

Taking Care of Needs After a Loved One Passes

Immediately upon the death of a loved one, some people immerse themselves in busy-ness as a shield against the harsh reality of death and a way to avoid feeling their own pain. Making phone calls and funeral preparations, shopping and tidying the house for the guests who are sure to arrive, they launch themselves into a flurry of activity in an attempt to postpone or avoid their grief altogether, however; sooner or later, each of us must come to terms with our own grief. Granted, there is a lot of business to be conducted following a death in the family, but it doesn't have to be done right now. Better to take some time to share your grief with friends and family, supporting and loving each other through the initial shock and sorrow. The strength you draw from each other now will help to see you through the days and weeks ahead.

First Things First

This article will guide you through the tasks that must be accomplished after someone dies. But please – don't think you have to do it all alone. Ask for help when you need it, and remember that when others offer to assist you, they really mean it. In accepting their offers of help, you not only relieve some of your own burden, but also allow your helpers to feel useful and deal with their own grief.

The first thing to do after you've said your goodbyes and spent some private time with your family is to notify the funeral director of the death. If your loved one left instructions regarding his funeral or memorial service, burial or cremation, obituary, and other arrangements, the funeral director will take it from here. If there are no instructions, you will meet with the funeral director to work out the details. Everything else can wait until after the funeral.

Be sure to ask your funeral director to order several copies of the death certificate. The funeral director can help you determine how many copies you may need to file with insurance claims, requests for benefits, and other documents.

Further Needs

Dealing with legal and financial matters after a loved one's death can be very surreal. Your whole world has changed, and yet business goes on as usual. This is where the support of a close friend or adviser will prove invaluable. Until your grief has subsided, it's wise to have someone to assist you in filing paperwork and making important decisions.

The following is a list of some of the most common tasks that must be performed when someone dies.

1. Review your loved one's financial affairs and gather important documents, including:

- Wills and trusts
- Nuptial agreements and/or divorce papers
- Pension or retirement benefits
- Business interests and financial statements
- Divorce documentation
- Property deeds and motor vehicle titles
- Unpaid bills
- Safe deposit agreements and keys
- Life insurance policies
- Tax returns
- Marriage, birth, and death certificates
- Bank statements, checkbooks, lists of securities
- Health Insurance

2. Contact the Social Security Administration and any other agencies or benefit programs that provided payments to the deceased.

3. If there is a will, file it with the appropriate county or city office for probate. A proper will should name an executor or personal representative who will be responsible for administration of the estate. If there is no will, or if the will doesn't name a personal representative, and if your loved one left enough assets to require probate (check your local Probate Court to determine the threshold amount), the Probate Court will appoint an administrator. In the absence of a will, the deceased's estate will be distributed according to state law.

4. Notify your loved one's creditors. If he/she lived alone, cancel utilities and household services (lawn maintenance, pest control, etc.).

5. Notify the post office to forward mail to the estate administrator or other appropriate person.

6. Write thank-you notes for the sympathy cards, gifts, and visits you received.

7. File a final income tax return on behalf of the deceased.

“HOW TO GET THROUGH THE FIRST WEEKS AND MONTHS AFTER A DEATH”

By Kelly Baltzell M.A. & Karin Baltzell Ph.D.

1. **Take one day at a time:** Your body, mind and spirit are totally consumed with grief. Focus on one day at a time and only what is in that day. Tomorrow will come soon enough.
2. **Drop the feeling of “normal”:** Nothing is going to be normal for some time to come. The first few weeks will be a rush of people, emotions and tasks. The next weeks will be sorting through belongings, thoughts and feelings. Months down the road glimmers of “normal” return.
3. **Do only one thing at a time:** Focus on one task, one person, one thing at a time. Your ability to concentrate is low when you are grieving. Focusing on one thing allows you to get that task done, and keep your mind busy.
4. **Brace yourself for many losses:** A death is the loss of a person but it can start a domino effect of other losses. Personal possessions are divided up between relatives or given away—a loss. A home might be sold—another loss. Don’t be disturbed if one loss seems to escalate until you feel overwhelmed.
5. **Tell people what you need:** Friends and family will not know how to help you or relate to you unless you are specific about your wants and needs. Tell others what you need. Ask for help. Then congratulate yourself when you do.
6. **Remember to eat:** Grieving affects the mind in many ways. You might not be hungry, you may forget to eat, but you need to eat to keep your strength. Grieving takes a lot of energy.
7. **Sleep when you can:** Your sleep will most likely be affected because of your loss. Some people can only sleep in snatches and others cannot sleep at all. We need sleep to function mentally and physically. Take a nap if you are tired—especially if you can’t sleep at night. Try sleeping in a different place in the house if you can’t sleep in your bed. See a doctor if sleeplessness persists.
8. **Crying is okay:** Let the tears flow either when you are alone or in public. Crying is a natural outlet of grief. Do not apologize.
9. **Exercise every day:** Exercising will help you deal with the multiple emotions that are rippling through your mind and body. It will also help you sleep better at night. If possible, pick the same time every day to exercise. A friend might help motivate you and keep you on an exercise schedule. Often, after only a few days in an exercise routine, you will realize you feel better.
10. **Seek support early:** The first days after a loss will be busy. The following weeks and months will be when you have the most time to think. Get support during this time through friends, family or a grief therapist. You don’t have to walk along this grief path alone.
11. **Lean on your faith:** Remember to touch base with your source of spirituality. It will bring comfort, strength and internal wisdom. If you have no belief system to help you through this rugged time, get in touch with nature. Perhaps this would be an appropriate time to reach out and explore new areas of thought or seek out others who hurt in the same way.

POTENTIAL DEATH CERTIFICATE RECIPIENTS

It is a good rule-of-thumb to attempt to offer photocopies of the death certificate in-person, first. Have the original, certified death certificates with you, in the event that the recipient requires an original.

_____ Each individual life insurance policy claim

_____ Real estate transactions

_____ Vehicle title transfers

_____ Boat title transfers

_____ Each individual stock *(those in deceased's sole name require probate actions)*

_____ Each individual savings bond *(if beneficiary dies first, no action required unless new beneficiary or co-owner is added)*

_____ Bank accounts, including savings, checking, CDs *(joint accounts usually do not require legal procedure)*

_____ IRAS *(IRA or 401k should have beneficiary listed, and can be divided amongst heirs)*

_____ Will probating *(situations where the estate is large enough which, and when required for "probate", is divided amongst heirs)*

_____ Some credit card companies

_____ Residential services on deceased's account (e.g., Comcast, etc.)

_____ Social Security benefits *(if death benefit is due surviving spouse aged 60 or over)*

_____ Government employee benefits

_____ Pension claims

_____ U.S. Veteran's benefits if eligible

TO REORDER DEATH CERTIFICATES (present year or 1 year prior) Contact Monte's Chapel of the Hills or apply directly in person:

if death occurred in Marin County:

Office of Vital Statistics, 10 North San Pedro Road, San Rafael, CA 94903 Phone: (415) 499-6876

How Social Security Can Help You When A Family Member Dies



Social Security should be notified as soon as possible when a person dies. In most cases, the funeral director will report the person's death to Social Security. You will need to furnish the funeral director with the deceased's Social Security number so he or she can make the report.

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 age 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.

If the deceased was receiving Social Security benefits, you must return the benefit received for the month of death or any later months. For example, if the person dies in July, you must return the benefit paid in August. If benefits were paid by direct deposit, contact the bank or other financial institution. Request that any funds received for the month of death or later be returned to Social Security. If the benefits were paid by check, do not cash any checks received for the month in which the person dies or later. Return the checks to Social Security as soon as possible.

However, eligible family members may be able to receive death benefits for the month in which the beneficiary died.

Contacting Social Security

For more information and to find copies of our publications, visit our website at www.socialsecurity.gov or call toll-free, **1-800-772-1213** (for the deaf or hard of hearing, call our TTY number, **1-800-325-0778**). We can answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. We can provide information by automated phone service 24 hours a day.

We treat all calls confidentially. We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some telephone calls.

