

IMPORTANT DOCUMENTS TO GATHER

Depending on your circumstances you may need the following:

- Death certificates
- Marriage certificate
- Military records
- Life insurance policies
- Certificates of appointment (if you are filing as executor, administrator, etc)
- The will
- Other insurance policies
- Birth certificates of minor children
- Divorce papers
- Most recent tax return or W-2 form

Practical Concerns After the Funeral

Each agency or place of business has its own procedures. When possible, find out by phone or mail first what is required so that you will be better prepared.

Try to communicate with only one person from each office and write down their name.

Take plenty of notes to keep track of where you are in the process.

Unless you feel the need to visit an office personally, use the telephone and mail as much as possible.

Pace yourself to minimize the stress associated with making the required changes. Consider asking someone you trust to help you.

FILING FOR BENEFITS

Social Security:

- The funeral home files Form SS721 with Social Security to report the death.
- Social Security benefits include a one-time benefit of \$255 to the surviving spouse or dependent children.
- If you feel you may be eligible for other benefits contact Social Security. You must apply to receive benefits.
- You may contact Social Security at their toll free number at (800) 772-1213 between 7:00 a.m. and 7:00 p.m.
- The nearest local office is in Carroll. To speak with someone at that office call (712) 792-9000 between 9:00 a.m. and 4:00 p.m.

Veteran's Benefits:

There are a variety of benefits that military veterans and their dependents are eligible for depending on their circumstances.

- If you have any questions regarding forms or applications come into the funeral home and we will assist you.
- The local Veteran's Service Office can help you determine what benefits you may be eligible for and what information is required to apply for benefits.
- You can reach the national office by calling 1 (800) 418-4343 or writing: Department of Veteran Affairs, 810 Vermont Ave. NW, Washington, D.C. 20420.

Pension:

Call the workplace of the deceased and ask for the Human Resources Department. They can inform you about the process to apply for survivor benefits. Also, ask about the continuation of health coverage for yourself if applicable.

Railroad Benefits:

If the deceased was a Railroad employee you simply need to call the Railroad Retirement Board to report the death. They will tell you what information they need. The number is (515) 284-4344.

INSURANCE

Contact your agent for each type of insurance.

Life: File claim for insurance. Change beneficiaries on your own policies.

Company _____ Agent _____

Policy number _____ Phone number _____

Company _____ Agent _____

Policy number _____ Phone number _____

Auto and Property: Change ownership of policy if it is in the name of the deceased.

TITLE TRANSFER

Contact the County Recorder and County Treasurer for property and vehicle transfers. Their offices are in the Courthouse.

Phone numbers: Recorder 386-5670 Treasurer 386-5675

BANK ACCOUNTS AND INVESTMENTS

- Change any joint accounts that include the name of the deceased.
- Cancel all direct deposit payments that are in the name of the deceased.
- Contact creditors for all mortgages and loans in which the deceased's name is included.
- Change ownership of joint or solely owned stocks and bonds.
- Cancel or change the name on credit cards and department store cards.

FUNERAL PLANNING

During the days surrounding the funeral we often hear "I should talk to you about my own funeral arrangements". It is common at this time for people to prearrange their services. Many people find it comforting to take care of this while their family is still here to support them.

Please let us know if you would like to visit about making prearrangements. Your family will know exactly what your wishes are by having planned it in advance. The information will be kept in our files where it will be safe and readily available when needed.

If you have already planned your services it is a good idea to review your plans in the near future.

Grief

When you experience grief, you acknowledge that you have loved someone. Every death changes the lives of those close to the one who has died. It is common to go through a range of emotions. How you process grief may be different than how someone else does. We hope the following information and resources help you with your own bereavement.

In experiencing grief you may go through a range of jarring, contradictory emotions. It may take days, months, even years, for you to experience the full range of emotions. Remember this, there is no set way to deal with the death of someone we love. The most commonly described stages are listed below.

Denial usually follows the initial shock of the loss. As the shock wears off the reality of the death sinks in. You may think to yourself that this cannot be happening.

Anger could be directed towards the health care staff because they did not do enough, or at the one who caused the accident. You may get angry with God for not preventing the death or your deceased loved one for abandoning you.

The **Bargaining** stage begins when you use the "If I had only..." or "I should have..." phrases. There is no way to reverse what has happened. Do not allow yourself to be overcome with guilt.

Emptiness, isolation, **Depression**. After the funeral, when family and friends have gone home it is normal to feel depressed. You may not feel like doing simple daily tasks and tire easily. To ease your depression, try to maintain your activities in groups or clubs or find a new organization to get involved with.

Acceptance occurs overtime. You have accepted that the death occurred and that your way of life is permanently changed. There may be times when you return to one of the earlier stages, however, accepting the loss allows you to move on.

Resource Listing

Many people find comfort in how others cope with the process of grieving. There are several good websites and numerous books that have helped families. We have compiled a list of websites and books for your convenience.

Websites

These websites have been beneficial to our staff when seeking pertinent information. Many people have found the information on grief, healing and growth in these sites to be helpful. We do not sponsor or have any affiliation with any of these organizations.

www.centerforloss.com

www.aarp.com/griefandloss

www.bereavementmag.com

www.counselingforloss.com

Book and Resource List

We may have some of these books on hand. If we do not, you can order books and other grief materials from the Resource and Outreach Center in Lincoln, Nebraska. You can contact the staff for pricing and availability at (402) 483-1111.

CHILDREN'S GRIEF

The Butterfly Bush by Dawn Michelle Evarts How a granddaughter copes with the loss of her grandmother and her love.

The Grieving Child by Helen Fitzgerald A primer for parents in helping their children through the process of grief.

But I Didn't Say Goodbye by Barbara Rubel For parents and professionals helping child suicide survivors.

Talking About Death: A Dialogue Between Parent and Child by Earl A. Grollman This classic book has been updated and provides sensitive and helpful advice for families coping with loss.

How do We Tell the Children? by Dan Schaefer and Christine Lyons A step-by-step guide for helping children from age two to teen cope when someone dies. Includes a 16-page quick reference crisis section.

PARENTAL GRIEF/SUDDEN DEATH

This Little While by Joy and Dr. S.M. Johnson A booklet for parents experiencing the death of a very small infant.

Goodbye My Child by Sara Rich Wheeler and Margaret M. Pike A gentle guide for parents whose child has died.

For Bereaved Grandparents by Margaret H. Germer Guidance for grandparents with the loss of a grandchild.

ADULT GRIEF

Grief Expressed When a Mate Dies by Martha Felber A guide for grieving effectively. A beautifully done workbook- rational, helpful, realistic, healing.

Lost My Partner – What'll I Do? By Laurie J. Spector, M.S.W. and Ruth Spector Webster A clear, practical guide for coping and finding strength when your spouse dies.

Nobody's Child Anymore Grieving, Caring and Comforting When Parents Die by Barbara Bartocci

Other titles and materials are available on these and many more subjects.