postal Service website to learn more about how to submit a Change of Address form or stop by your local post office.
5. Stop health insurance coverage. You may need to provide them with additional information, so keep your relevant paperwork handy.
6. Contact employer or union. Determine if there are any death-related benefits available, ask (and answer) questions, and change any relevant contact information.
7. Make sure to pay the bills. Some folks have their bills paid automatically, but if this isn't the case here, you'll need to take care of them before they become delinquent. If you fear delinquency, you may wish to speak with a representative to work out a payment plan. Put another person and your account.
8. Initiate probate. Even if you're not the executor, if you have an interest in the estate, it's possible for you to initiate probate court proceedings (but only if the designated executor of the estate fails to do so in a timely way). You may want to find and hire an estate settlement attorney.
9. Notify utility departments. Depending on the situation, the accounts may be closed, or the account owner's name and contact details changed.
10. Transfer title of real and personal property. Whether it's an automobile, boat, motorcycle, RV, or plane; you'll need to inform your state department of

motor vehicles of the change in ownership. At the very same time, notify any related vehicular or personal property insurance companies of the change in status.

11. Close, modify, or add another person to credit card accounts. Again, consult with the company.

12. Contact life insurance companies. Not everyone has life insurance; but some people have more than one policy. No matter how many policies were in force, you will probably need to provide each of them with a certified copy of the death certificate for each claim made.

13. Notify other policy holders of the change in "Beneficiary" status. If your loved one was a designated beneficiary on the insurance policies; investment or banking accounts of other individuals, then you'll need to notify them of the death of a beneficiary.

14. Arrange to close or modify bank accounts. Depending on your relationship to the deceased, you may be entitled to convert into your name. (Note: Consult with the bank or credit union first when the best time would be to close or change an account.)

15. Change stocks and bonds into your name. Again, this depends on your relationship status to the deceased. To do this, you'll need to provide certified copy of the death certificate to all organizations involved. Transfer any IRAs to you. Special rules may apply.

16. Report the death to other agencies. Depending on the age or military status of the deceased, you may need to notify either the Social Security Administration or the Veterans Administration (or both). Other agencies of interest include membership organizations (professional or vocational associations, Masonic Lodges, Rotary Clubs, gym and golf course memberships — just to name a few).

17. Tend to their digital estate. If they were active on social media, you'll need to inform the specific networking sites of the change in status. You will need to close email accounts as well as any online banking portal or investment accounts.

18. Don't forget the Department of Motor Vehicles (DMV) and auto insurance.

## **DEATH CERTIFICATES**

How many do you need?

The funeral home will normally provide a few Certified Death Certificates as a part of their service, but you will probably need more depending on your situation. The following is a guide for calculating how many you will need to order. It's best to get them at the time rather than have to wait a few weeks to get more. There's little known fact that the PA Department of Vital Records will pay for 10 certified copies for Vets. Ask your funeral director. Extra copies cost up to \$20 each.

There are two types of death certificates: certified and uncertified. The certified one is from your local court and vital records office. Most times, banks, insurance companies, etc. need to have a certified death certificate. The uncertified certificate is just a copy. Sometimes you only need to show the certified or uncertified copy. Other times, they will keep it for their records.

- You will need at least one for your family records.
- Probate purposes
- Income tax filing
- Bank accounts (incl. Savings, checking, CD's, IRA's)
- Retirement accounts
- Credit Card companies
- Life insurance policies
- Property transactions (real estate)
- Titled asset transfers
- Stocks, bonds, brokerage accounts
- Social Security
- Employer benefits

## **COVID – 19 FUNERAL ASSISTANCE**

(Taken from [FEMA.gov/funeral-assistance](https://www.fema.gov/funeral-assistance))

Phone: 844-684-6333

The COVID-19 pandemic has brought overwhelming grief to many families. At FEMA, our mission is to help people before, during and after disasters. We are dedicated to helping ease some of the financial stress and burden caused by the virus. FEMA is providing financial assistance for COVID19-related funeral expenses incurred after January 20, 2020.

(Note: FEMA's website says: "FEMA may pay up to \$9,000 for an eligible Covid-19 death." To be eligible for funeral assistance, you must meet these conditions:

- The death must have occurred in the U.S. including the U.S. territories and the D.C.
- The death certificate must indicate the death was attributed to or caused by COVID-19.
- The applicant must be a U.S. citizen, non-citizen national, or qualified alien who incurred funeral expenses after January 20,2020
- There is no requirement for the deceased person to have been a U.S. citizen, non-citizen national, or qualified alien.

### **SOCIAL SECURITY INFORMATION**

Some of the deceased's family members may be able to receive Social Security benefits if the deceased person worked long enough under Social Security to qualify for benefits. You should get in touch with Social Security as soon as you can to make sure the family receives all of the benefits to which it may be entitled. Please read the following information carefully to learn what benefits may be available.

A one-time payment of \$255 can be paid to the surviving spouse if he or she was living with the deceased; or, if living apart, was receiving certain Social Security benefits on the deceased's record. If there is no surviving spouse, the payment is made to a child who is eligible for benefits on the deceased's record in the month of death.

Certain family members may be eligible to receive monthly benefits, including:

- A widow or widower aged 60 or older (age 50 or older if disabled).
- A surviving spouse at any age who is caring for the deceased's child under age 16 or disabled.
- An unmarried child of the deceased who is younger than age 18 (or age 18 or 19 if he or she is a full-time student in an elementary or secondary school); or age 18 or older with a disability that began before age 22.
- Parents, age 62 or older, who were dependent on the deceased for at least half of their support; and
- A surviving divorced spouse, under certain circumstances.

The Social Security website is a valuable resource for information about all of Social Security's programs. There are a number of things you can do online. In addition to using the Social Security website, you can call them toll-free at 1-800-772-1213. Staff can answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. They can also provide information by automated phone service 24 hours a day.

## **7 STAGES OF GRIEF: NO ONE-SIZE-FITS-ALL**

Pop culture often references the stages of grief, but how much does the general population know about them? One thing generally missed: people should interpret the seven stages of grief loosely. No one person experiences a loss the same way. In fact, people go through the different stages in their order and can even loop back to one they already “experienced.”

It's helpful to know the seven stages of grief because it normalizes the difficult, sometimes isolating behaviors. For instance, it is normal for a person to go through an extended period of isolation, loneliness, and depression months after the initial loss. What feels like an abnormality is, in fact, perfectly healthy when dealing with grief. Below are the seven stages of grief clarified to better understand the difficult, but necessary, mourning process.

### **THE 7 STAGES OF GRIEF:**

#### **1. DISBELIEF & SHOCK**

The initial reaction to loss includes a feeling of shock. Learning someone you love is gone creates numbness and fills a person with doubt. This is a form of emotional protection and can last for weeks. The time experienced often reflects the suddenness of the death, but there is no cookie-cutter recipe for grief. It's not uncommon for someone to go through the shock phase throughout the duration of funeral preparation simply to get through the process.

#### **2. DENIAL**

The next stage of grief reflects the stubbornness of the human spirit. The mind goes into a state of denial to avoid the pain and reality of loss. A person can deny a loved one's passing for weeks no matter the circumstances around the death. People experience other kinds of denial as well. For instance, a grieving person may deny that the loss affects them in a serious manner. Denial is a type of self-preservation much like a shock. A person's experience with the stage helps shelter them from the eventual pain and ensuing stages of grief.

### 3. GUILT & PAIN

As a person begins to feel the full realization of someone's death, their numbness leads the way to extreme emotional pain and suffering. Guilt often accompanies this pain. A person may feel survivor's guilt or a constant sense of "what might have been." They may feel remorse over missed opportunities or things they did or didn't do with their loved ones before their passing. It's important to experience the full depth of pain when going through grief. Masking this stage with alcohol or drugs only makes things worse in the long run.

### 4. BARGAINING

The negotiation phase occurs when a grieving person needs an emotional release from the shock and pain of loss. This phase involves wrestling with fate or "the powers that be" to try and make sense of loss. Of course, there is nothing one can do to bring someone back from the dead.

### 5. ANGER

People going through this phase tend to lash out at the ones around them as an unwarranted reaction to the feelings of helplessness. One may place undue blame on someone else for the death. Grief strains the relationships of the living. To preserve these relationships, it's imperative to find a way to release these extreme emotions in a healthy manner. Failing to do so may permanently damage ties you have with friends, family, or coworkers.

### 6. DEPRESSION

People who never experienced depression before have a hard time with this stage. Depression is all-encompassing and consumes your life. While it may seem extreme and worrying to go through a depression stage it is perfectly healthy to do so when grieving. After all the energy expelled and mental anguish of the other stages, depression gives you time to reflect and recover. Taking ample time to feel the loneliness and isolation, make it easier to re-enter the world when you are ready.

When going through depression, avoid people who encourage you to "snap out of it." For one, you cannot control your emotions that way. Instead, let yourself feel the despair and emptiness – just as you let yourself feel the other stages. This is a significant period of reflection and recuperation.

## 7. ACCEPTANCE

As a person adjusts to life without the person they grieve, the depression and other extreme feelings fade away. Common signs of acceptance include:

- Restructuring life without the person
- Cleaning out the loved one's personal items
- Working on financial and social problems
- Seeking out old relationships and support systems
- Beginning new projects or hobbies

Acceptance does not equate to happiness. Rather, acceptance is the stage where a grieving person makes a conscious decision to move on and work towards a feeling of normality again. After a significant loss, a person rarely feels the same way they were before again. Acceptance occurs when a person stops looking towards the past and focuses on the future.

### **COUNSELING & THERAPY TO HELP WITH THE STAGES OF GRIEF**

When one experiences a tragic loss, it sometimes feels like things will never be okay again. However, joy exists in the world and recovery is possible. It helps to talk with a neutral third party about your grief, emotions, and the ensuing fallout that comes with death. A grief therapist helps you express the complex web of feelings you experience and provides helpful tools for dealing with them.

Many funeral homes offer grief services and/or messages of comfort every day.

The AARP website contains a Grief & Loss section with grief-related articles and information: [www.aarp.org](http://www.aarp.org) search Grief and Loss.

### **MISC. SUGGESTIONS AND THOUGHTS**

Many given to me by my interviewees

1. Have access to cash either in house or access to bank. You may have to wait up to 6 months+/- to get SS checks straightened out.
2. Have utilities in both names plus a third person, or if single, add a friend or family member.

3. Consult with your bank. If the accounts are closed or not in your name, you might not be able to cash checks that are in the name of the deceased...especially if the spouse's SS check or other checks are automatically deposited in his/her account.
4. Each bank, utility co., insurance co., etc. have their own ways of doing things. Be prepared for frustration. And when you call, keep a diary. Keep track of date and who you talked with.
5. Let people know where you keep passwords.
6. Have a list of banks, insurances, investments, etc. with phone numbers and any other contact information.
7. Document what bills are to be paid and how paid...check, auto pay, credit card, Bill Pay.
8. If you are alone, put a child's name on everything...car, house, accounts etc.
9. If you are by yourself, decide on a friend or family member you can trust and share with them.
10. If you have Usernames and Password protections on the computer and any websites...make sure someone knows where they are.
11. You also need to spend some time focused on completing the paperwork which will officially change the status of your loved one with banks and creditors; employers, insurance companies, and mortgage holders. This can be a slow process; so be prepared for the "long haul". Don't panic! Get help.
12. Take care of yourself. Sometimes caregivers go before the patient I was warned.
13. The PA Dept. of Vital Records will pay for up to 10 Certified Death Certificates for Vets.  
The VA may pay for headstones, flags, military service
14. A pre-paid plot and plan for funeral services is helpful for the grieving family.

15. Document your family tree. Maybe, even write your own obituary.
16. Put together military papers.
17. Life is busy and signs are hard to spot, but watch for different habits, likes and dislikes, eating habits, sleep habits etc. of your spouse. Some of my interviewees said that had they noticed, they would have realized something was wrong.
18. Consider writing, recording, or videoing a message to the family. Could be just yourself or in cooperation with your spouse together.
19. If your spouse is sick or suffering, be more patient and kinder.
20. Let friends and family know it's ok to talk. You need their warmth and caring.
21. Watch out for scammers! The FBI warns about two types of funeral-related fraud often used against seniors. In the first one, scammers read obituaries and call or attend the funeral service to take advantage of the grieving widow or widower. The scammer claims that the deceased had an outstanding debt with them and will try to extort money from relatives to settle the fake debts. In another common scam, funeral directors will insist that an expensive burial casket is necessary even when performing a direct cremation. In reality, cremation can be accomplished with an inexpensive cardboard casket.

### **FROM MY OWN EXPERIENCES**

I have seen several cases where death had occurred not from a disease, but from plain ole stubbornness, ignorance, and mistrust. How many times have you heard, "I'm not going to take that medicine. I don't need it". How about, "The doctor told me I should..., but I'm not going to do it." And lastly, being too proud or vain to use a crutch or a walker. That did it for my mother. I bought her a really nice one. She wouldn't use it. She fell and broke her neck. Died a few days later.

Before my mother died 11 years ago, my life was filled with finding doctors who would see her, hospitals who would take her, emergency room visits, nursing homes, and assisted living homes for almost a year. Her last stop was the hospital after she fell. Finally, someone suggested Hospice. I knew nothing

about Hospice, but I did know that she would die there. So, I visited a friend of mine who had recently lost her husband while in Hospice.

We spoke for an hour or so. When I got up to leave, she came to give me a hug but instead grabbed both of my shoulders and looked me in the eye and said, "I don't care what you remember from our conversation just now, but remember this, "No matter what you do, or don't do. No matter what decisions you make, or don't make. Nothing... remember this, there will always be regrets". You remember it, too. There will always be regrets.

Remember, earlier, I said, "Keep a diary?" Well, I did keep a diary and a few years later, my mind went into a dark place over a decision I'd made, and she died. It lasted for a while until I dug out the diary and found a note that I'd long forgotten about. One day, a nurse had told me that my mother had pleaded, "Let me die."

Keep a diary. Start now.

NOTES:

Did I leave something out? Any suggestions? Any Errors?

Your input is warmly encouraged.

Ron Dingee 724-244-1156 rondingee@aol.com

**POEMS OF COMFORT**  
**(Given to me)**

TO THOSE I LOVE AND THOSE WHO LOVE ME

When I am gone, release me, let me go.  
You mustn't tie yourself to me with tears.  
Be happy that we had so many years.  
I gave you my love. You can only guess  
How much you gave me in happiness.  
So, grieve a while for me, if grieve you must,  
Then let your grief be comforted by trust.  
It's only a little while that we must part,  
So, bless those memories within your heart.  
I won't be far away, for life goes on,  
So if you need me, call and I will come.  
Though you can't see or touch me, I'll be near,  
And if you listen with your heart you'll hear  
All my love around you soft and clear.  
And then, when you must come this way alone,  
I'll greet you with a smile and welcome you home.

MAY I GO?

May I go now? Do you think the time is right?  
May I say good-bye to pain filled days  
and endless nights?

I've lived my life and done my best, an example I tried to be.  
So can I take that step beyond and set my spirit free?  
I didn't want to go at first. I fought it with all my might.  
But something seems to draw me now to a warm and loving light.

I want to go, I really do. It's difficult to stay.  
But I will try as best I can to live just one more day,  
To give you time to care for me and share your love and fears.  
I know you're sad and afraid, because I see your tears.  
I'll not be far, I promise that, and hope you'll always know  
That my spirit will be close to you, wherever you may go.

Thank you so for loving me. You know I love you too.  
That's why it's hard to say good-bye and  
End this life with you.

So hold me now, just one more time and let me hear you say,  
Because you care so much for me, you'll let me go today.