



A Guide to Help When a Loved One Dies



505 W. Hardy Rd
Tucson, Az. 85704
742-5122
www.northwest.cc
info@northwest.cc

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Prayer is Your Own Private Line to God



If you are losing confidence in people,call I Corinthians 13
If people seem unkind,call John 15
If discouraged about your work,call Psalm 126
If you find the world growing small and yourself great,call Psalm 19

Alternate numbers:

For dealing with fear,call Psalm 34:7
For security,call Psalm 121:3
For assurance,call Mark 8:35

When Death Occurs

When a loved one dies, you may experience a wide range of emotions. You may experience sadness, confusion, loneliness, anger, anxiety, and perhaps even guilt or relief.

This is a time to honor family and turn to God. This will allow you to acknowledge the reality of the death and to begin the healing journey.

At the same time, you must complete a variety of tasks. You need to call family and friends. You need to arrange for the care of the body. You need to hold a funeral or memorial service. You need to alert various government agencies and businesses about the death, and settle the estate.

This booklet will help you get through the hours, days, and weeks immediately following the death of a loved one.

Who To Call First

If death occurs in a hospital or nursing home and you are the first to be aware of the death, alert the nursing staff. The doctor will pronounce the death. The institution will need to know which mortuary or funeral home to call, and will perform that task for you.

If death occurs at home and is expected, call your doctor. This does not have to be done immediately, particularly if death occurs in the middle of the night. If you call 911, inform the operator that the death was expected. Unless the deceased is wearing a “comfort care only” bracelet or necklace, emergency medical personnel will most likely attempt resuscitation. If hospice is involved, the on-call nurse should be notified.

If the death was unattended and unexpected at home or elsewhere, call 911. The police and emergency medical personnel will determine the next appropriate steps. Under certain circumstances, the coroner will be contacted.

If the death occurs out of state and there is a pre-paid funeral plan, check the policy for travel protection benefits. If none exist, call the mortuary in the town where you want the deceased to be buried or cremated. They will help you to arrange transport of the body.

Prayer is your own Private Line to God

God’s Phone Number

Jeremiah 33:3

“Call to me and I will answer you and tell you great and unsearchable things you do not know.”

EMERGENCY PHONE NUMBERS

When in sorrow,call John 14
When men fail you,call Psalm 27
If you want to be fruitful,call John 15
When you have sinned,call Psalm 51
When you worry, all Matthew 6:19-34
When you are in danger, call Psalm 91
When God seems far away,call Psalm 139
When you faith needs stirring,call Hebrews 11
When you are lonely and fearful,call Psalm 23
When you grow bitter and critical,call I Corinthians 13
For Paul’s secret to happiness,call Colossians 3:12-17
For understanding of Christianity,call II Corinthians 5:15-19
When you feel down and out,call Romans 8:31
When you want peace and rest,call Matthew 11:25-30
When the world seems bigger than God,call Psalm 90
When you want Christian assurance,call Romans 8:1-30
When you leave home for labor or travel,call Psalm 121
When your prayers grow narrow or selfish,call Psalm 67
For a great invention/opportunity,call Isaiah 55
When you want courage for a task,call Joshua 1
For how to get along with fellow men,call Romans 12
When you think of investments and returns,call Mark 10
If you are depressed,call Psalm 27
If your pocketbook is empty,call Psalm 37

Greif Support Groups

Hospice Bereavement Support Groups

(It is not necessary to have accessed hospice care to attend the following groups)

- **Casa de la Luz Hospice**
400 W. Magee Road
Contact Janelle Osterman at 544-9890
- **Resurrection Lutheran Church, Nursery/Fellowship Hall**
11575 N. 1st, Ave., Oro Valley
Contact Judy Barber at 744-1920 or the church at 575-9901
- **St. Mark's United Methodist Church**
1431 W. Magee, Oro Valley
Contact Lane Harmon at 297-6228
- **Sun City, Oro Valley (NW)**
Contact Mary Lee O'Connor at 825-0430

Loss Specific Groups

- **Southern Arizona AIDS Foundation: The Road Ahead SAAF Office ©**
375 S. Euclid Avenue, Tucson
Call 322-6226 for information

Obituary

Call the Arizona Daily Star at 573-4293 to submit the Obituary. The following are run dates and deadlines for the Arizona Daily Star:

Run Day	Deadline
Monday.....	Sunday 3:00pm
Tuesday.....	Monday 3:00pm
Wednesday.....	Tuesday 3:00pm
Thursday.....	Wednesday 3:00pm
Friday.....	Thursday 3:00pm
Saturday.....	Friday 3:00pm
Sunday.....	Friday 3:00pm

Here are a couple of sample Obituaries:



Lt. Uil Gene Rabb, USN Retired age 82, passed away April 11, 2008. After serving 24 years in the Navy, he taught for ten years at DeKalb University in DeKalb, Illinois. After moving to Tucson, he then became the audio-visual director at Pima College. He was also the owner of Mac Walman's Appliance store and was an avid English car collector. Preceded in death by his former wife, Evelyn Erlene and son, Gary Van, Uil is survived by his wife, Myrtle Ann; son, Michael; and daughter, Linda; grandchildren, Staci, Gary, Michael, Bobby, Thomas, Sherry, David, Cyd, Mitch, Shelly, Chareese, Cassi, Ashlee, C.J., Ella, Shannon; and 29 great-grandchildren. A memorial service will be held at 2:00 p. m., Thursday, April 17, 2008 at BRING'S BROADWAY CHAPEL, 6910 E. Broadway. In lieu of flowers, the family requests contributions be made to TMC Hospice, 5301 E. Grant Rd.,

Check List During the First Year

Veteran's Administration Burial Benefits

- ? Burial flag
- ? Interment in National cemetery
- ? Headstone or marker allowance
- ? Burial allowance (\$150 to \$300) for war veterans
- ? Additional benefits for death due to service-connected disability

Funeral Homes

Once the body has been moved, you need to begin planning the funeral or memorial service in accordance with the wishes of the deceased. Hopefully, plans have been made ahead of time. If not, find someone to assist you, for example your pastor a trusted friend, or a family member. The following is a list of Funeral Homes in the Tucson area:

- **Abbey Funeral Chapel**
3435 North 1st Avenue / Phone: 888-1111
www.ABEYF.C.COM
- **Adair Funeral Home**
1050 N. Dodge Blvd. / Phone: 326-4343
8090 N. Northern Ave. / Phone: 742-7901
- **Bring Funeral Home**
6910 E. Broadway / Phone: 296-7190
236 S. Scott Ave. / Phone: 623-4718
- **Desert Sunset Funeral Home**
3081 W. Orange Grove Rd. / Phone: 297-9007 15920
N. Oracle Rd. Suite 100, Catalina / Phone: 818-0038
www.desertsunsetfuneralhome.com
- **Evergreen Mortuary Cemetery & Crematory**
3015 N. Oracle Rd. / Phone: 888-7470 /
www.evergreenmortuary-cemetery.com
- **Vistoso Memorial Chapel**
2285 E. Rancho Vistoso Blvd., Oro Valley /
Phone: 544-2285 / www.vistosomemorialchapel.com

To find one in your area, visit www.funerals.org
or call 1-800-765-0107.

Memorial/Funeral Service Arrangements

You need to tell family and friends about the death and the service. Ask for help with this task by calling three to five reliable contacts and asking them to each call three to five others. Northwest Community Church can help spread the word among its membership by contacting our **Prayer & Information e-mail Coordinator, Marianne Anderson at 744-0042 or e-mail her at: desertmar@aol.com.**

If the deceased was working or volunteering at the time of the death, alert someone at their workplace.

If the death occurs in a distant community, you may be eligible for a discounted airline ticket. Travel agents and airline representatives may ask to see a copy of the death certificate. Most employers allow you to take funeral leave. Ask about your benefits, and don't hesitate to ask to take vacation or sick leave if you need more time off.

If you are having the memorial service at Northwest Community Church, then contact the Church Office at 742-5122 or e-mail: info@northwest.cc or e-mail Pastor Dan Acker: dacker@northwest.cc.

On the following pages are examples of Memorial Bulletins that can be made by Northwest Community Church.

Check List During the First Year

Financial

- ? File income tax returns for estate and trusts
- ? Avoid making major financial or life-changing decisions
- ? Spend as little principal as you can
- ? Review financial situation and establish new financial goals
- ? Compile your financial needs, control your spending habits, and assess your lifelong need for funds
- ? Restructure your investments accordingly

Social Security Death Benefits

- ? Lump sum death benefit (\$255)
- ? Widow, 60 years or older
- ? Widow, disabled
- ? Widow, with children under 16 year of age
- ? Surviving divorced spouse, married ten years
- ? Dependent children under 18 years of age

Check List During the First Year

Debts

- ? Review claims of creditors on estate
- ? Pay all funeral, administrative and medical expenses
- ? Pay all other debts of estate after advertising and assessing liquidity

Benefits

- ? Find out from American Legion or VA what benefits you may receive (educational assistance, employment preference, GI loans)
- ? Ask college-age children to visit financial aid office to see if they are eligible for increased financial aid
- ? File health insurance claims
- ? Don't forget the \$5,000 death benefit exclusion on income tax return

Searching for Missing Assets

- ? Call State Controller's Office to inquire about unclaimed property in decedent's name

Financial

- ? Make arrangements for continuing business or selling it

Memorial Bulletin Front Page

Celebrating the Life of Lt. Uil Gene Rabb, USN Retired "Gramps"



August 5, 1925—April 11, 2008

Memorial Bulletin Inside Left Page

In Loving Memory of

Lt. Uil Gene Rabb, USN Retired

*Date of Birth
August 5, 1925*

*In the presence of the Lord
April 11, 2008*

*Celebration Service
Bring's Broadway Chapel
Tucson, Arizona*



Lt. Uil Gene Rabb, USN Retired age 82, passed away April 11, 2008. After serving 24 years in the Navy, he taught for ten years at DeKalb University in DeKalb, Illinois. After moving to Tucson, he then became the audio-visual director at Pima College. He was also the owner of Mac Walmans Appliance store and was an avid English car collector. Preceded in death by his former wife, Evelyn Erlene and son, Gary Van, Uil is survived by his wife, Myrtle Ann; son, Michael; and daughter, Linda; grandchildren, Staci, Gary, Michael, Bobby, Thomas, Sherry, David, Cyd, Mitch, Shelly, Chareese, Cassi, Ashlee, C.J., Ella, Shannon; and 29 great-grandchildren.



Thank you for coming today to help us celebrate Uil Gene's life. Your love, prayers, words of comfort and support are deeply appreciated.

Myrtle Ann & Family

Check List During the First Year

Probate and Administration

- ? Have property appraised
- ? File wrongful death claims
- ? Meet with trustee of any trusts to determine procedures
- ? Defend against hostile claims on estate
- ? Prepare Form 706 and state tax forms
- ? Prepare income tax Form 1041 for estate
- ? Change title for joint tenancy assets
- ? Change title to vehicles
- ? Change title to real-estate property
- ? Collect any money due to estate
- ? Prepare accounting of estate receipts and disbursements for the courts
- ? Disburse assets in accordance with will or laws of intestacy (pay close attention to timing for income tax purposes)

Insurance

- ? Decide on life insurance payout options
- ? Change fire and auto policies to reflect new ownership

Check List Notes

Memorial Bulletin Inside Right Page

Celebration Service

Lt. Uil Gene Rabb, USN Retired

April 17, 2008

Prelude	<i>"Amazing Grace"</i>	Bagpipes
Welcome/Prayer		Dan Acker
Scripture Reading		Kathy Bedke
Celebration By Song	<i>"Lord I Lift Your Name On High"</i>	
Special Reading		Shannon Rabb
Message		Dan Acker
Celebration of Remembrance		Dan Acker
	<ul style="list-style-type: none">• Personal Tribute• Family and Associates Tributes	
Celebration By Song	<i>"Amazing Grace"</i>	Staci Brewer & Gary Van Rabb
Benediction		Dan Acker

Memorial Bulletin Back Page

Lord, I Lift Your Name On High

Lord I lift Your name on high
Lord I love to sing Your praises
I'm so glad You're in my life
I'm so glad You came to save us

You came from heaven to earth to show the way
From the earth to the cross my debt to pay
From the cross to the grave
From the grave to the sky
Lord I lift Your name on high

Lord I lift Your name on high
Lord I lift Your name on high
Lord I lift Your name on high

Amazing Grace

Amazing grace how sweet the sound
That saved a wretch like me
I once was lost but now I'm found
Was blind but now I see

T'was grace that taught my heart to fear
And grace my fears relieved
How precious did that grace appear
The hour I first believed

Check List for the First 30 Days

Search for Missing Assets

- ? Make thorough search for miscellaneous death benefits through credit card companies, credit life, auto clubs, auto policies, accidental death policies, etc.
- ? Sort through files and desks to locate all important papers

Financial

- ? Make arrangements to continue business on emergency basis
- ? Review buy/sell agreements
- ? Estimate financial needs for year and identify sources of cash
- ? Estimate estate taxes and administrative costs
- ? Review investment portfolio for immediate changes needed

Check List for the First 30 Days

? Request policy search questionnaire from The American Council of Life Insurance, Policy Search Department, 1001 Pennsylvania Ave. NW, Washington, DC 20004, enclosing a stamped, self-addressed envelope

Debts

- ? Determine credit life coverage and discontinue payment of those debts
- ? List bills owing (estate, joint, survivor)
- ? Don't pay bills that aren't your obligation

Benefits

- ? Notify all retirement plan administrators of death
- ? Call Veteran's Administration to get VA Pamphlet 27-82-2, "A Summary of Veteran's Administration Benefits"
- ? File for Civil Service death benefits
- ? Visit local Social Security office to file for benefits (will require certified copy of death certificate)
- ? Contact unions, credit unions, etc. to find out death benefits
- ? Inquire about employer death benefits, sick leave, vacation pay, worker's compensation
- ? Cancel automatic bill payments.

Memorial Bulletin Front Page

Celebrating the Life of Paul Wells



*Date of Birth
March 8, 1925*

*In the presence of the Lord
March 29, 2008*

Memorial Bulletin Inside Left Page

*In Loving Memory of
Paul I. Wells
Lived life to its fullest*



Paul I. Wells, 83, of Tucson, died at Casa de la Hospice on March 29, 2008, following a courageous battle with Parkinson's Disease.

Paul was born in Onowa, Iowa. He served in the United States Navy during WWII. After the war he achieved his BS in Engineering from the University of Missouri. He worked for the Department of Commerce in Washington D.C. and Boulder, CO for 30 years. On November 29, 1953, he was united in Marriage to Jean Wells. In 1980 they retired and moved to Tucson, AZ where they built their home together. Paul had many talents, some of which was his passion for Stain glass making and carpentry. Paul and his wife loved to travel and for many years enjoyed doing it with their RV. He was very active at Northwest Community Church for many years. In 1993, Paul was diagnosed with Parkinson's Disease. He set a vision for himself and pursued it relentlessly. Paul bravely elected to undergo surgery for a brain stimulator in 2004. This gave Paul several years of optimal symptom control. Paul battled the disease just as he did life, optimistic, adventurous, considerate and passionate.

Paul is survived by his wife, Jean, his son Dean and his wife Sue of Webb City, MO, his two grandchildren; DeAnna from Freehold, NJ, and Paulla from Hot Springs, AR, four great grandchildren; Ashley, Anthony, Laura, and Dylan; one sister Ruth from Manhattan, KS. He is further survived by nieces, nephews, other relatives and many friends. In addition to his parents, he was preceded in death by one brother Loren and one sister Francis.

Paul gave everyone in his life joyful memories, and even after death he continues to do so for others. He elected to donate his body for the hope of future medical training and knowledge. The benefits to humankind are enormous.



Thank you for coming today to help us celebrate Paul's life. Your love, prayers, words of comfort and support are deeply appreciated.

You are invited to a reception immediately following the service in the fellowship hall.

Jean and family

Check List for the First 30 Days

Probate and Administration

- ? Contact the attorney who will handle probate
- ? Locate will and review provisions of will and any trusts
- ? Petition the court for appointment of executor or administrator
- ? File the will with probate court and open probate
- ? Apply for estate federal identification number with IRS
- ? Open bank account for estate
- ? Apply to probate court for family allowance
- ? Request safe deposit box clearance from state taxing authorities
- ? Inventory all assets and liabilities

Insurance

- ? File Proof of Claim with all life insurers (Form 709)
- ? Review credit card agreements to see if they offered free life insurance coverage on your spouse (gold cards, etc.)

Check List for the First Week

- ? Call your minister, family members, or friends to be with you immediately after the death of your loved one. Send death announcement to others.
- ? Call the funeral home, mortuary, or medical school about transporting the body.
- ? Contact the people who can help arrange the service.
- ? Notify the local newspaper of the death and include information in the obituary on location of service, donations, flowers, etc.
- ? Alert other family, friends, employer, faith and volunteer communities about the death.
- ? Obtain twenty-four certified copies of the death certificate, depending on the complexity of the estate.
- ? Contact the Social Security office.
- ? Contact the life insurance agents and companies of the deceased.
- ? Contact insurance carrier (fire, theft, auto)
- ? Notify banker, stockbroker & lessors
- ? Explore eligibility for Civil Service and Veteran's benefits.
- ? Notify the lawyer or executor of the estate.
- ? Alert credit card companies (some may cancel debt; some may cancel card).
- ? Notify fraternal organizations, ask about death benefits
- ? Cancel prescription, newspaper, and other subscriptions.
- ? Cancel automatic bill payments.

Memorial Bulletin Inside Right Page

Celebration Service

for

Paul Wells

Northwest Community Church
Tucson, Arizona

May 12, 2008

Call to Celebrate

Welcome/Prayer

Dan Acker

Celebration By Song

"As the Deer"

Solo

Dean Wells

Accompanied by—Ashley, Anthony, Dylan & Laura

Poem

"The Cremation of Sam McGee"

Ashley Gietz

Celebration of Remembrance

- Personal Tributes

Scripture Reading

Tom Saunders

Message

Dan Acker

Celebration By Song

"Oh Praise Him"

Benediction

Dan Acker

Food for the Church Family after the Memorial



If you are a member of Northwest Community Church, food can be provided and served by the Women of Northwest Community Church following the Memorial/Funeral Service in Fellowship Hall or brought to your home. Just call the Church Office at 742-5122.

Practical Matters / Handling Your Emotions

If the deceased ordered medications by mail, you should cancel the service. Cancel or change the name on any automatic bill-paying services and magazine and newspaper subscriptions. Any mail addressed to the deceased should be marked “Deceased - Return to Sender” and given to the mail carrier or post office.

HANDLING YOUR EMOTIONS

People react differently to a death. Even when death is expected, the emotional impact of losing a loved one can be overwhelming. In the midst of all the tasks, you may experience a range of emotions including sadness, confusion, loneliness, guilt, anger, and anxiety. You may feel like you are on an emotional roller coaster. One day you may feel completely lost, the next day you may feel normal and productive, and the next day you may feel down in the dumps. These changing feelings are a normal part of the grieving process.

Practical Matters

Explore eligibility for Civil Service and Veteran's benefits.

Survivors of civil service or federal workers may be eligible for benefits if the deceased was the spouse and he or she died after eighteen months on the job.

Visit www.opm.gov or call 1-888-767-6738 for more information.

If the deceased was a veteran, he or she is entitled to burial benefits in a national or state Veteran's cemetery. For more information, visit www.cem.va.gov or call 1-800-827-1000.

Contact the employer for death benefits.

If your loved one was employed at the time of death, contact the employer to check for death benefits.

Alert banks, credit card companies, automatic payments plans, and subscriptions services.

Notify the companies with which the deceased had regular service. Call any banks where the deceased had accounts. It is best to name a beneficiary on individual accounts before death occurs. However, if this has not been done, the surviving spouse or family member may complete an affidavit from the bank. Alert credit card companies. If you held a joint account with the deceased, the company may want to issue you a new card.

Practical Matters

After you have surrendered the body, there are many tasks to complete. Survivors are often at a loss for how to proceed. Here are the steps to follow:

Obtain certified copies of the death certificate.

The family doctor or medical examiner will supply and sign the death certificate within twenty-four hours of death and state the cause of death. The remainder of the form usually is completed by the mortuary handling the final affairs and filed with the state registrar. You will need a certified copy of the death certificate every time you apply for benefits or need proof of the death. It is best to get ten to twenty certified copies, depending on the complexity of the estate. Photocopies will not be accepted.

Obtain certified copies of the marriage certificate.

If you are the spouse, you may need proof of marriage before you can inherit from the estate, existing policies, or investments. You will also need proof of marriage when applying for Social Security benefits.

Death and marriage certificates are kept by the state where the death or marriage occurred. Visit www.cdc.gov/nchs for state-by-state information on requesting certified copies of death and marriage certificates

Practical Matters

Notify the lawyer or executor of the estate.

Settling an estate can be a complicated affair. There may be a need for legal advice on matters such as:

- Re-recording of property deeds
- Disposition of stocks and bonds, investments, savings and checking accounts, and other assets
- Disbursement of the deceased's estate

Contact the local life insurance agent or the home office of the life insurance company.

Locate insurance policies for death benefits. You usually need to show two documents: a death certificate and a statement of claim. Companies reserve the right to request further information. Claims should include the:

- Full name and address of the deceased
- Policy number(s) and face amount(s)
- The deceased's date and place of birth as well as the date, place, and cause of death.
- The deceased's occupation and date last worked
- The claimant's name, age, address, and Social Security number

Practical Matters

Contact the Social Security office.

You will need to contact the Social Security office to check eligibility for lump-sum benefits and to inquire about monthly benefits. Remember, you must apply for Social Security benefits. They are not automatic. Delays in applying may result in the loss of certain benefits. Visit www.socialsecurity.gov or call 1-800-772-1213 for more information.

When applying for Social Security benefits, you will need:

- A certified copy of the death certificate
- The deceased's Social Security number
- Approximate earnings of the surviving spouse in the year of death
- Record of deceased's earnings in the year prior to death (W-2) form or tax return)
- Social Security numbers of the surviving spouse and minor or disabled children (disabled before age twenty-two and who remain disabled)
- Birth certificates of the surviving spouse and minor or disabled children (disabled before age twenty-two and who remain disabled)
- Proof of marriage (certified copy of certificate)
- Proof of citizenship
- Picture identification
- Checkbook or bank account number so that benefits can be deposited directly into your account.