

For information about grief support in the
Northfield area call:

Northfield Hospice

Bereavement Coordinator

507-646-1456

In other communities, call your local
hospital or hospice to ask about grief
support in your area.



When a Loved One Dies

What You May Need to Know

For Children

“*A Birthday Present for Daniel*” by Juliet Rothman. Death of a sibling and family reactions including how to celebrate his birthday.

“*Davey McGravy*” by David Mason. A lyrical litany of loss for children of all ages.

“*Draw it out*” (artwithheart.org). A therapeutic activity book for children and tweens facing grief.

“*Healing Your Grieving Heart for Teens: 100 Practical Ideas*” by Alan D. Wolfelt.

“*Her Monther’s Face*” by Roddy Doyle. A story of a young girl’s loss that adds a hopeful dimension.

“*I Miss You: A First Look at Death*” by Pat Thomas. Explains death, grief and suggestions for coping for children ages 4-8. Book includes a guide for parents.

“*Ida Always*” by Caron Levis. A beautiful story of the range of emotions felt when a loved one dies.

“*The Invisible String*” by Patrice Karst. A story for all ages of how love connects us all.

“*Love is Forever*” by Casey Rislov. A story of the loss of a grandparent, processing sadness and keeping that special love alive. Book includes a guide for parents.

“*The Saddest Time*” by Norma Simon. Three stories: death of uncle, classmate and grandparent with multi-cultural illustrations.

“*When Someone Very Special Dies: Children can Learn to Cope with Grief*” by Marge Heegaard. A workbook designed to provide parents an organized approach to help children 6-12 cope with grief from family loss and change.

A Message of Support

On behalf of everyone in Northfield Hospital & Clinics who gave care and support to your loved one, we wish to express our sincere sympathy to you and your family upon the death of your loved one.

Though words cannot take your loss away, it is our hope that this packet of information will assist and support you through this time of grief.

If you find yourself in a crisis or, if you feel inconsolable, call your county crisis line or 911.

May your sorrow be eased in the days ahead.

Introduction

This booklet will give you some practical help in facing the many tasks ahead of you.

You will find information on the following areas:

- autopsy
- funeral arrangements
- important papers
- benefits
- wills, estates and probate
- taxes
- title, ownership and beneficiary changes
- resources for seniors
- grief and grief support
- how to talk to children about death
- a list of suggested books

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The information contained in this booklet is only a guide for what to do after death. It should not be considered all-inclusive, as other legal or professional advice may be necessary.

Some Suggested Books

These and other excellent grief resources are available from your local library or bookstore.

For Adults

“*Good Grief*” by Granger Westberg. Short classic message of survival from a Christian perspective.

“*Grief is a Journey: Finding Your Path Through Loss*” by Kenneth Doka.

“*Healing After Loss: Daily Meditations for Working Through Grief*” by Martha W. Hickman.

“*Healing After the Suicide of a Loved One*” by Ann Smolin and John Guinan. Insights from other families, attention to which family member died, directory of other resources.

“*Healing Your Grieving Heart*” series by Alan D. Wolfelt. A series of books that addresses loss of a spouse/partner, adult sibling, parent, as well as a book for teens.

“*How to Go on Living When Someone You Love Dies*” by Therese Rando. Includes sudden and unexpected death. Encourages readers to grieve in their own way.

“*I Wasn’t Ready to Say Goodbye: Surviving, Coping and Healing After the Sudden Death of a Loved One*” by Brooke Neal. Addresses unique circumstances, myths and reflects the shifting face of grief.

“*The Journey Through Grief*” by Alan Wolfelt. Explores the physical, emotional and spiritual journey of grief.

“*The Bereaved Parent*” by Harriett S. Schiff. Sensitive and practical advice and information for grieving parents.

“*To Begin Again*” by Rabbi Naomi Levy. Shares a compassionate understanding of grief that is useful for those of any spiritual belief.

“*To Comfort and To Honor*” by Jeanne Daly McIntee. A guide for planning funerals that encourages family involvement.

- a need to avoid talking about feelings of loss in order to take care of people who seem uncomfortable
- a need to tell and retell and remember things about the loved one and the experience of the death
- mood changes over the slightest things
- crying at unexpected times or in unexpected places

These are all natural and normal responses. It is important to cry and talk with people when you need to. This might be an important time to seek help from a grief support group, a counselor or a clergy person.

Talking to Children About Death

Communication about death, as with all communications, is easier when children feel they have our permission to talk about the subject and believe we are sincerely interested in their views and questions. To encourage your child to communicate, listen attentively and answer questions honestly.

Every child is an individual. Communication about death depends on the child's age and experiences. Very young children may view death as temporary and may be more concerned about separation from their loved ones than about death itself. They can absorb only limited amounts of information. Give brief, simple answers, and repeat them as often as necessary.

You may not always "hear" what children are really asking. Sometimes you can respond to a question with a question in order to clarify what they are asking and to fully understand their concerns.

Children often feel guilty and angry when they lose a close family member. Reassure them that nothing they did or said caused the death. And remember to reassure them that they will continue to be loved and cared for.

Children may mourn a deeply felt loss periodically for many years. Give them support and understanding through this grief process and permission to show their feelings openly and freely.

Autopsy Information

If you have questions about the cause of death, please feel free to discuss these with your provider. You have the right to request an autopsy. If you would like to have an autopsy performed, ask your provider as soon as possible. If your provider believes the cause of death is clear and you still wish to request an autopsy, you may have to pay privately. If an autopsy is performed, you have the right to know the results. Call your provider for this information.

Funeral, Burial Arrangements, Cremation

One person who can answer many of your questions is your funeral director. He or she can handle some of the details for you, such as obtaining death certificates and making burial arrangements. The funeral director will be able to answer many of your questions about the funeral service, finding a clergy person to conduct the funeral if you are not affiliated with a congregation, burial arrangements, cremation, and monuments.

Some airlines provide reduced rates for family members who travel by air for a funeral if you have a copy of the death certificate or obituary. Ask your funeral director for help with this.

More Considerations

- Who needs to be notified or make travel plans?
- Will the service be a funeral, memorial service or graveside?
- Will the body be cremated or buried?
- Will the casket be open or closed?
- Is a grave liner or burial vault required?
- Where will the body be buried?
- What clothing best suits your loved one for burial?
- Where will the service take place?
- Who will speak at the service? Clergy, family, friends?
- What music, readings, photos, objects should be included?
- Who should be included as pallbearers?
- What plans are needed for food and fellowship?
- Should memorials be flowers, charitable donations or gifts to the family?
- Who will write and pay for the obituary announcement?
- What newspapers should be contacted?

Children and Funerals

Whether the ritual you are planning is a visitation, funeral, memorial service or graveside service, consider involving the children. Children should not be forced to attend or made to feel guilty if they prefer not to, but with support and an explanation of what will occur, most children choose to participate. They can contribute ideas for music, poems or readings, colors for flowers or accessories, pictures or notes for the casket, words or memories to share.

Children and teens benefit from death rituals and religious traditions in the same way adults do by:

- seeing the body reinforces the reality of the death
- participating in rituals provides personal meaning
- gathering family and friends together lessens isolation

For more information, see page 10, “Talking to Children About Death.”

Phone Numbers

Northfield Hospice Bereavement Coord.	507-646-1456
Internal Revenue Service Information	1-800-829-1040
Internal Revenue Service Forms	1-800-829-3676
Minnesota Department of Revenue	1-800-657-3666
Senior Linkage Line	1-800-333-2433
Social Security Benefits	1-800-772-1213
Veterans’ Benefits	1-800-827-1000

Grieving

Grief can be painful, frightening and overwhelming. Like many people, you may worry that you are grieving inappropriately, and wonder if the feelings you have are normal. Grief is individual. Remember, there is no “right way” to grieve.

Most people who suffer a loss have one or more of the following:

- tightness in the throat or heaviness in the chest
- empty feeling in the stomach and loss of appetite
- guilt sometimes and anger other times
- difficulty concentrating, feeling restless
- sense of unreality, that the death didn’t actually happen
- presence of the loved one including hearing his or her voice or seeing his or her face
- aimless wandering, difficulty completing tasks
- difficulty sleeping and dreaming of the loved one
- preoccupation with the life of the loved one
- assumption of mannerisms or traits of the loved one
- guilt or anger over things that happened or didn’t happen in the relationship
- anger with the loved one for leaving or with care givers for “letting him or her go”

Titles, Ownership and Beneficiary Changes

You will need to transfer titles and ownership for your loved one's automobile, personal property, real estate and financial accounts. You may also need to adjust your insurance policies and your will to change beneficiaries. The following documents should be reviewed:

- **Insurance policies:** You may wish to change beneficiaries or make other changes in these policies.
- **Automobile:** For questions related to car titles, call the Minnesota Department of Public Safety at 651-215-1328.
- **Will:** If you named your loved one in your will, it should be updated. Contact your attorney for help.
- **Investments:** Check with your banker or financial adviser about changes to checking accounts, savings accounts, stocks and bonds.
- **Credit cards:** Credit cards in your loved one's name only should be canceled. Payments due on those accounts should be paid by the estate.
- **Safe deposit box:** Talk to your banker or attorney with questions about the safe deposit box.
- **Real estate:** Check with your attorney regarding the sale or title transfer of any property such as land, lake cabin or homes.

Services for Senior Citizens

Sometimes an elderly survivor may need assistance in such areas as homemaking, meals, health care or transportation. The Senior Linkage Line at 1-800-333-2433 can be of help. It is a statewide telephone information service that helps older adults and families to find community resources.

Delay Major Decisions

The time following the death of a loved one can be very stressful. If at all possible, delay making major decisions, such as selling property, giving away personal mementos and disposing of personal belongings. You may need to retain an attorney to assist with some items. Be cautious about signing any papers without the review of an attorney or someone you trust.

After the Funeral

In the first months after a death, many details will need attention. The following information is meant as a guide and resource. You may also want the assistance of a professional financial advisor or lawyer. If you do not have a lawyer, you can locate the Minnesota Bar Association Lawyer Referral System at www.findalawyer.com

Important Papers and Information You Will Need

- Social Security number(s) of your loved one, the spouse and any dependent children
- insurance policies
- veteran's discharge papers
- auto insurance (if applicable)
- marriage certificate if the spouse will be applying for benefits
- birth certificates for all dependent children applying for benefits
- the will
- death certificate
- listings of assets such as savings accounts, real estate, stocks, bonds, and personal property

You will need a death certificate whenever you must prove that you are a survivor or executor of an estate and will be receiving funds or property because of the death.

One death certificate is needed for each insurance policy and each financial institution. Death certificates can be ordered from your funeral director or your county health department. It is less expensive to order multiple copies than to pay for them one at a time.

Benefits

You may be eligible for benefits through insurance policies, Social Security, the Veterans' Administration or an employer.

Insurance

Insurance benefits can often be processed quickly and simply with the proceeds paid directly to the beneficiary. For information on filing claims, check with the policy insurance agent. Look for the following types of insurance policies:

- life insurance
- mortgage insurance
- employer insurance
- credit card insurance
- accident or auto insurance if applicable

Social Security

For information about Social Security benefits, call 1-800-772-1213. If your loved one was receiving Social Security benefits, do not cash any checks received after death.

Veterans' Benefits

For information about veterans' benefits including burial benefits, call 1-800-827-1000.

Employee Benefits

If your loved one was employed at the time of death, contact the employer for information on benefits. If your loved one was retired and receiving a pension, you may also be eligible for benefits. Your attorney or financial adviser can help you determine eligibility for benefits.

Wills and Estates

A will is a legal document that transfers ownership of the estate at the time of death. An estate consists of bank accounts, houses, land, furniture, automobiles, stocks, bonds, life insurance policies, retirement funds, pensions and death benefits. Your loved one's attorney, family or friends might know where the will is kept. If your loved one did not have a will, the estate will be distributed according to state law.

A personal representative (also known as an executor or administrator) may be named in the will. This person will be responsible for seeing that the property is distributed in accordance with the will. If there is no will or if a personal representative is not named, the court will appoint one, usually the spouse or a relative.

Probate

Probate is a legal process used to distribute the estate and pay any outstanding debts. Your county probate court division office is an excellent source of accurate information about probate.

Taxes

The personal representative is responsible for filing final federal and state income tax returns for the year of death and previous years. Estate, inheritance, business and property taxes may also be due.

For more information about taxes due in the state of Minnesota, call the Department of Revenue at 651-556-3000 or 1-800-657-3666.

For Federal tax information, call the Internal Revenue Service at 1-800-829-1040. To order Publication 559, "Information for Survivors, Executors and Administrators" and other tax forms, call 1-800-829-3676 or download online at www.irs.gov.