

Adapting after the Death of a Loved One

Source: John Kennedy Saynor

When someone in our life dies, change becomes the norm. Changes we don't want. Changes we have never considered. Changes for which we are not prepared. It may be that if we can clarify what some of the changes are, we can cope with them better.

What are some of the changes a death brings about

- *Change to your identity.* A woman said to me recently, "I just realized this week that I'm not a wife anymore. I'm a widow!" When a parent dies, you are no longer a son or daughter to that parent, you may still have one parent, but the unique relationship you had with the one who died has ended. Yes, you have a new identity.
- *Change to your tasks in life.* When your role changes, your tasks change. While not all bereaved people experience this, many in a family discover they have new responsibilities, new tasks to perform as the family reorganizes itself. Recently I spent some time with four daughters of a man who died suddenly. What was their main concern? It was around their mother and how she would get through the months ahead. After years of thinking mom and dad were immortal, the daughters had new responsibilities, new roles in the family.
- *Change in your environment.* That may sound like the understatement of the day, but it comes as a surprise to many. If it is a spouse who dies, the survivor who may be alone, discovers a home that is no longer "our" home. It is "my" home. There have been many people I have spoken with who have been very successful in creating a new home for themselves. Others have had a difficult time.

- *Change in your social life.* Nothing changes a circle of friends like a death! It is the most dramatic example of the fact that not only family members mourn a death, but friends do as well. So you may find your social group changes after a death in your family. This comes as a surprise to many, but it happens. Because of this, the bereaved often discover that the people they expected to get a lot of support from aren't there to offer the support.
- *Change in your values and priorities.* This is especially true when death is sudden. It makes you realize how short and uncertain life is. Sudden death often forces the survivors to take stock of their own life and what it is that is important to them. Death may affect you spiritually as well. Perhaps your faith will be challenged. Perhaps a death will cause you to begin to think about spiritual issues.
- *Change in life's hopes and dreams.* Again, this may seem like a gross understatement, but recognizing it is an important part of the healing process. In a support group I conducted a few years ago, one of the members wrote this in his evaluation. "We have learned to recreate our lives". I have never forgotten that! Recovering from grief is about many things, but recreating life is one of them, and a very important one.

"Change?" you say. "It's upheaval of the worst kind!" Well it is that! But the upheaval doesn't last forever if you have the courage to face what has changed and take steps to gradually recreate your life. Kahil Kibran once wrote these words. "A little knowledge that acts is worth infinitely more than much knowledge that is idle." The difficulty many grieving people have is that they don't act on the knowledge they have. But then that is a difficulty most people have isn't it?

The reaction of many newly bereaved people to their situation is, "I don't know how I will get through this!" There is nothing wrong with that reaction. It is a normal response to their situation. So what are some ways you can help yourself deal with the change that has taken place in your life?

Tips for dealing with change

- Gradually adjust to your new identity. This is one area of adjustment people find difficult. For the new widow it is worsened by the fact that there is an unspoken stigma around the word "widow" or "widower." Nobody wants to be a widow or widower and adapting to this new identity is difficult. Changing the name in the phone book, on your checkbook, your address labels, your bank accounts are all part of the process. If you are mourning the death of a parent, or parents, you may find the loss of that "line of defense" that parents often provide a great difficulty.
- Begin to learn what your new responsibilities are. This is closely connected to adjusting to your new identity, but it is different. Your time, energy and priorities may change greatly because of this death in your family. It will take time for you to adjust to it, to adjust your schedule and to adjust your expectations of life. Be patient with yourself and seek the support and advice of professionals, family members and friends who can help you.
- Begin to adjust to your new environment. This is perhaps an area where most people have the greatest difficulty. A woman who I have been counseling found her husband dead beside her in bed not long ago. Her adjustment has been typical of many who find themselves recently bereaved. She told me she found it difficult to go into their bedroom because she could see him in the bed where he died. So I suggested she rearrange the furniture so the bedroom didn't look the same. She did that and can now go in there without seeing him. Then, she sold her husband's truck and bought herself a new car. The lease on the truck was coming up and had to be dealt with. It was difficult, but she did it and now has a new car! Of course, she would rather have her husband here to deal with it all, but she did it and I think is quite proud of herself. She is beginning to make plans for next summer when she will take her grandchildren to her trailer.

- Adjust to a new social life. Many newly bereaved people don't want to go out socially immediately after a loved one dies. However, the time comes when they want to get out again. Some fit right back into their old social group without a problem, but I think most begin to develop new friends and interests. It is part of recreating life! As odd as it may seem, some people make new friends in a bereavement support group. Others find new friends and interests in volunteer work. Building a new social life based on your new reality means that the relationships aren't clouded by memories of the one who has died. You can do new things with new people and not find yourself remembering your loved one in that context.
- Don't be afraid of challenging your former assumptions about life. Often those around us determine our values and priorities. When a significant person in our life dies, many find their values change. Sometimes this is frightening. If you have lived a large part of your life with certain values, to have them challenged can be scary. However, if those priorities are no longer valid, then be willing to change for today and the future. As I said before, a death can be a wake up call for us. Death can be a reminder that we aren't here forever. Many people discover they are thinking about spiritual questions in a way they haven't for a long time. Spirituality is the heartbeat of life. Serious questioning and re-evaluating life at this time can provide a good foundation for building a new future.
- Dream and hope again! When someone you love dies, many of your hopes and dreams die with them. For a while it will seem like you will never dream again. But in time you will and don't be afraid when those new dreams begin to come to you. Dreams bring hope and without hope you can't carry on. So, hoping and dreaming go hand in hand.

One last thing. While it is true that we need friends and family to support us, I believe we all have a responsibility for how well we get through the difficulties of our life. To begin to work through our grief takes courage, hope and determination. Know that the sun will shine again and you will rebuild your life and life will be good again.

Remember:

"A little knowledge that acts
Is worth infinitely more than
Much knowledge that is idle."

Children, Death, and Grieving

Source: John Kennedy Saynor

For most adults it is difficult to imagine the questions children have when someone they love has died. Many of these questions remain unanswered because children are afraid to ask them. Their unanswered questions often complicate their grieving process.

There are other reasons why children are hindered in their grieving.

Here are some reasons why their grief may become complicated.

- Children don't always understand death or its implications for the family. One young boy told his mother that he wanted to go and be with his grandfather who had died. When she told him that if he went, he wouldn't come back, he decided to stay here!
- Young children don't have the words in their vocabulary to describe their feelings, thoughts or memories. So their grief remains locked inside.
- Children tend to take things literally. Therefore, it is important to say what we mean. People "die" they aren't "lost". If children are told that grandparents die because they are old, then they don't understand why a playmate dies. "I thought only old people die."
- Children don't have the same control over their lives that adults do. They can't "get away for a weekend" after the funeral unless their parents take them.
- Children don't grieve intensely for long periods of time. If they don't show signs of mourning, adults think they have made a quick recovery. Because of this, children are often left to grieve alone.

- Parents may attempt to protect their children from death. In many cases children are excluded from the funeral. Open discussion about the death is often discouraged. This may hinder their children's ability to accept the reality of the death.
- In many instances, children in the family are not told that a person who is sick is going to die. When the death occurs, the children aren't prepared and for them it is a sudden death. A sudden death may complicate their grief.
- Finally, children have poor role models. By this I mean, most adults have such a difficult time grieving that they are unable to teach their children by example.

As you can see, there are many factors that hinder children in their grieving and in their eventual recovery. When we understand these factors, we will be better equipped to care for our children when a death occurs in the family.

Here are some ways to help children with their grief

- Begin to talk to them before the death occurs. This will give children an opportunity to ask questions and to prepare for what lies ahead.
- Provide a safe, secure environment for them. They need to stay involved with the family.
- Tell them the truth. They will learn the truth eventually.
- Be simple. Tell them the basics and then answer their questions.
- Listen to what they are saying. Don't put words into their mouths. Let them lead the discussion!
- This is an ideal opportunity to encourage children to express their feelings. It is OK to cry.

- Encourage them to talk about the person who has died. Help them to talk about how they are feeling.
- Encourage them, by example, to build a new life without the one who has died.
- Be prepared to discuss the death within the religious, spiritual or philosophical framework of your family. Be willing to admit there are aspects about death and dying you don't know or understand.
- Explain to the children any changes in responsibilities and routines that may occur in the family as a result of the death. Help them to adjust to these changes.
- Allow children time to be alone. Solitude is important. During times of quiet, they will be able to formulate their questions. Perhaps they will even find answers to some of their questions!
- Provide extra support in the case of a sudden death. Remember, if a child wasn't told of the pending death of a family member, then in the eyes of the child, it is a sudden death.
- And finally, encourage children to participate in the funeral.

Here are some ways children can participate in the funeral

Many parents never stop to think about what they will do with the children when a loved one dies. Probably most wonder who they will get to baby-sit the children while they attend the funeral. Excluding children from the funeral will delay their grieving and hinder their ability to deal with death and loss later in life. Here are some practical ideas that have worked well.

- Give a child the opportunity to draw a picture of a happy memory they have of the person who has died. This picture can be placed in the casket or with the urn.

- Have a child write a letter to the person who has died. This gives the child the opportunity to thank the person for their kindness, tell them how much they love him or her and say goodbye. Put the letter in the casket or with the urn..
- A child can either pick flowers from the garden at home or buy flowers and place them either in or on the casket or by the urn.
- Older children can act as honorary pallbearers or can read a selection at the funeral. They could also act as ushers at the funeral.
- You will find it very helpful to spend time explaining to the children what a funeral is about and what will happen. Taking them to the funeral home for the visitation or wake is helpful in making them feel comfortable in those surroundings. The day of the funeral will be much easier for them if this happens.

Additional thoughts: dead people don't eat, sleep, or breathe. They don't feel pain or get hungry. We have to say goodbye to their physical presence, but remember they will always be with us in our memories. If we help children understand this, it will help them in their grieving and they will have a healthier attitude towards death and dying as they grow older.

Dealing with the Loss of a Young Friend

Source: John Kennedy Saynor

It would be a gross understatement to say that death is an unwelcome guest in our lives. Not only is it an unwelcome and uninvited guest, death is an intruder. This is especially true when you experience the death of a young friend. The last thing you think about when you are making your plans and dreaming your dreams is that death will come and abruptly end your dreams.

When you look for anything that has been written about the death of a young friend, you will find very little. Why is this? Partially, I think, it is because we don't always understand the nature of the relationship we have with friends. Also, there is a tendency to think young people are very resilient and will bounce back after a close friend dies. While there is a certain element of truth in that, it doesn't allow for the fact that the death of a young friend has a profound affect on those who are left.

I want to help clarify some issues by looking at the nature of these relationships, how the death of a young friend impacts you and how you can help yourself recover.

What is unique about friendships when you are young?

- You often share things with your friends that you don't share with family members. An intimacy develops over time. You have an "understanding" with your friends.
- Friends share your hopes and dreams. You plan together and expect your friends to be part of your future.
- If your friends are schoolmates or co-workers, as they often are, then you probably spend more time with them than you do your family members. They become your extended family.
- It is often in discussion with your friends that you formulate your life's philosophy, your belief system. Friends often allow us to do this in a non-judgmental atmosphere that gives us space to explore new ideas and question old beliefs.

How will the death of a young friend affect us?

- There are three words that will best describe your response: anger, disbelief and shock. Unfortunately most young people die accidentally. It is unexpected, there are no goodbyes and there are no second chances. It may be that a young friend commits suicide. When this happens, many who are left have a great sense of guilt.

- When a young friend dies, it may be your first experience of losing your innocence. By that I mean it may be the first tragedy you have faced, the first realization that all your dreams aren't fulfilled. It may be your first glance at "the real world."
- As I mentioned earlier, an intimacy develops with your friends that is often unspoken. When a friend dies, you realize what you had and what you have lost. An intense feeling of loneliness may surprise you. You may feel abandoned, left behind. You may wonder why your friend died and not you. You may even feel guilty that you are left to dream new dreams and to carry on with life.
- This death may be a challenge to your belief system and your values. Why did this happen? Where was God when this happened? What will I do with my life now? What things are important and what are not?

How can you help yourself?

- A first principle of good grieving is, "allow yourself to feel the pain." Don't mask your grief with alcohol, drugs or over activity. If you are a young man, this may be the first time in a long time you have wanted to cry. Go ahead, cry!
- Find someone you can talk to. There are probably many more of your friends who feel the way you do. Get together and talk to each other and don't be afraid of tears, they are great healers. It may help to have someone who wasn't close to the person who died to facilitate your discussion.

- You may want to create a meaningful memorial for your friend. For instance, if he was a hockey player, you might want to establish a fund to buy hockey equipment for kids who can't afford it. Or you could buy some books for the library of the school your friend attended and place them there in her memory.
- Be patient with the process. It takes a long time to "get over" the death of a close friend. You will experience recurring bouts of sadness for months or maybe years after the death. Unfortunately only you will understand the nature of your relationship and your grief will be very personal. In time, you may need the help of a counselor as more and more of your friends stop talking about the one who has died.
- Take time to reflect on the meaning of this loss for you. It may be helpful to write down what you gained from this relationship. How did this friendship affect you? Are you a better person because of it? Then be thankful for your friend. Gratitude is a great healer. Death is one of life's most important teachers. Make this a time of setting new goals, resolving to make the most out of the years you have left.

- Finally, draw on the resources of your faith. When we are young, faith is often under review. When a young friend dies, many questions of a spiritual nature come to our mind. Take time to ask the questions, knowing that you may not get an answer right away. For some, their faith is what gets them through. If that is the case, listen to the words and music of your spirituality. Ask the questions you need to ask. Allow your faith to comfort you and give you strength to carry on.

Financial Considerations after a Death

Source: TheStreet.com

Don't make any hasty decisions, and rely on friends and relatives to help you through.

When a death occurs family members must contend not only with grief, but also with unexpected financial burdens. While mourning, most people find it difficult to deal with household finances. But, unfortunately, certain issues can't be put off.

With that in mind, here is some helpful advice compiled from professional financial planners on coping with the financial aftermath of a loved one's death. Some of the information we've included was obtained from a comprehensive list from the Financial Planning Association (FPA), which offers additional details on Social Security and veterans' benefits for survivors in the event of a death.

A few general tips: Because survivors typically aren't in the frame of mind to make monetary decisions, a close friend or relative should help. "The grieving process is very real, and until you get through it, you don't realize how foggy and out of it you were," says Karen Schaeffer, a certified financial planner in Rockville, Md. For that reason, financial planners say it's best to stabilize the situation and put off major decisions. "People get frightened that they can't stay in the house, so they want to put it on the market right away. Others want to pay off their mortgages. These are huge decisions with irrevocable consequences, and early in the grieving process is not a great time to be making them," says Schaeffer. Some planners recommend waiting at least a year before undertaking significant financial changes.

Because survivors are likely to be distracted and forgetful, they may want to record when and who they talk with when contacting insurance companies or employers about benefits and claims procedures.

Getting Through the Short Term: The Claims Process

Under normal circumstances, survivors first need to obtain certified death certificates. Death certificates allow survivors to apply for death, retirement and Social Security benefits, as well as to eventually settle a spouse's estate. Death certificates can be obtained through the county recorder's office or sometimes requested through the funeral home handling a funeral. Planners advise getting at least 10 or more copies, depending on the complexity of an estate.

To speed up the claims process, survivors should request forms from insurers and a spouse's employer. The FPA recommends that survivors also notify banks, investment accounts, mortgage holders and the Department of Motor Vehicles of a spouse's death. These steps reduce the potential for scam artists to use the deceased's name illegally, planners say.

Navigating a Cash Crunch

Those facing a money pinch, though, may want to wait to notify their credit card company of a spouse's death. If the card had been approved based on two incomes, the company might reassess a cardholder's creditworthiness. "Don't call them until you know there's going to be a [payment] problem," says Philip Cook, a certified financial planner in Torrance, Calif. If that is the case, it might be possible to avoid late charges and service fees by talking to creditors.

Planners say it's important to try to keep paying bills on time to avoid losing good credit ratings and to control spending. In the meantime, it may be useful to create an emergency budget to get a better handle on near-term expenses. Besides shouldering the high cost of a funeral, a surviving spouse may have to pay for baby-sitting and other services.

In the case of a cash crunch, one of the quickest ways to get money is to apply for a home-equity line of credit, says Schaeffer. A home-equity line of credit is tax-deductible, carries low interest rates and has some of the least restrictions of the available short-term solutions. Plus, it's fast -- people who have equity in their home and a good credit rating can get approved for credit within days. Another option: In some cases, the employer of the deceased may be willing to give a temporary loan to the family while the estate is being settled.

Financial planners say it's best not to cash out of retirement accounts or sell investments to bridge short-term cash needs. "Sometimes the decisions you make early on are not decisions you want to live with," says Cook.

Dealing With the Employer of the Deceased

Survivors also should contact a spouse's employer to figure out available benefits. Besides company-sponsored life insurance, survivors may be eligible to receive unpaid salary, bonuses, commissions, deferred compensation and unused vacations and sick days. The deceased also may have held stock options. In the event of a death, some companies will respond to claims efficiently and with sensitivity; others will not. The situation may be complicated by the fact that spouses often are not sure what questions to ask. "If people feel really uncomfortable, I tell them to just say, 'I need to talk to the person who can give me the list of all the benefits I might be entitled to. Are you the right person?'" says Schaeffer. "Try to put the onus on them to walk you through everything."

In the event of death, survivors are allowed to cash out qualified retirement plans like 401(k)s and 403(b)s without paying the usual 10% early withdrawal fees, though they have to pay income taxes on the money. While some plans offer the option of fixed payments, benefits are typically received as a lump sum. Policies for defined-contribution pension plans vary.

If a family had health care coverage through an employer of the deceased, planners advise extending insurance through COBRA coverage for the next 18 months. Though the surviving spouse will have to pay the entire premium, COBRA typically offers better coverage for less money than the open market.

Figuring Out Life Insurance

If it's not clear whether someone who died had life insurance, the FPA recommends that spouses comb through financial records and examine checkbook records for checks written to insurance companies. If survivors still aren't sure, they can try calling the Life and Health Insurance Foundation for Education (888-346-8200), which will contact major life insurance companies to see if any policies turn up.

Besides company and personal life insurance, the FPA points out, the deceased may have been covered by business ownership life insurance and travel insurance. Even credit cards may have offered life insurance coverage, as well as payment protection for some loans. Auto insurers and unions or professional organizations also may provide death benefits.

Once approved for benefits, survivors need to decide whether to take them in the form of a lump sum or in installment payments. The lump-sum option usually has a greater financial value than regular monthly income. But taking a lump sum only makes sense for those with a certain amount of financial savvy, or at least a trustworthy financial advisor.

In any case, financial planners caution against a third option, annuitization, which involves converting the money into an annuity paid every month until the survivor's death. Generally, returns are low and it's impossible to make changes once that decision has been made. And when the survivor dies, the balance of the annuity may go to the insurance company instead of the survivor's heirs. Until the beneficiary feels mentally ready to make some fairly complicated financial decisions, it may be sensible to just leave the money where it is, earning interest.

This article provided some basic financial items to consider after the death of a loved one. For more complex estates, you may want to consider contacting a Certified Financial Planner or Certified Public Accountant for. Check the phone book under "Financial Planning" or visit one of these websites:

<http://www.napfa.org/>

<http://www.fpanet.org/>

Helping Children Understand Cremation

Source: Alan Wolfelt, Ph.D.

If there is one rule of thumb to keep in mind as you guide this child through the funeral Experience, it is this: Follow the child's lead. If you listen to him/her and pay attention to her behaviors, the child will teach you what she is curious about, what doesn't interest her, what makes her scared.

Follow her lead as you answer her questions about cremation. Give her only as much information as she wants to know. If she has more questions, she'll probably ask....especially if you've shown her that you are someone who will answer her questions honestly and openly.

Whatever information you and the family choose to share with the grieving child, take care to use words that he will understand. This depends not only on the child's age, but also his developmental level, his personality and his vocabulary. If your words and your tone convey that you are comfortable with the process of cremation, the child will likely feel the same way.

Think twice before withholding all information about cremation from children. Some would say that cremation is too violent a process to explain to children, yet children can cope with what they know. They cannot cope with what they don't know or have never been told. Often their imaginations can conjure up explanations much scarier than reality.

Also be careful about using euphemisms or even fibbing to children in an attempt to protect them from the truth. For example, if a child is told that God took the person to heaven yet the adults around her are all talking about something called cremation or ashes, she may well become more confused and upset than she would have been if a compassionate adult gently told her the truth.

Here are some tips for helping children better understand cremation

- There is no smell and no smoke when a body is cremated. It just gets very hot about three times as hot as your oven at home can get. The heat burns away all the parts of the body except some pieces of bone.
- After cremation, what's left of the body looks like fishbowl rocks or kitty litter, except it's white because it's bone. It's put in a clear plastic bag so you can see it if you want to.
- When a dead body is buried in the ground, it breaks down after months and years and just a skeleton is left. Cremation makes this happen much faster.
- Cremation has been used for thousands of years. The ancient Greeks and Romans built funeral pyres (rhymes with hires), which were stacks of wood the body was put on top of. The wood was set afire and the body burned, too. Funeral pyres are still used in some places today.
- Cremation doesn't hurt. The person is dead, which means the body doesn't work any more. Its heart doesn't beat, its brain has stopped working, it doesn't breathe and it doesn't feel anything any more.
- The people doing the cremation take it very seriously and handle the body with a lot of respect. Just like you do, they understand that " _____ " (the person who died) was a unique, special person who deserves to leave this world with dignity.

Helping Kids Grieve

Source: Topeka Capital Journal

Children will express their grief in a variety of ways and may appear to be unaffected by the death. Don't push children to talk about their feelings. Children, like adults, need time to grieve and be upset. Let them know you are ready to listen, and provide reassurance and validation of their feelings when they express them. Here are some issues to consider when helping a child overcome loss:

- Children are concrete in their thinking. To lessen confusion, avoid expressions such as "passed on" or "went to sleep." Answer their questions about death simply and honestly. Only offer details that they can absorb.
- Children are physical in their grief. Watch their bodies, and understand and support their play and actions as their "language" of grief. Offer reassurance.
- Children can be fearful about death and the future. Give them a chance to talk about their fears and validate their feelings. Share happy memories about the person who died.
- Children need choices. Whenever possible, offer choices in what they do or don't do to memorialize the deceased and ways to express their feelings about the death. Help the child plant a tree or dedicate a place in memory of the person who died.
- Children grieve as part of a family. Children grieve the person and the "changed" behavior and environment of family and friends. Keep regular routines as much as possible.
- Children are repetitive in their grief. Respond patiently to their uncertainty and concerns. It can take a long time to recover from a loss. Expect their grief to revisit in cycles throughout their childhood or adolescence. A strong reminder, such as the anniversary of a death, may reawaken grief.

Parents struggle with how to help their children cope with grief. Communication and routine are the keys to helping kids, said Nancy Daniels, director of Success By Six, a part of the United Way of Greater Topeka.

Parents need to pay attention to signs that a child may need help coping with what happened. For the youngest children, the preschoolers, the key is to make sure parents remain emotionally and physically close, she said. "If they feel close emotionally, even physically close, to caregivers, young children will weather almost anything." Daniels says "What you feel like doing is forgetting about it all and playing with your kids. So do it."

Children need to be listened to, she said. If something about the event that triggered the grief comes out while a child is playing, it provides a good opportunity to discuss what has happened. Daniels said the youngest children could be told, "We're sad now, but it will be OK." That constant reassurance is important.

The best indication that a young child may be experiencing stress is if they regress, she said. For example, if a child has been potty trained for a period of time and starts having accidents, it might be cause for alarm.

For older children, parents should approach the subject with more honesty, but the primary goal remains reassurance and routine.

If school-age children refuse to go to school --- not just argue about it --- that should also be a red flag for parents. For middle school-age children, parents should be concerned if they start to withdraw and isolate themselves from friends and family, Daniels said. Honesty is the best approach for middle school and high school students, she said. "The bigger ones need a little more truthfulness," she said. "The older kids don't want you to lie to them." Daniels said that children can learn and gain something from the grief. Research has shown that the children who experience grief early in life are more likely to be able to handle it well later on.

How Different Religions Handle Death Of Faith And Forever (Sources: See Below)

For as long as people have walked the earth, they also have died on the earth. And so every culture, every people, every faith has developed ways to handle the bodies and the emotions left behind with the living.

"We do these things because there's continuity in them," says Rabbi Jonathan Kendall of Temple Beit Hayam in Stuart. "We do them because they provide us with some kind of link with the past and some measure of comfort for the present."

Egyptians mummified their dead because they believed the soul needed a lasting body in the afterlife. Wealthy Vikings were laid to rest and then cremated - often with sacrificed servants and dogs - aboard specially built boats that mourners set afire and pushed out to sea. Some African tribes abandoned their dead outside their camps, believing death to be the complete end of life.

In America today, burial is still the most common method of laying the dead to rest, although cremation is growing in popularity. Jewish burial rituals share one goal with rituals of other faiths: comfort for the living. "Continuity is a very comforting aspect of these rituals, because we tend to individualize and personify death," Kendall says. "And in truth, it is the one great unifying, universal prospect for each and every individual who has ever drawn a breath."

*** Christianity**

Prayers of the living make difference for deceased.

Protestants have few restrictions, permitting burial or cremation, open or closed caskets.

Roman Catholics typically have a visitation before the funeral, a funeral Mass in a church and then the burial. Cremation is permitted but still rare.

The Rev. Alfredo Hernandez, pastor of St. Juliana Catholic Church in West Palm Beach, says Catholic funerals are for both the living and the dead. "We believe that our prayers for the dead matter for them. They aren't just for our external comfort," Hernandez says. "We are actively praying for the person who died."

They're praying for God to take that person's soul into heaven. Those prayers begin even before death, when priests perform the sacrament known as Last Rites by giving communion - called Viaticum - to the person for the last time. "That means, literally, 'food for the journey,' " Hernandez says. Funeral Masses evoke the baptism, with the sprinkling of holy water on the casket. Cremation is allowed but priests encourage family to bury the ashes, not scatter them.

*** Judaism**

Dead, dying are not left alone .

Jewish funeral customs center around handling the body with respect. This begins with not leaving a dying person or, later, a body, alone. A shomer sits with the body until burial, usually reciting psalms.

The body is not embalmed but washed by a group trained for the job and chosen for their piety. The body is dressed in a white shroud, placed in a simple coffin made only of wood (including wooden pegs for nails) and buried as soon as possible after death, preferably within 24 hours.

Mourners traditionally rend - or tear - their clothes as a symbol of their grief. Orthodox Jews still tear their clothing, but most Jews in the United States rend a black ribbon pinned to their clothes instead.

During the funeral, mourners recite the kaddish, which is an affirmation of faith in God rather than a prayer for the dead. The prayer, written in Aramaic, does not mention death or the deceased. "I believe the kaddish is said because generally when a loved one dies, people's faith can be shaken," Sherman says. "And when they recite that kaddish together, it's the first step on the road to healing."

At the burial, family and friends help fill in the grave, using the back of a shovel to show respect and honor to the dead.

Traditional Jewish thought traces a belief in the afterlife back to biblical times, although the details of those beliefs have changed dramatically through history. Orthodox Judaism does teach that the body eventually will be resurrected by God.

Today's liberal Jews do not believe in resurrection, however, although many believe in an afterlife for the soul, says Sherman, a Reform rabbi. During funerals, he often compares the soul to an ocean wave, reflecting his own beliefs. "When the wave reaches the beach, it doesn't simply disappear," he says. "It rather transforms its properties back into the ocean. I believe that the soul returns unto God, who is its source."

Jews traditionally sit Shiva, or sit in mourning, for seven days, observing the most intense mourning period by covering mirrors in their homes, not shaving or bathing indulgently, sitting on low benches or stools and being comforted by family and friends. A tall Shiva candle burns during this time.

Mourning and recitation of kaddish continues for 11 months, when headstones typically are erected at the grave site. Those who visit the grave often leave small stones as a sign of respect.

*** Islam**

Muslims laid to final rest facing Mecca .

For Muslims, paying respects to the dead is an obligation for everyone in a community, regardless of whether each person knew the deceased.

Burial is required - cremation and embalming are not permitted - and should occur as quickly as possible after death, ideally within 24 hours. Bodies are ritually bathed and then dressed in a seamless white shroud.

Funeral services are short and include a question about whether the deceased owed any debts or if anyone held any grudges against the person. If so, these must be paid or forgiven before burial to free the spirit. Men typically carry the casket, a plain pine box, to the grave site from the funeral home portico while reciting verses from the Koran.

Interment must be done in an Islamic cemetery. Among traditional Muslims, only men may attend burials. Unless local laws require caskets, bodies often are put directly into the ground for burial.

Bodies are laid to rest facing Mecca, the direction of all Muslim prayers. The right hand is also placed under the head and the head turned toward the east.

Family and friends at the burial each put a shovel-full of dirt in the grave. After burial is completed, mourners say a final prayer at the grave. Sometimes, they return to the mosque for another gathering.

Traditionally, three days later, more family and friends visit the home of the dead to recite verses from the Koran, eat together and then pray.

*** HINDUISM**

Earthly attachments dispelled quickly .

Funeral rituals last 12 days for most Hindus, beginning immediately after death when the body is moved to the floor and a small flame lit nearby. These acts, they believe, will help prevent germs from spreading to the furniture, and the flame will provide the soul a place to rest.

Hindus believe in reincarnation and that the soul leaves the body soon after death, but because of the spirit's attachment to family and friends, it continues to occupy its home. In hopes of diminishing those attachments and improving the soul's lot in the next life, funerals are carried out quickly.

Families prepare the body, wrap it in a shroud and then take it to be cremated. The eldest son typically lights the fire. Hindus believe cremation signifies the soul's release and that fire encourages the soul's new life to begin. Ashes are usually put in an urn that is lowered into the holy Ganges River.

Mourning continues through the 12 days of prayer, but on the 10th day, the flame that had been lit in the home on the day of death is carried out to sea after a night of prayers. This is the final sign to the deceased to break attachments with his former life. Family typically celebrate on the anniversary of the death each year as well.

Hindus compare death to the shedding of worn-out clothing for new ones. "New bodies are donned by the dweller, like garments," reads the Bhagavad-Gita.

*** BUDDHISM**

Passing on is eased by proper attitude .

Death is an elaborate celebration for Buddhists, a chance to pass on to the next level of incarnation and come closer to nirvana, when no attachments or entanglements exist any longer. For that reason, one's final thoughts are important and great care is given to the dying. Family and friends gather to offer prayers and comfort. A priest often provides guidance about the moment of death so the person does not die in fear or with regret. This, Buddhists believe, will help ensure a good future life. They also believe it will help the soul to its next destination so it does not remain in the place where the body died.

The celebration begins at the funeral, with bell-ringing, gongs and offerings of incense from family and friends. Holy texts are chanted and the dead remembered with a type of eulogy.

Afterward, most Buddhists are cremated, sometimes on a funeral pyre sprinkled with consecrated oil and wrapped with white scarves. Ashes can be scattered or placed in graves or urns.

Funeral rites often include ritual meals and last for several days. Memorial services can be held weekly for three months and then on the anniversary of the death.

Sources: Houses for the Dead, Burial Customs through the Ages by Ann Warren Turner; R.I.P. The Complete Book of Death and Dying by Constance Jones

Preventing Heirlooms from Splitting Heirs

Source: The Salt Lake Tribune

Most every family has a tale that begins with a treasured item, usually not something big like a house, boat or car; but something small like a clock, desk or chair, that Mom and Dad, Grandpa or Grandma promised to . . . whom?

Families are fractured over who gets what heirloom all the time, said Marilyn Albertson, consumer and family science agent for Utah State University's Extension Service. "It's these things that cause the most emotional problems and conflict among family members. It's the personal things with sentimental value," she said.

In Albertson's course *Who Gets Grandma's Yellow Pie Plate?*, participants are given ways to alleviate the hurt feelings, trauma and drama that surround such situations.

At a recent class at the Mount Olympus Senior Center in Murray, Don and Ellen Warner realized their family trust was not the only thing needed to settle their affairs with their seven children. "We realize there are more things to consider," Ellen Warner said. Among them: an antique desk that all seven kids want and Don's tools, which are of interest to all his sons.

The Warners, who had vastly different experiences dividing property when their own parents passed on, are determined to make things smooth for their survivors. First, they said, they will begin with a questionnaire to be mailed shortly to all the children, even though at the age of 76 and 74, they hope to have several good years left.

"When it comes right down to the items, you can have more trouble than you can imagine over something that isn't worth very much at all," Ellen Warner said.

The questionnaire will ask each child what they would like to receive from their parents and why. In addition, they will be asked to explain how they would feel if someone else were to receive the things they want.

But perhaps not all families would be comfortable with such a system, Albertson said. People have to figure out their own family's sensitive issues and decide exactly what they are trying to accomplish before they ever begin to figure out who gets what. In the case of the Warners, they want to ease the burden that will be left to the three daughters who already are executors of the family trust. "It is a really complicated thing. It's not like in pioneer days when you only had a few items," Ellen Warner said.

There are many questions left to be answered, said Don Warner, who came away from the class with a whole new perspective on how things ought to be divided. Should children who have provided non-material things like support to their parents get more material things when their parents are gone? Should the child who stops by with groceries get more than the one who lives far away and only visits occasionally?

"It's important to take all these things into consideration," he said. Keep in mind, Albertson said, that "fair" can be defined differently for every family. All children could be treated equally no matter their contribution has been, or they might get a bigger or smaller portion of the property pie according to how involved they have been during their parent's lives.

"Every family situation is different," she said. Once, she said, she knew two women who received \$1 from their parents' estate while their sister, who was single and had cared for their parents at great personal and professional sacrifice, got their house. "In their family, they felt that was very fair," she said. In others, it may not have been.

Regardless of where property goes, Albertson encourages people to catalog their belongings and make note of things with particular historical significance. Take for example, she said, the small copper statue of a dog owned by her own mother-in-law. To look at it, someone would think it was nice, but not extraordinary. In actuality, it was made by her mother-in-law's grandfather who worked as a mold-maker at Kennecott a generation ago. Each of his grandchildren received one of the small, distinct statues. "Someone might see that and think it was nice or pretty, but they wouldn't know the story of why it is special," she said. "I encourage people to take the time to write things down. Describe the item so people know why it is special."

Since items cannot be shared, consider taking photographs of family heirlooms and creating a scrapbook that includes a written description so every family member has a lasting memory, she said. And if charged with the responsibility of distributing an estate, consider an auction with play money. "Some family members might have the means to buy everything and others might not be able to afford anything. Using play money makes it fair for everyone," Albertson said.

In her line of work she has heard plenty of horrible stories, she said, but the worst include family members who actually steal things. "They might take it while the person is alive and the person might even know it and not be in a state of health to demand it back," she said. "I heard of one lady who actually had a bag and stuffed things in it as she went through the house. "Those are the kinds of things that are just terrible," she continued. "People are more valuable than things and when relationships are lost over things, it's terrible. But I hear about it often."

Prepare a will. If you own property at the time of death and have not made a will, the state dictates how your property and belongings will be distributed. Besides the will, create a separate, handwritten list, outlining who should receive which belongings. Keep the list with personal papers. Labels made of masking tape are not a legally valid method of property transfer. The labels may fall off, be removed or be illegible.

Religious Customs

Religious Viewpoints

- Sources:
 - Houses for the dead, burial customs through the ages by Ann Warren Turner
 - RIP - The complete book of death and dying by Constance Jones
 - NY Times Almanac
- according to the NY Times about 80% of the world's population identifies themselves as religious adherents of one religion or another
- every culture has developed ways for disposing of dead bodies and dealing with the emotions left behind with the living
- burial is still the most common disposition method in America, but cremation is gaining in popularity

Christianity

- Protestant
 - few restrictions
 - permit burial or cremation
 - permit open or closed caskets
- Roman Catholic
 - priests often perform sacrament of Last Rites by giving communion (called viaticum)...literally means "food for the journey"
 - visitations before a funeral
 - funeral mass in a church
 - burial is most prevalent
 - cremation is permitted, but rare
 - more likely to bury ashes than to scatter them

Judaism

- focus on handling the body with respect
- dead or dying are not left alone; someone ("shomer") sits with the body until burial, often reciting psalms

- body is not embalmed
- body is washed by a group trained for the job and chosen for their piety
- body is dressed in a white shroud
- body placed in a simple coffin made only of wood (including wooden pegs for nails)
- burial as soon as possible after death (preferably within 24 hours of death)
- mourners traditionally rend (tear) their clothes as a symbol of their grief
 - orthodox Jews still tear their clothing
 - most Jews in the US rend a black ribbon pinned to their clothes instead
- during the funeral mourners may recite the kaddish, which is an affirmation of faith in God rather than a prayer for the dead
- family and friends often help fill in the grave using the back of a shovel to show respect and honor to the dead
- belief in the afterlife
- orthodox Judaism believes the body will be resurrected by God
- liberal Judaism does not believe in the resurrection (although many believe an afterlife for the soul)
- traditionally “sit Shiva” (sit in intense mourning) for 7 days
 - cover mirrors
 - don’t bath or shave indulgently
 - sitting on low benches or stools
 - being comforted by family and friends
 - burning a tall Shiva candle
- mourning and recitation of kaddish continues for 11 months (when headstones are typically erected at the grave site)
- those who visit the grave site often leave small stones as a sign of respect

Islam

- Muslims laid to final rest facing Mecca (the direction of all Muslim prayers)
- paying respects to dead is an obligation for everyone in a community, regardless of whether each person knew the deceased
- burial is required
- embalming is not permitted
- cremation is not permitted
- burial as soon as possible after death (preferably within 24 hours of death)
- bodies are ritually bathed
- bodies are dressed in a seamless white shroud
- funeral services are short
- service indicates that any debts owed by the deceased or grudges held against the deceased must be paid or forgiven before burial to free the spirit
- men typically carry the casket to the grave site from the funeral home portico reciting verses from the Koran
- caskets are plain pine boxes
- interment must be done in an Islamic cemetery
- among traditional Muslims, only men may attend burials
- bodies are often put directly into the ground for burial without a casket, unless required by local laws
- when buried, the right hand is placed under the head and the head is turned toward the east
- family and friends at the burial site each put a shovel-full of dirt in the grave
- after the burial is completed, mourners say a final prayer at the grave

- sometimes they return to the mosque for another gathering
- 3 days after burial more family and friends visit the home of the dead to recite verses from the Koran, eat together, then pray

Hinduism

- earthly attachments dispelled quickly
- funeral rituals often last 12 days
- rituals begin immediately after death when the body is moved to the floor and a small flame is lit nearby
- body is laid on floor to prevent germs from spreading to furniture
- flame is lit to provide the soul a place to rest
- believe in reincarnation
- believe the soul leaves the body soon after death but because of its attachment to family and friends, it continues to occupy the home
- funerals are carried out quickly to diminish the soul's attachment to its old life and improve its lot in the next life
- families prepare the body, wrap it in a shroud, then take it to be cremated
- eldest son typically lights the cremation fire
- believe cremation signifies the soul's release and the fire encourages the soul's new life to begin
- ashes are placed in an urn that is lowered into the holy Ganges River
- mourning continues through the 12 days of prayer, but on the 10th day, the flame that had been lit in the home on the day of death is carried out to sea after a night of prayers; this is the final sign to the deceased to break attachments with its former life
- the family typically celebrates each year on the anniversary of the death

- Hindus compare death to the shedding of worn-out clothing for new ones; according to the Bhagavad-Gita “new bodies are donned by the dweller, like garments”

Buddhism

- believe passing on is eased by proper attitude
- death is an elaborate celebration – a chance to pass onto the next level of incarnation and come closer to nirvana (when no attachments or entanglements exist any longer)
- final thoughts of the dying are important and great care is given to the dying so they are mentally prepared to move on to the next level
- family and friends gather to offer prayers and comfort
- priest often provides guidance about the moment of death so the person does not die in fear or with regret (to ensure a good future life and help the soul pass to its next destination – and not linger with its current body)
- celebration begins at death with bell-ringing, gongs, incense offerings, holy-text chants, and a type of eulogy
- most Buddhists are cremated (sometimes on a funeral pyre sprinkled with consecrated oil and wrapped with white scarves)
- ashes can be scattered or placed in graves or urns
- funeral rites often include ritual meals and last for several days
- memorial services can be held weekly for 3 months and then on the anniversary of the death

Resources for dealing with violent or unexpected death

Source: Providence Journal

If you suddenly lose a loved one to a violent or unexpected death, you can expect to go through what professionals call "traumatic bereavement" - strong reactions of shock, pain, deep sadness, confusion, guilt and anger.

Here's what may happen and how to deal with it:

Any major loss from violence will affect family and friends differently. Remember all relationships have their own distinctive features and all losses are unique. Expect that these relationships may change in unexpected ways.

Insist on your right to be yourself and do what you need to do to deal with what has happened. Don't let others impose their own path or timetable for bereavement; this is your loss and your grief.

It may be very difficult to believe that such a terrible thing could really have happened and extremely hard to fit that event and its implications within the assumptions that you might have previously held about the world, God and society.

When criminal or civil proceedings complicate bereavement, seek help from individuals and organizations that are skilled in victim advocacy. They can help you find ways to be informed and involved, while also preparing you for the inevitable frustrations of dealing with the legal system.

Be patient with yourself and others as you mourn. Especially at first, be content with just getting through a minute, then an hour, then part of a day.

Try to be tolerant of others who withdraw from you, who don't know how to help you or what to say, or who are afraid of the intensity and duration of your grief. You might have behaved in similar ways before this happened to you.

Share your needs with others. Ask them for help and give them specific things to do for you.

You may discover the most comforting support and most helpful guidance will come from those who have experienced similar losses.

Don't neglect yourself. Eat nourishing meals, drink plenty of fluids but not much alcohol and get the rest and exercise you need.

Traumatic bereavement leads some people to think they are "losing their minds" or "going crazy"; remember that it may take time and effort to develop new "normals."

You can move from being a victim to being a survivor. You will never be the same and you are likely to experience strong surges of grief from time to time, but you will be better than you are now.

RESOURCES

Web sites:

Bereaved Parents of the USA; (708) 748-7672;
www.bereavedparentsusa.org

The Compassionate Friends; (877) 969-0010; (630) 990-0010;
www.compassionatefriends.org

Mothers Against Drunk Driving (MADD); (800) GET-MADD; www.madd.org

Parents of Murdered Children; (888) 818-POMC; (513) 721-5683;
www.pomc.com

National Donor Family Council of the National Kidney Foundation; (800) 622-9010; (212) 889-2210; www.donorfamily.org

National Organization for Victim Assistance; (800) TRY-NOVA; (202) 232-6682; www.try-nova.org

Books:

Coping with Trauma: A Guide to Self-Understanding, by J. Allen (American Psychiatric Press, 1999; \$26)

Living with Grief After Sudden Loss: Suicide, Homicide, Accident, Heart Attack, Stroke, edited by Ken Doka (Taylor and Francis, 1996; \$16.95)

No Time to Say Goodbye: Surviving the Suicide of a Loved One, by Carla Fine (Main Street Books, 1999; \$12.95)

No Time for Goodbyes: Coping With Sorrow, Anger and Injustice After a Tragic Death, by Janice Harris Lord (Pathfinder Publisher, 1991; \$11.95)

Remember Lee: The End Is the Beginning A Touching Story About the Unexpected Loss of a Child, by Linda Musser (Centering Corp., 1996; \$7.95)

I Wasn't Ready to Say Goodbye: Surviving, Coping and Healing After the Sudden Death of a Loved One, by Brook Noel, Pamela D. Blair (Champion Pr Ltd., 2000; \$14.95)

Healing After the Suicide of a Loved One, by Ann Smolin (Fireside, 1993; \$12)

What Will We Do? Preparing a School Community to Cope With Crises, edited by R. Stevenson (Baywood Publishing Co., 1995; \$34.95)

Additional resources on end-of-life issues can be found at:
<http://www.findyourway.net>

Some Things to Keep in Mind when Scattering of Ashes

Source: Attorney Harvey Lapin's letter to Dear Abby

DEAR ABBY: I am an attorney who provides legal assistance throughout the country to cemeteries, crematories, funeral homes and trade associations in the industry. I am writing to correct some popular misconceptions about the scattering of ashes.

First, the remains of a cremated body are not ashes as the term is commonly understood. The remains are bone fragments that, if not mechanically reduced, can be too large to scatter. They do not immediately dissolve when scattered. They normally cannot be dispersed and blown away. Unfortunately, the movies and the media have misused the term "ashes" for many years, not realizing the problems it causes survivors who attempt to scatter remains in the manner often depicted.

Second, while it is permissible in all states to scatter cremated remains, there are legal requirements. No state law allows them to be scattered on private property without the consent of the property owner. Many national and state parks have specific rules, permit requirements and, sometimes, location limitations for the scattering of those remains. Most cemeteries also have rules and regulations that must be observed.

Third, adding an additional memorial for the cremated remains of a second spouse on the cemetery plot where the first spouse is buried has legal implications. When burial spaces are originally acquired, there is an expectation that a surviving spouse will be buried with the deceased spouse in an appropriate manner. If a companion memorial was purchased and installed when the first spouse died, changing the arrangement may require the legal consent of all survivors. In addition, most cemeteries have rules and regulations dealing with burial of cremated remains with human remains and the appropriate types of memorials.

Finally, when separating cremated remains as a keepsake, it is important to make sure that everyone agrees with the plan. The individuals who have the legal right to authorize a cremation usually have the right to determine the disposition of remains. Also, any individual who takes a portion of those remains should be cautioned to treat them in a respectful and proper manner. Unfortunately, there have been incidents where cremated remains have been disposed of in the same manner as garbage.

I hope this information will allow your readers to provide meaningful memorialization for their loved ones without violating any laws, rules and regulations -- or the rights of other individuals. -- Harvey I. Lapin, Esq. Northbrook, Illinois

DEAR HARVEY: I hope so, too. This is a subject that many people have enthusiastically embraced -- as reflected in past columns. Anyone who wishes to scatter the "ashes" of a loved one should first contact the appropriate authorities to make sure they are in compliance with the law.

Selling Cemetery Spaces

Source: Michael Dayne (GraveSource.com)

A generation or two ago it was not uncommon for the family patriarch to go to the cemetery and purchase an entire grouping of spaces with the intent to ensure that the entire family would have a final resting place, together, for all eternity. Well, eternity as they say, is a long time and times change.

Today with the ease of travel, a high divorce rate and fragmentation of the traditional family unit, it is not uncommon for one's family to be scattered about the nation, if not the globe. As a result, two things have occurred with regard to the ownership of cemetery spaces. First, an enormous number of cemetery spaces purchased twenty, thirty, sometimes forty years ago have passed from generation to generation unused and unwanted. Secondly, people no longer think in terms of providing for an extended family when buying cemetery spaces. In light of these considerations there is a burgeoning secondary market for the sale and purchase of cemetery spaces.

Knowing there is a market is one thing, taking advantage of it is another. There are basically only a few options when one wishes to sell unwanted spaces. The first thought that comes to mind is to contact the cemetery directly. What most people find is that the cemetery is usually not interested in helping them sell their spaces and usually unwilling to repurchase them. If the cemetery does repurchase spaces they normally offer only nominal value or a refund of the original purchase price. Due to the fact that many cemeteries today are corporately owned and situated in a non-competitive market, there is simply no incentive for them to repurchase spaces or help out in private sales.

They may direct potential buyers to the location, but beyond that, they are of little help. Even if the cemetery is running short of in-ground spaces, it is usually more profitable to build mausoleum buildings than to repurchase previously owned spaces.

The second course most take is to contact funeral directors in the vicinity of the cemetery. Once again, most will find that funeral directors are simply not interested in participating in the selling of cemetery spaces. The logic for this is not always evident to prospective sellers. What most don't realize is that the days of the family owned mortuary are virtually gone. Many of the funeral parlors are corporately owned. They may, in-fact, be owned by the same corporation that owns the cemetery. In these instances they are certainly not going to compete with themselves. Even if they are not corporately owned, they usually are not interested in creating ill will with the cemetery by selling spaces at a discount for the general public.

A third option for sellers is to place ads in local newspapers. This can be expensive and not very effective. Most classified ads are very small in size, very costly and only run a week or two. Most buyers are not conditioned to shop for such a personal item in the classifieds. I have found that many people I talk to are uneasy about purchasing "someone else's grave" out of the newspaper. Sellers will also discount spaces when they place an ad. This immediately places them in a position of bidding against themselves. By not listing at market value, like the cemetery, sellers are guaranteeing a lower sales price.

Other options include contacting local churches, free "ad" papers, trade papers and the Internet. None of these choices provide a very effective means of identifying buyers. Churches may accept spaces by donation, but typically are not interested in soliciting their membership on behalf of sellers. Ad or trade papers do not have the circulation and don't tend to be very well read or accepted for the sale of such a personal item.

The Internet is a very large, very prominent marketing tool. Unfortunately the Internet is a vast environment and finding sites or individual ads is very much left to chance. Internet search engines are not precise and often do not take the information seeker to the desired location without a great deal of aggravation. Some sites exist that do list spaces for exchange or sale but are often not easy to find using search engines without collateral advertising of the website. Another negative to this site is that they do little to assist the seller and leave the negotiation, sales and transfer details to the individual.

A relatively new phenomenon is the cemetery space broker. Cemetery space brokers have existed on a regional or local level for several years, but have only recently come into being on a national scale. A cemetery space broker typically charges a listing fee to register spaces and a commission based upon the sale price of spaces. Brokers handle cemetery spaces only and use a variety of means to market. A broker, at a minimum, will contact the cemetery, funeral directors and suppliers to make the availability of your spaces known. In addition, they may place display and classified advertising, do telemarketing and send out direct mail and market to industry and target groups in the area of the cemetery. Although an Internet website is not the usually the primary marketing tool, it does provide a valuable collateral source to inform potential buyers about the broker and the nature of buying and selling spaces in a secondary market. Full service brokers should handle every aspect of the marketing and sale of spaces leaving the seller only to approve the terms of sale and execute the transfer documents.

Also, unlike real estate brokers the option to sell at any given price is left to the seller. Currently two states, Florida and California, license cemetery space brokers. Reputable brokers will be able to provide references and credentials. Unlike marketing spaces privately, utilizing a space broker affords sellers access to industry referrals and leaves the sometimes-tricky business of "clearing title" to a professional.

Sellers should be forewarned. It takes time to sell spaces, even when using a broker. After identifying a potential buyer, because of the unique nature of the product, buyers may take their time to make a decision. The good news is, all indications are that there is a much larger market ahead. As the general population ages and cemetery space remains somewhat finite there will be a demand. Today spaces are sold at a discount, but it is not unreasonable to think that as the availability of space dwindles and the price of cremation rises, that there will be a healthy competitive market in the future.

You can search online for a “cemetery broker” to learn more.

Talking To Your Children About Sudden Tragedy

Source: Anne Rambo / Nova Southeastern University

Like you, I was stunned by our nation's recent tragedy, as were the rest of our faculty. The events of September 11 have left the whole community shocked and grieving. In the midst of coping with their own reactions, parents have been faced with answering their children's questions and concerns as well. As family therapists, we want to offer you support with that difficult task. These suggestions are offered in the spirit of reaching out to our community at this painful time:

1. TURN OFF THE TELEVISION. Repeated visual images repeat the shock and trauma. Small children in particular are not equipped to deal with horrific images such as the frequently repeated video of the plane smashing into the side of the building. Older children may ask to see exactly what happened; try to satisfy their natural curiosity by showing them a photograph from the newspaper, and then removing it afterwards.

2. CHOOSE YOUR WORDS CAREFULLY. It is not only okay, but a good thing, for parents to express their strong feelings to their children. It is good for your children to know that you are appalled by this violent act. That is part of how we teach our children our values, by letting them see our responses. But be aware that they will remember what you say at this emotionally charged time. Focus on your grief and on your determination to make the world a better place, where this kind of thing will not happen. If you are tempted to indulge in unfocused rage, or fear that you might lapse into angry generalizations about whole groups of people, talk things over with a trusted adult friend first. Don't teach your children to hate; that just leads to more tragedies.

3. BE AWARE THAT CHILDREN ARE NOT JUST SMALLER ADULTS.

Children see the world from a very different perspective, and their responses to tragedy may at times seem strange to us adults. It may help you to know that it is very common and perfectly normal for:

- children under six to be overwhelmingly focused on their own safety. As dependent as small children are on their immediate family context, it makes sense they can't easily move beyond that.

Also, they do not yet understand how big the world is, nor are they capable of imagining much about the lives of others. Children in this age group need to hear that they are safe; that you, their parent, are safe and will be all right; that your grief and shock will not prevent your taking care of them; and that many adults are working together to help. If children this age remain fearful, they may show it by nightmares, regressed behavior ("forgetting" how to put on their own clothes, for example), and by clinging to you.

- children in the elementary school years, ages 5 or 6 to 11, to be focused on questions of good and evil. This is the age when children learn to internalize what parents and teachers expect of them, to be a "good boy" or "good girl". Such a dramatic act of evil is especially frightening to them. In addition to the reassurances about their safety they will still need, they may need to hear over and over that you do not approve of such behavior; that the people responsible for this did wrong; and that adults, working together, will try to stop those responsible from acting in this way again. They need to hear that the moral foundations of their world have not collapsed. Children of this age can help collect change for donations to the various relief funds, go with their parents when their parents donate blood, and even come up with ways to raise money for donations, such as by a collection drive at their school. Such activities will reassure them by reinforcing caring values.

- older children and teens to try to ward off painful thoughts by "intellectualizing". One parent I work with was deeply shocked when her 12 year old remarked, apparently carelessly, "Oh, well, the world was overpopulated anyway." But his outwardly uncaring attitude was only a facade, as his subsequent nightmares showed. Sometimes teenagers have a difficult time expressing how vulnerable and frightened they feel. They may take refuge in "tough guy" comments, acting like they don't care, or turning their anger on classmates. It is helpful for parents to be able to see beneath the surface and sit their teenagers down for a serious conversation. They really do want to talk about their grief and pain, just like the rest of us; they just don't always know how to ask for their parents' reassurance and concern.

4. RETURN TO ROUTINE. Finally, it is important to return to the family's usual routine as soon as possible. Shock affects the body, too, and lack of sleep, skipping meals or junk food, and lack of exercise will just make coping more difficult. Routine is profoundly reassuring to children as well; how can the world be coming to an end, they reason, if bedtime is happening just as usual? You may find the daily rhythms of family life are healing for you as well.

Tips for Photographing Gravestones

Source: Maureen Taylor

There is so much misinformation available on the right way to document a gravestone marker that it is a wonder that any of them are still standing. These monuments to our ancestors are permanent reminders of a loved one when properly cared for. Unfortunately, a lot of damage is innocently done in the name of preservation. For instance, the common practice of creating a rubbing is actually harmful and in some states is illegal. Many school groups studying local history make rubbings of gravestone markers to use in the classroom. However, rubbings are abrasive and damage the surface of the stone by eventually wearing away the carving or loosening bits of soft stone. Even the most careful and gentle rubbing causes decay.

Photography offers an alternative. With the right equipment, bright sunlight and a little patience you can use images of headstones for educational purposes or add them to a family photo archive. Taking a picture is an ideal way to document the information on the stone without causing deterioration. Once you have taken these pictures, why not post them online to create a memorial to your ancestors? You will be able to share your discoveries with other researchers. You can also transfer the gravestone images into a Family Tree Maker scrapbook for those individuals thus adding depth to your genealogical data.

By using these helpful tips you will be able to create professional looking images of cemetery markers.

Basic Requirements

Patience

Photographing gravestones takes planning. You may have to wait several days for the right combination of factors such as light and weather in order to take the best possible images. Rushing the process will only result in poor quality photos.

Light

Bright sunlight is necessary to highlight the stone's features. Ideally midday sun that hits the stone at a 30-degree angle is best. Other types of sunlight emphasize imperfections in the stone and can make the carving look flat. The stone's location influences when that might be available. For instance, gravestones in New England often face west and are best photographed at midday, while stones that face north should be photographed in the late afternoon. Those facing south are well-lit all day in midsummer but not during the rest of the year.

You can improve the quality of light by reflecting it with a mirror to highlight the stone and carving. A plastic full-length mirror works well. Ideally, the stone should not be taller than the mirror. If you are only focusing on a section then a small mirror can be used. Since you will need to position the mirror it would be helpful to have either a partner or a tripod with you. If the sunlight is too strong you can create some shading by either standing in front of the direct sunlight or by using a large dark cloth or cardboard as a shield. If the stone is located in the shadows, you may be able to use two mirrors to help you reflect light. Keep in mind that you still need a sunny day. You can improve the quality of light by reflecting it with a mirror to highlight the stone and carving.

Equipment

Type of Camera:

The Association For Gravestone Studies recommends using a 35 mm SLR that is outfitted with either a 50-55mm lens or a wide angle 35mm lens for crowded areas. Smaller lenses will distort the straight lines in the image. If you intend to digitize the pictures, you might want to use a digital camera. It will reduce the number of steps involved in digitizing the image and save you the expense of film processing.

Film:

If you are utilizing a 35 mm SLR, either black and white or color film can be used. Black and white Tri-x film is a good choice. Filters can be helpful when shooting black and white images. An orange filter increases the contrast while a polarizing filter can reduce glare. Exposure times of 1/250th or 1/500th are suggested. Color film with an ISO of 200 shot at 1/250th of a second should yield a good result.

Technique:

Since you are creating a record of the cemetery in addition to photographing a single stone you should take several images of the same marker. For example:

- One showing the whole cemetery.
- Shoot an image that includes the closest stones and provides context.
- Photograph the whole gravestone so that inscription and carving are visible.
- Make sure to take at least one picture where the inscription fills the camera frame.

Unless you are extremely lucky, most of the stones you want to photograph will not be straight due to ground settling. In the case of leaning stones, tilting the camera should eliminate the slant.

Background:

As you focus the camera you may notice distracting background elements such as telephone poles, trees and other monuments. Since you want your picture to be essentially about the stones you are photographing, you need to eliminate those articles. You can use a background cloth or cardboard as a backdrop, but make sure that whatever you use is free of imperfections or they will be more distracting than the original problems.

If you are going to photograph a large number of cemetery monuments you may want to invest in a piece of Formica mounted on 1/4 inch plywood. Be sure to have a handhold cut into the side for easy carrying. Any store that manufactures kitchen counters should be able to provide what you need. A neutral shade other than gray enhances the appearance of the stone.

Other Ways to Improve the Quality of the Photograph

Cleaning the Stone

Cleaning a cemetery stone is a controversial topic. The first rule of conservation and preservation is to cause no damage. Unfortunately, by using household cleaners, chalk and shaving cream to enhance the lettering you may injure the surface in ways that are not readily apparent. Caution should be used before you destroy what you set out to preserve.

Over the centuries several different types of stones have been used to create gravestones. Some of the stones are quite porous and fragile, while others are resistant to damage. Be careful when attempting to improve the readability of the inscription.

Types of stone:

Prior to the Nineteenth century: Sandstone or slate

Nineteenth Century: Marble and gray granite

Late nineteenth century to the present: Polished granite or marble

There are a few things that you can do that will not cause injury. A soft brush or natural sponge and water will help you remove surface soil. Gentle brushing should remove surface dirt and bird droppings. Power washing should not be used; water should flow over the stone or be delicately sprayed onto the surface. Never use hard objects or stiff brushes to clean the stone. Removing lichens with sharp objects may inadvertently destroy the surface.

Not all cemeteries are regularly maintained. By trimming tall weeds around the base of the stone and cutting the grass you may discover epitaphs hidden under the overgrowth.

Documentation

Local historians and genealogists have transcribed inscription information for generations. Many of these handwritten and typewritten efforts are now being entered into databases, some of which are available online. What is innovative is the use of photography to create a photographic record of both the inscription and the carvings. By using a pictorial representation of the headstone as part of the database, you are able to see what actually appears on the stone including both the epitaph and the artistic carving. It is a record of what the cemetery marker looked like at a particular time before further damage occurs or the stone disappears.

If you live near or know about a cemetery in your area, why not assist with the preservation efforts by photographing each stone in it for future reference? A local historical society or cemetery association will appreciate your efforts. Be sure to check with them before embarking on the project so that there is no duplication of effort.

A basic record sheet on a cemetery should include the following:

- Location
- Map of the cemetery with the stones numbered
- When photographed (time, date, and frame number)
- Transcription of the epitaph

If you want to learn more about photographing cemetery markers or are curious about the history of gravestone carving you can contact the following organization:

The Association For Gravestone Studies
278 Main St., Suite 207, Greenfield, MA 01301
(413) 772-0836

They sell a basic information kit through their gift shop and publish an annual journal on gravestone history called Markers. Membership is open to all interested individuals. The AGS holds an annual conference with workshops, lectures, and tours. For more information and registration forms consult their Web site. The society also maintains a lending library for members.

Tips for Searching Grave Markers

Source: Myra Vanderpool Gormley

Family historians often visit cemeteries during the spring and summer, but autumn can be a much better time to do this research. Go in late fall or after the first frost, when weeds and brambles have died and snakes and insects are no longer present. Autumn is also a beautiful time to visit older cemeteries with large trees bedecked in fall color

Wear old, casual clothes when you visit cemeteries, and never go alone. Aside from the obvious possibility of being assaulted, you might get locked in a cemetery or even fall into a grave - as one of my colleagues did - and break your leg. In rural areas, you may encounter a less-than-friendly bull or other animal.

The Association for Gravestone Studies (AGS) (www.gravestonestudies.org) advises checking with the cemetery superintendent, commissioners, town clerk, historical society or whoever is in charge before making gravestone rubbings. A permit may be required. This practice is banned in some states and in many cemeteries.

Other tips from the AGS:

- Don't use detergents, soaps, vinegar, bleach, or any other cleaning solutions on the stone, no matter how mild.
- Don't use shaving cream, chalk, graphite, dirt or other concoctions in an attempt to read worn inscriptions. Using a large mirror to direct bright sunlight diagonally across the face of a grave marker casts shadows in indentations and makes inscriptions more visible.
- Don't use stiff-bristled or wire brushes, putty knives, nail files or any metal object to clean or remove lichen from a gravestone. Soft natural bristled brushes, whisk brooms, or wooden sticks are usually OK if used gently and carefully.

- Don't attempt to remove stubborn lichen. Soft lichen may be thoroughly soaked with plain water, then loosened with a gum eraser or wooden Popsicle stick.

Many cemetery records have been inventoried and published by the Daughters of the American Revolution (DAR), the Works Projects Administration (WPA) and local historical and genealogical groups, and microfilmed by the Church of Jesus Christ of Latter-day Saints' Family History Library.

Nevertheless, it's best to personally visit a cemetery to view, as a whole, all the graves in the same lot. People buried in the same cemetery lot are usually related in some way.

Record tombstone information exactly as you find it, even if there are apparent errors. Stone engravers make mistakes like the rest of us, and the information supplied to them is not always accurate. Sextons' records are valuable but vary in content and nature.

Even if you're familiar with a cemetery, check the sextons' records because not all family members may be buried in the same location, and not all may have tombstones. The sextons' records may also lead you to cousins with additional information about the family.

Even if you plan to photograph gravestones, record the information you find in a notebook. Remember cameras, film, batteries, laptop computers and Palm Pilots have been known to fail just when you need them most.

Additional information about cemeteries and gravestones can be found at: Vital Records: Death, Tombstones and Cemeteries:

www.gravestonestudies.org

www.rootsweb.com/~rwguide/lesson4.htm

www.cyndislist.com/cemetery.htm

Myra Vanderpool Gormley is the author of "Prima's Official Companion to Family Tree Maker" available at bookstores.

Ways to pay for funeral expenses

(source: Michael Testa, CPA)

There are two basic issues you need to deal with:

1. Determining the type of arrangements and associated costs
 - choosing wisely at this stage can save you a lot of money
2. Selecting the best way to pay. Methods include:
 1. Cash / Check
 2. Credit Card
 3. Loan
 4. Traditional Life Insurance
 5. Funeral Life Insurance
 6. Funeral Trust
 7. Savings Account / Totten Trust / POD

1. Cash / Check

Description

- you fund arrangements (or a pre-need contract) using personal / family cash reserves
- usually requires a lump-sum payment

Advantages

- cash-in-hand provides increased negotiating power
- simple, quick, complete
- no financing costs

Disadvantages

- may need to liquidate more profitable investments to come up with cash
- if pre-planning a funeral:
 - interest earned on cash accrues to funeral director
 - ties up cash for a long time with no tangible benefits now
 - cash is often gone for good with little recourse
 - once you pay, you are often locked into the arrangements

2. Credit Card

Description

- You fund arrangements by charging expenses to a personal credit card

Advantages

- quick and easy
- credit card issuer may offer consumer protections
- ability to budget payments over time

Disadvantages

- high interest rates (i.e. financing costs)
- interest costs are not tax deductible
- if pre-planning a funeral:
 - interest earned on payments accrues to provider
 - minimum payment policies of many credit cards could result in substantial interest payments over a long time period

3. Loan

Description

- You borrow or take out a loan to fund arrangements

Advantages

- You may be able to access enough money to fully fund the contract (eliminating the need for payments)
- cash-in-hand provides increased negotiating power with the funeral director
- allows you to pre-plan when you otherwise couldn't afford to
- fixed re-payment schedule

Disadvantages

- increases your outstanding debts
- you incur loan fees and have to pay interest
- interest costs are not deductible
- loan will have to be paid back in full from your family or estate
- you may not qualify for a loan

4. Traditional Life Insurance

Description

- You buy a traditional life insurance policy (or use one you already own); proceeds of which are used to cover contract at time of need

Advantages

- can take advantage of existing life insurance in force
- more cost-effective than funeral insurance
- you may have some control of investment decisions
- accepted and usually assignable to traditional providers
- usually more than enough to cover all funeral-related expenses
- provides for professional money management
- excess funds left over after funeral expenses have been paid belong to the family

Disadvantages

- may be considered a relinquishable asset in qualifying for Medicaid eligibility (although the policy would have to be sold, the proceeds could be invested in a qualifying funeral policy or trust - this would allow the interest to accrue to you instead of the funeral director)
- insurance may need to be liquidated prior to need in order to qualify for Medicaid or pay ongoing living expenses
- you may not actually get the cash payout from the insurance company until after the funeral expenses need to be paid
- you may not qualify for coverage
- if you stop making premium payments, the policy could be cancelled

5. Funeral Life Insurance

Description

- You buy a life insurance policy specifically tailored to addressing funeral expenses; death benefit proceeds are used to cover the contract at time of need

Advantages

- easy to establish through a funeral home
- provides insurance proceeds at time of need to offset funeral expenses
- accepted and usually assignable to traditional providers
- not considered a relinquishable asset in qualifying for Medicaid eligibility
- provides for professional money management

Disadvantages

- more expensive (on a dollar for dollar coverage basis) than traditional life insurance
- higher cost due to sales commission and maintenance expenses
- client usually has no control over investment decisions
- may be irrevocable (or subject to revocation penalty)
- excess funds left over after funeral expenses have been paid may accrue to funeral director instead of your family
- you may not qualify for coverage

6. Funeral Trust

Description

- if pre-planning a funeral:
 - you place funds into a trust; trust will be liquidated to cover the contract at the time of need

Advantages

- easy to establish through a funeral home
- quicker access to funds
- not considered a relinquishable asset in qualifying for Medicaid eligibility
- professional money management

Disadvantages

- investment potential opportunity cost
- interest earned on cash may accrue to funeral director
- you often have no control over investment decisions
- may be irrevocable (or subject to revocation penalty)
- maintenance expenses
- excess funds left over after funeral expenses have been paid may accrue to funeral director and not your family

7. Totten Trust / Payable-on-Death (POD) Savings Account

Description

- if pre-planning a funeral:
 - individual account (passbook savings, CD, or money market) maintained and controlled by you
 - account balance transfers to funeral director (upon your death) for payment of funeral expenses
 - revocable at any time (however, usually has to be irrevocable to avoid being considered a relinquishable asset in qualifying for Medicaid eligibility)

Advantages

- you retain control
- you determine where and how the money is invested
- completely revocable without penalty
- excess funds available after all funeral expenses have been paid belong to the family
- interest accrues to client (to help defray inflation)
- fairly easy to establish at a bank
- avoids probate administration

Disadvantages

- requires client discipline in funding and maintaining
- may be considered a relinquishable asset in qualifying for Medicaid eligibility (unless its considered “irrevocable”)
- no professional money management
- relatively low interest rates
- requires assistance from banker or attorney to establish
- likely won't guarantee to cover all planned costs
- balance could be insufficient to cover arrangements at time of need

Risks of pre-funding a funeral before death has occurred:

1. You often lock in grossly inflated prices (preventing your family from obtaining a better deal somewhere else in the future).
2. Future funeral costs may / may not be guaranteed under plan....depends on the specifics of the contract. If a contract is guaranteed, the funeral director promises to provide the items specified in the contract regardless of his cost at the time of death and accept the pre-funded amount as payment in full; non-guaranteed means that family members can be asked to bear additional expense (despite the pre-funding) if actual expenses are higher than the account balance at the time of need.

3. Funding vehicle / plan won't keep pace with inflation or doesn't include a benefit escalation clause....really only important for non-guaranteed contracts
4. May not be able to cancel the contract and get (all) your money back.
Contracts may be irrevocable, revocable, or revocable subject to a financial penalty. Irrevocable contracts cannot be refunded (that can work to your advantage if you need to become eligible for an entitlement program).
Revocable contracts can be fully refundable or subject to substantial principle and interest penalties.
5. Lack of portability. May not be able to transfer the funds / benefits to another funeral home or geographic location.
6. Money may be mis-appropriated by funeral director and thus not be available when needed.
7. Excess funds over and above actual expenses could accrue to funeral director (effectively increasing the "cost" of funeral expenses)
8. Plan changes (such as upgrading a casket) could void any price guarantees.

Main advantages of pre-funding:

1. May allow you to lock in current prices with a guaranteed contract.
2. Allows you to accumulate over time most, if not all, of the money necessary to fund future expenses....lessening the financial burden at the time of need.
3. Allows you to legally shield a portion of your assets from spend-down provisions when trying to qualify for Medicaid eligibility

What A Funeral Director Does

Source: dying.about.com

Nature of the Work

Funeral practices and rites vary greatly among various cultures and religions. Among the many diverse groups in the United States, funeral practices usually share some common elements:

- removal of the deceased to a mortuary
- preparation of the remains
- performance of a ceremony that honors the deceased and addresses the spiritual needs of the family
- burial or destruction of the remains

Funeral directors arrange and direct these tasks for grieving families.

Funeral directors also are called morticians or undertakers. This career may not appeal to everyone, but those who work as funeral directors take great pride in their ability to provide efficient and appropriate services. They also comfort the family and friends of the deceased.

Funeral directors arrange the details and handle the logistics of funerals. They interview the family to learn what they desire with regard to the nature of the funeral, the clergy members or other persons who will officiate, and the final disposition of the remains. Sometimes the deceased leaves detailed instructions for their own funerals. Together with the family, funeral directors establish the location, dates, and times of wakes, memorial services, and burials. They arrange for a hearse to carry the body to the funeral home or mortuary.

Funeral directors also prepare obituary notices and have them placed in newspapers, arrange for pallbearers and clergy, schedule the opening and closing of a grave with the cemetery, decorate and prepare the sites of all services, and provide transportation for the remains, mourners, and flowers between sites. They also direct preparation and shipment of remains for out-of-State burial.

Most funeral directors also are trained, licensed, and practicing embalmers. Embalming is a sanitary, cosmetic, and preservative process through which the body is prepared for interment. If more than 24 hours elapses between death and interment, State laws usually require that the remains be refrigerated or embalmed.

The embalmer washes the body with germicidal soap and replaces the blood with embalming fluid to preserve the body. Embalmers may reshape and reconstruct disfigured or maimed bodies using materials, such as clay, cotton, plaster of Paris, and wax. They also may apply cosmetics to provide a natural appearance, and then dress the body and place it in a casket. Embalmers maintain records such as embalming reports, and itemized lists of clothing or valuables delivered with the body. In large funeral homes, an embalming staff of two or more embalmers, plus several apprentices, may be employed.

Funeral services may take place in a home, house of worship, funeral home or at the gravesite or crematory. Services may be nonreligious, but often they reflect the religion of the family, so funeral directors must be familiar with the funeral and burial customs of many faiths, ethnic groups, and fraternal organizations. For example, members of some religions seldom have the bodies of the deceased embalmed or cremated.

Burial in a casket is the most common method of disposing of remains in this country, although entombment also occurs. Cremation, which is the burning of the body in a special furnace, is increasingly selected because it can be more convenient and less costly. Cremations are appealing because the remains can be shipped easily, kept at home, buried, or scattered.

Memorial services can be held anywhere, and at any time, sometimes months later when all relatives and friends can get together. Even when the remains are cremated, many people still want a funeral service.

A funeral service followed by cremation need not be any different from a funeral service followed by a burial. Usually cremated remains are placed in some type of permanent receptacle, or urn, before being committed to a final resting place. The urn may be buried, placed in an indoor or outdoor mausoleum or columbarium, or interred in a special urn garden that many cemeteries provide for cremated remains.

Funeral directors handle the paper work involved with the person's death, such as submitting papers to State authorities so that a formal certificate of death may be issued and copies distributed to the heirs. They may help family members apply for veterans' burial benefits, and notify the Social Security Administration of the death. Also, funeral directors may apply for the transfer of any pensions, insurance policies, or annuities on behalf of survivors.

Funeral directors also prearrange funerals. Increasingly, they arrange funerals in advance of need to provide peace of mind by ensuring that the client's wishes will be taken care of in a way that is satisfying to the person and to those who will survive.

Most funeral homes are small, family-run businesses, and the funeral directors either are owner-operators or employees of the operation. Funeral directors, therefore, are responsible for the success and the profitability of their businesses. Directors keep records of expenses, purchases, and services rendered; prepare and send invoices for services; prepare and submit reports for unemployment insurance; prepare Federal, State, and local tax forms; and prepare itemized bills for customers.

Funeral directors increasingly are using computers for billing, bookkeeping and marketing. Some are beginning to use the Internet to communicate with clients who are pre-planning their funerals, or to assist clients by developing electronic obituaries and guest books. Directors strive to foster a cooperative spirit and friendly attitude among employees and a compassionate demeanor towards the families. A growing number of funeral directors also are involved in helping individuals adapt to changes in their lives following a death through post-death support group activities.

Most funeral homes have a chapel, one or more viewing rooms, a casket-selection room, and a preparation room. An increasing number also have a crematory on the premises. Equipment may include a hearse, a flower car, limousines, and sometimes an ambulance. They usually stock a selection of caskets and urns for families to purchase or rent

When a Child Dies

Source: John Kennedy Saynor

It doesn't really matter how young or how old the child is. To parents, their child is "their child" whether the child is three or forty-three and the loss is unique.

In her book *How to Survive the Loss of a Child*, Catherine Sanders begins with these words: "The death of a child is an impossible grief." Why is the death of a child an impossible grief?

First, very few parents expect to outlive their children. In the normal course of events, children are supposed to outlive their parents. Parents have dreams and hopes for their children and the children are supposed to live to fulfill their parents' dreams. So, for parents an important element of their future dies with the death of a child.

Secondly, parents often live through their children. Children are able to do things their parents couldn't. Parents frequently try to give their children more freedom than they had themselves. Children keep the spirit of adventure alive in their parents. When a child dies, the "joie de vivre" of the parents is gone.

Thirdly, most parents find very little, if any support after a child dies. Why? Quite simply, most people don't know what to say. If they say anything, it often isn't helpful. This is especially true when a baby dies and well-meaning friends say, "Well, you can have another baby!" Many friends find it too difficult a situation to deal with. They know this could happen to them one day.

Fourth, there are too many unanswered questions. Often God gets the blame for children dying. The driver of the car who hit the child is blamed. Parents blame themselves, asking, "Why did I let her leave home that day?" Perhaps the doctors get blamed for not discovering the disease or for being unable to cure it.

Finally, probably more than any other loss, the death of a child brings unbelievable strain on the parents' relationship. Men and women grieve differently and for different reasons. Couples do well to seek professional counseling following the death of a child.

"How will I get through this?" This is a question I am often asked. Grief has been compared to a fog. When you are driving through a fog, you lose direction. You are afraid of going off the road, and of hitting obstacles. You are tense and you want to get through it quickly and in one piece. But how?

Here are some suggestions for dealing with the grief

- Reach out to others for support. There are a number of organizations that offer support specifically for those grieving the death of a child. Your funeral director will be able to give you this information.
- Keep the lines of communication open with your family. The death of a child often creates a great deal of stress in the family. Parents and surviving children have a difficult time adjusting to the new dynamics created by this death. Communication often breaks down. So it is important to keep talking!
- Express your feelings. You may feel like a tornado is tearing you up emotionally. Anger, remorse, fear, loneliness, sadness, depression, are just a few common emotions experienced by those whose child has died. It is important to find individuals or a group with whom you can express this kaleidoscope of feelings.
- Recognize you now have limitations in your role as a spouse or parent. Your own pain will be so intense at times that you will feel you have nothing to give the rest of the family. Let them know when you need time and space for yourself.
- Take care of yourself physically. Proper food, sufficient rest, sleep and exercise are important so you can maintain the energy you need to cope with your grief.
- Set aside time each day to think about your child. This may seem unnecessary at the beginning, because you will think of nothing else. But as time wears on and you get back to work and other activities, you may find it helpful to spend a specific 15-20 minute period each day just to think about your child.

- Seek help outside the family. Pay a visit to your family doctor and have a complete physical. This will reassure you that you are well and not dying as you may think (or wish) you were. A bereavement counselor can help you to understand - intellectually at least - that you are responding normally and aren't losing your mind.
- Seek spiritual support. Your faith or spirituality, may grow or it may diminish during this time. However, don't ignore this aspect of your life. If you have a strong faith, now is one time to listen to the words and music of your spirituality. Let them comfort you.
- Expect special days to be difficult. My experience has been that the anticipation of your child's birthday or the anniversary of the death is worse than the day itself. Don't just let it happen. Plan ahead so you are in control of it - not the day in control of you.
- Recognize when you begin to heal. Most of us are physically, emotionally and mentally incapable of grieving intensely over a long period of time. Eventually days will pass and you will think, "I've had a good day. I can't let this happen! I must keep grieving!" Not at all! You are beginning to heal. You will still experience days when the waves of grief will wash over you again. But let the healing begin!
- Hold on to your hope! In the days and weeks immediately following the death you will think you will never recover. This is not true. Open yourself to other parents who share a similar loss. The effects of this death will remain with you for the rest of your life, but you will find meaning and joy in life again as long as you don't lose hope.
- Be Patient! It takes time, and in time you will be able to laugh again. You will feel like living once more, but be patient with yourself and the process.

When a Spouse Dies

Source: John Kennedy Saynor

In recent years, the term "family" has been redefined. This has occurred because of an increase in divorce, separation, remarriage or alternative lifestyles that determine who you consider your family to be.

With this in mind, I use the term "spouse" to refer to that person with whom you share your life, your love, your hopes and your dreams. You may be legally married. Perhaps you are living together in what is legally known as a "common law" relationship.

Unfortunately, the time comes in every relationship when one spouse dies and the other is left to mourn the loss. Regardless of the nature of the relationship - whether it was good or bad - the loss will be significant.

It may help you to know that what you are experiencing is similar to others who have experienced the death of their spouse. Members of a support group were asked to share what they had lost when their spouse died. Here are some of those losses:

- Giving and receiving love
- The uniqueness of a spousal relationship
- Dreams for the future
- Their history as a couple
- Sharing the big and small things of life
- Dependency on each other
- Financial, emotional or social support
- The "joie de vivre"
- Acceptance by their spouse
- Identity as a spouse
- Companionship
- Daily routine
- Physical intimacy

- Romance
- Friendship
- Their future as they thought it would be

You can probably identify with many of the losses listed above. There may be other losses you can add to this list. The flip side of the coin is that you may actually be relieved your spouse is gone. Perhaps you, like many others, have been unhappy for years in this relationship. Even though you may feel a great deal of relief that the other person is gone, you may be surprised to find yourself grieving. "Why am I grieving?" people in this situation ask me.

Well, try to understand that **we not only grieve the loss of things we had, we also grieve the loss of things we had hoped to have but didn't.** Look at the list above, perhaps you are mourning the loss of many of those things you didn't have. You may also mourn a number of other losses like:

- The chance to make the relationship work.
- The courage to get out of the relationship.
- The loss of romantic adventure.
- The loss of someone to fight with!
- The loss of routine, even if you didn't like it!

Don't be surprised to find yourself grieving over someone you may not have loved. If that is the case, then you may find it helpful to seek help from a professional who can help you sort through these feelings.

"WHAT WILL I EXPERIENCE?"

- Loneliness - Probably the overriding emotion when a spouse dies is loneliness. In the first year, you will experience the loneliness of going through all the major holidays, birthdays and anniversaries alone. Each day may have moments of gut-wrenching loneliness that you think you will never get over. It will be important for you to reach out to one or two people and perhaps a professional who can support you.

- Disorientation - The map of your life has changed. Not only do you not know where you are going, you probably don't want to go anywhere. You would gladly go back to where you were especially if you were happy. In time you will slowly begin to find your way again. You will set new directions for your life. You will sense you are going somewhere again.
- Overwhelming sadness - Grief has often been described as a dark cloud. Generally, people don't think of grief in positive terms. That's because initially, at least, there isn't anything positive about it. The sadness for many is overwhelming. It is the reason why people can't sleep, don't feel like eating, are unmotivated and just feel like withdrawing and crying all day long.
- Longing for physical intimacy - Depending on your own need for intimacy, you may find yourself longing for intimacy. This may surprise you if it comes soon after your spouse's death, but it is normal and healthy. You aren't being disrespectful of your spouse. In fact, it is a compliment to a good relationship. But be careful! Some people make the mistake of rushing into new relationships before they have taken time to properly process their grief . Ultimately this is not good for the person or their new relationship. Regardless, only you know when you are ready.
- Anxious to get on with your life - This may seem contradictory to the four previous points, but grief is like that - a series of contradictions. If you are young, then you will quite naturally want to get on with your life. There may be a lot you want to do in relationship to your career. You may have children who will still give you a much needed reason to live and to plan for the future. It may be that your spouse had a long illness and you will quite naturally feel relieved it is all over. You aren't being disrespectful to your spouse by feeling this way. Use all your spouse gave you emotionally, spiritually, psychologically and mentally to forge new paths. Let your new life be a tribute to the time you had together.

RECOVERING FROM THE DEATH OF YOUR SPOUSE.

- Give yourself permission to grieve. People often ask, "What do I have to do?" The best answer to that question is, "Grieve. You are a grieving person and that is what you should be doing right now".
- Be patient with yourself and the process. Recovering from a significant loss will take time: perhaps years. But healing will come. You will begin to see the light again and life will have new meaning.
- Consider joining a support group. You will receive a great deal of support and insight by meeting with those who have experienced a similar loss.
- Remember the good times. While this will be painful at first, eventually the memories will be a comfort. Good memories will also make you grateful for the times you had together and gratitude is a great healer.
- Learn from this experience. Spend time thinking about what you gained from the relationship. How did the relationship prepare you for what you are going through? How has this event affected your values and priorities? How would you like to spend the rest of your life?
- Draw on your spiritual resources. All of life is a spiritual journey. The journey through grief is a unique part of that journey. You will be taken to places you never thought possible and to growth you never imagined. Listen to the words and music of your spirituality and allow them to sustain you at this time.

One last thing. Although your loved one is no longer with you physically, his or her love, influence and memory will never leave you. There will be days when you will be doing things that he or she would have wanted you to do. Then there will be days when you will say, "If Bob knew I was doing this he would roll over in his grave!" or "If Jean could see me now, she would die laughing!" Let the memories and the stories be a comfort to you and give you the courage to carry on.

When Your Parent Dies - Tips for Coping

Source: John Kennedy Saynor

Have you ever noticed that there is an unspoken hierarchy of loss in our society? By that I mean there are some deaths which generate a lot of support and some very little. Think of it. In workshops I have conducted the following list has been created suggesting you will receive a lot of support after the death of a child or a spouse. But for most other losses you will find yourself without much support at all.

Death of a child (more support)
Death of a spouse
Death of a brother or sister
Death of a mother or father
Death of grandparents
Death of friend or neighbor (less support)

We are at a point in history when a large percentage of the population find themselves faced with the death or potential death of their parents. It is a time when children watch their parents deteriorate physically and often mentally. It is a very difficult time. Why is the death of a parent so difficult?

The following is a summary of some of the factors that make the death of a parent so difficult.

- If parents die when they are elderly, their death may be dismissed by "Oh well, she had a good life didn't she?" If someone says this to you, you can be sure the person saying it doesn't understand the relationship you had with your parent. It may make you feel you don't have reason to grieve. This is not true.

- It may be that your parents are the most influential and powerful people in your life. Their death means the loss of someone whose advice you value and from whom you may seek approval.
- When a parent dies, you may lose someone who loves you and cares for you in a way that nobody else does. On the other hand, it may be your relationship with your parent was an abusive one. You may, in all honesty, be glad he or she is dead. If that is the case, there will be a lot of unresolved issues and feelings for you to work through.
- The death of a parent brings with it the loss of ties to your childhood and the past. Parents are often the glue that holds a family together. Their death may mean the break-up of the family.
- The death of a parent may be the catalyst for increased tension among the survivors. Tensions among siblings that have been suppressed for years often explode following a parent's death.
- When your parents have both died, you graduate to become the older generation in your family. A buffer between you and death is removed and you become more aware of your own mortality.
- The death of your second parent means that you are an orphan. The direction, guidance and security your parents may have offered is gone forever. You can no longer "go home."
- The death of an aging parent often follows a lengthy illness or deterioration of physical or mental health. Family members may find themselves physically and emotionally exhausted. If your parents were younger, you may already be overwhelmed with the demands of your family or career. You may find your siblings or other family members unable to provide the support you expected to receive from them.

- It may be that there are many things you wish you had said or done. This is a common experience. If this is the case, seek help from a professional who can help you work through some of the guilt you may experience.

Here are some tips that may help you and the rest of the family recover from the death of your parents.

- Resist the temptation to dismiss their death as "timely" or "inevitable". While this is one way to rationalize the loss, it doesn't touch your emotions. You have experienced a significant loss and you need to take time to grieve. The majority of people whose parents die are employed full time. The mandatory three day bereavement leave isn't enough time to deal with this loss. Be aware of the need to adjust your personal schedule to take time to grieve.
- Work at keeping the lines of communication open between you and your siblings. They understand more than anyone what your loss entails. Remember, each member of the family has a personal loss and each will mourn the death of your parent for different reasons and in different ways.
- Find one or two close friends with whom you can talk. People often say, "My friends don't want to hear about this!" All your friends won't, but ask one or two for permission to use them as sounding boards. There are also professionals you may call on: your doctor, your clergy, a counselor, or your funeral director.
- Do something to memorialize your parent. This could be a donation to a favorite charity. It could be a memorial in your family church. If possible you may want to create a permanent memorial at his or her college or university. Perhaps you would like to plant a tree in their memory.
- Draw on the resources of your faith to sustain you. How does your faith or spirituality address the issue of dying? How does it help you make sense of life. Does it help you answer your questions?

- Kahil Gibran has written, " And what is it to cease breathing, but to free the breath from its restless tides, that it may rise and seek God unencumbered."
- Although your parent is physically dead, he or she will continue to live through you. The values they gave you will affect you - for better, or worse - for the rest of your life. Take what is good from them and incorporate it more fully into your life...and be thankful for the good they gave you.