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WHAT TO DO IMMEDIATELY

Your loved one has just died. Soon He/she will be taken to a holding area in the hospital. You need to know what to do next.

Before Leaving the Hospital, You Should:

1. Immediately tell the nurse/doctor if any arrangements have been made for organ donations. Sign the appropriate forms provided by the doctor.
2. Collect your loved one's valuables and personal belongings from the nursing staff. (If these are forgotten they will be sent to the funeral home.)
3. Visit with you loved one if you desire. You may request the support clergy or a staff member to be with you.
4. If you wish an autopsy, sign the "Permission for Autopsy" form.

When these are finished, you have no further tasks here at the hospital.

After Arriving Home You May Wish To Call:

1. Your relatives and friends.
2. The funeral home or cremation society of your choice.
3. The clergy of your choice, if desired.
4. Your loved one's employer, and any organizations which he/she was associated.
5. Your attorney, to discuss legal issues which may need to be dealt with:
 - a. Last will and Testament
 - b. Saving and Checking Accounts
 - c. Safety Deposit Boxes
 - d. Life insurance and Retirement Policies (refer to Essential Documents Listing)
6. Your family physician

AUTOPSY INFORMATION

What is an Autopsy?

In most cases, the physician will ask if you wish to have an autopsy performed. An autopsy is an examination of the body after death to determine the actual cause of death. Sometimes, information from an autopsy can help with future medical treatments and research, or is necessary for a police investigation.

This examination will not delay funeral arrangements or prevent viewing of the body of the deceased at the funeral home. There will be no cost for the autopsy.

Who Can Give Permission?

The deceased's closest relative or legal guardian can legally give permission for an autopsy to be performed. The staff can assist you in clarifying who this person is.

Under What Circumstances May An Autopsy Be Performed Without Permission?

Ordinarily, an autopsy can be performed only after permission is granted by the legal next of kin. There are exceptions in the cases of sudden deaths occurring as a result of violence or trauma. In these cases, the Medical Examiner will decide if an autopsy is necessary as part of the investigation regarding the nature of the injuries causing death.

How Do I Obtain the Results of the Autopsy?

The legal next of kin or guardian may indicate on the Autopsy Form where results are to be sent. In addition, results may be obtained by the legal next of kin or guardian by calling (734) 936-6801. These results may take a few weeks to be received.

ORGAN AND TISSUE DONATIONS

What Are Organ and Tissue Donations?

Organ Donation: The donation of viable organs such as the heart, lungs, liver, and kidneys. In order to make this possible, life support measures are temporarily supplied to donor body by means of medication and a respirator.

Tissue Donation: The donation of certain tissue such as eyes, skin, and bone. Organ donations from victims of heart attack or motor vehicle accidents are usually not possible for the majority of deaths occurring in emergency facilities. However, donations may still be made of certain other tissue. Such donations may serve multiple recipients.

Whole Body Donation: Prior registration by the individual with a specific medical school indicated is required for these donations. If this arrangement has been made, please inform the staff.

These donations will not delay funeral arrangements or prevent viewing of the body of the deceased at the funeral home. There will be no cost associated with donations.

When is a Donation Not Possible?

If no one offers permission, a donation cannot be made. Also, certain preexisting medical conditions or illnesses may prevent donation. The staff can clarify these circumstances for you.

Who Can Give Permission for Donations?

Next of kin of the deceased can legally give permission for donations to be made. The staff can help you clarify who this person is.

When Will the Donations Be Done?

There are time restrictions and limitations within which eyes, skin, and bone must be retrieved. The staff will identify these for you. This retrieval will take place in the hospital under specialized conditions by trained personnel.

Is It Possible For Me to Know Who Receives the Donation?

By law, this is confidential information. The identify of the deceased also remains unknown to the recipient. You will, however, receive a letter confirming the donation.

What Happens Next?

After you leave, the deceased will be taken to a holding area in the hospital. As soon as it is possible, contact the funeral home of your choice. The funeral home representative will make arrangements for removal of the deceased from the hospital.

If there is to be an organ or tissue donation, please inform the funeral home representative when you call.

If you have any other questions, please ask us.

RELIGIOUS TRADITIONS

It is usually advisable to contact your religious/spiritual leader as soon after a bereavement as possible. He/she is experienced and trained in the traditions of your faith as well as serving as an on-going source of support for you and other survivors.

If this is not possible, the hospital has staff chaplains of the Roman Catholic and the Protestant traditions available at all times. It may be possible to contact specific denominational leaders from the local congregations through the hospital chaplains.

The listing below is not complete, but represents a few of the primary concerns at the time of death for major faith traditions:

Buddhist	Traditional preparation of the body
Hindu	Traditional preparation of the body
Jewish	Traditional preparation of the body

There are two traditional Jewish funeral services in the Detroit area:

Ira Caveman Funeral Home	(810) 569-0020; (800) 325-1622
Hebrew Memorial Chapel	(313) 543-1622

Protestant	Prayers of Commendation
Roman Catholic	Prayers of Commendation

FUNERAL PLANNING

Funeral and memorial services serve a purpose. They are helpful because they are:

- ? ? a gathering for friends and relatives
- ? ? a time to exchange memories
- ? ? a tribute to your loved one
- ? ? a confirmation of the reality of the death of your loved one

Whether it is to be a simple service or an elaborate one, the funeral service serves as an important step in your grieving process. The following are some common questions people have regarding funerals and memorial services;

How Do I Go About Making Final Arrangements?

Once you arrive home from the hospital, you should call the funeral home or cremation society of your choice. Factors to be considered should include:

- Your loved one's wishes;
- Location and convenience for family and friends;
- Type/size of rooms available for meeting of friends/relatives;
- Funeral home's reputation;
- cost of services;
- Types of services offered/provided (embalming, cremation, etc.);
- Availability of a chapel, if service is desired.

While you are deciding upon a funeral home, it is a good time to contact clergy if you desire him/her to officiate at a service.

Clergy name: _____

Phone Number: _____

Once a funeral home is chosen, remember that the funeral director is there to meet you needs and wishes regarding the services and burial.

Name of Funeral Home or Memorial Society: _____

Phone Number: _____

How Much Will Final Arrangements Costs?

The cost of final arrangements depends on a number of factors such as:

- ? ? Whether you choose burial or cremation;
- ? ? Type of casket and vault or urn selected;
- ? ? Embalming; and
- ? ? Use of funeral home vehicles, etc.

You are entitled to an itemized list of services provided and associated fees. Prices vary from one funeral home to another and may also change over time. Generally, cremation is less expensive; especially if you deal directly with the crematorium or a memorial society. Remember that a simple, inexpensive service can do as much for the deceased as a more elaborate and costly one.

How Can I Be Assured Everything is Being Done Properly?

There are many regulations which must be followed when arranging funeral services. Following is a list of informal legal proceedings which we hope will be helpful in the days to come.

- ? ? The physician will complete a death certificate to be delivered to the funeral director (this will be handled by hospital personnel).
- ?
- ? ? After the funeral, it may be necessary for you to obtain copies of the death certificate for insurance purposes. You may obtain copies from either your funeral director, at the time of the funeral, or from the County Clerk's Office in the county where the death occurred.
- ?
- ? ? If your loved one was cremated, you may do with his/her cremated remains as you please. There is no Michigan law regarding the disposal of cremated remains. Michigan law requires only a "suitable solid container" for cremated remains. You do not need to buy a casket if cremation is chosen.
- ?
- ? ? If arrangements were made for whole body donation, and you are in agreement, the physician will contact the appropriate authorities.
- ?
- ? ? There are no legal requirements for embalming. As part of the funeral arrangements, some morticians may insist upon embalming if the body is to be viewed. However, immediate burial can be done without embalming.

I Do Not Believe I have Funds to Pay for Final Arrangements. Now What?

You may be eligible for Death Benefits from the Social Security Administration, the Veterans Administration, a fraternal order and/or other organizations.

The Department of Social Services of the State of Michigan has an Emergency Needs Burial Program. This is a state-wide program which will pay a small amount toward a basic funeral and burial for either adults or children. You need not be on government assistance to qualify for these services. It is important to realize that you must prove financial status to the Department of Social Services before any funds will be issued. Call the State Social Services Department in your county if you are interested in this program. **The Department of Social Services may pay funeral expenses for indigent clients, but will not reimburse fees already paid. Arrangements must be made in advance.**

A Funeral Director will be able to assist you in making special financial arrangements.

FINANCIAL AND LEGAL MATTERS

The event of death results automatically in a transfer of both assets and debts from the deceased to another party, possibly you.

If you choose, there are resources available to assist you in understanding this transfer of assets and responsibilities. These resources include attorneys, bank trust departments and estate planning organizations.

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Below is an outline of tasks regarding debts and assets which need to be done. You should also refer to a list of **ESSENTIAL DOCUMENTS** and **FINANCIAL DECISIONS**, both of which are a part of this series.

Transfer of Debts and Assets

Obtain copies of the death certificate, either from your funeral director or County Clerk's Office in the county where the death occurred. There is a ten dollar (\$10.00) fee for the first copy of the death certificate, and three dollars (\$3.00) for each additional copy. We suggest you first call the County Clerk's Office to obtain full instruction regarding acquiring additional copies of a death certificate.

Notify the Attorney and Executor (if known) of the will. If you do not have an attorney, the State Bar Association can refer you to an office most appropriate for your legal needs:

Notify insurance companies (i.e., life, auto, home, etc.)

Check all life and casualty insurance death benefits, including Social Security, credit unions, trade unions, place(s) of employment, and fraternal organizations. Inquire about possible incomes from these sources.

Promptly check on all the deceased's debts and installment payments. Some of these may carry insurance clauses that cancel future payments. Also, if there will be a delay in meeting any payments, notify the creditors and make arrangements for additional time.

Contact your local Social Security Office. You must apply for Death Benefits. They are not automatic; delay can cause loss of benefits. Call the Office first to inquire about the necessary documents you should take (please refer to **ESSENTIAL DOCUMENTS**).

If your loved one was employed by the Civil Service Commission, your benefits can be applied for at any federal agency.

Veteran's benefits are applied for through your nearest Veterans Administration's Office.

FINANCIAL DECISIONS

If your loved one always made the financial decisions in the family, you may now find it difficult to take on this responsibility.

The following are points of advice to keep in mind when dealing with your finances:

? ? Do not make major financial decisions during the first six months. Grief reactions can change your sense of judgment in various ways: You may be more impulsive, more easily influenced, or less optimistic than your usual self.

?

? ? If you are not familiar with investments, do not invest insurance money until after you have either read literature, taken a course on investing, and/or talked with a reputable investment counselor.

?

? ? Invest only a portion of your money initially. Be wary of friends' advice.

?

? ? Pay all bills by check (for tax record purposes).

?

? ? Before running around to complete transactions, first, find out all you can by phone. You will save time, money, and energy.

?

? ? Do as much as you can for yourself – yet remember that legal advice is needed in most cases.

?

? ? Be organized if consulting an attorney. They usually charge by the hour. Bring all paperwork that might be necessary regarding financial questions.

?

? ? Bankers, insurance agents, Registrar of Wills, and IRS personnel will answer many of your questions **free of charge**.

EMERGENCY FUNDS

If you find yourself without any benefits, with no savings and/or income, you are probably eligible for emergency funds.

Resources vary from one community to the next. Following is a list of possible places to seek aid.

- ? ? State Family Independence Agency in your county.
- ? ? University of Michigan Patient Accounts Office (for payment negotiation or arrangements: phone 734-936-6939)
- ? ? Social Workers in your local hospital
- ? ? your place of worship
- ? ? Town officials (city or township clerks, etc.)
- ? ? The Salvation Army
- ? ? Your local United Way office

EMOTIONAL REACTIONS TO LOSS

Individuals have a variety of thoughts and feelings when they have a loved one die. In an effort to offer comfort, we share with you some thoughts about grief.

Shock. You will ask “Why,” and shout “No! This can’t be happening, not to me!” A kind of numbness will surround you. You may experience odd physical sensations, like a knot in your throat or stomach, loss of appetite, or an overall “spaced-out” feeling. This shock, the numbness, will not prevent you from doing what you must do. Soon the numbness will go away and real grieving will begin.

Denial. This is when your mind understand intellectually that your loved one has died, but your deeper emotions are not accepting of the death. During your early hours of denial you may cry out that, “It couldn’t have been my son; there must be a mistake!” Later, you may find yourself setting a place at the table for the deceased. Your denial make take one form or another for months or years. There is no timetable stating when it will be gone. For example, some people never visit the grave; others may leave the deceased’s room unchanged for a long time. Do what you feel is right as you move closer to acceptance of the death. In time, you will face reality and be able to accept the death, even though a part of you will always grieve.

Disorganization. This is when you feel you are out of touch with ordinary day-today living. Confusion sets in. Surroundings seem out of focus. You may do things that are totally out of character. You may also experience a real need for constant physical presence of people you trust. Physical contact (hugging), crying, and talking on and on all helps to sort things out. Important decisions (changing a job or residence) should be postponed until disorganization is alleviated.

Anger. Anger is a normal response and can range from mild to raging. You may find yourself angry at your loved one for deserting you; angry at the medical personnel for allowing him/her to die; or if it was an accident, angry at the person that caused it. It is important to remember that behind these emotions of hatred and anger are feelings of helplessness, hurt and frustration.

It is very important to express your feelings (or anger) and not be ashamed. Everyone should at least talk to a friend about the anger. Bottling up your anger will not allow you to grieve. As mentioned earlier, like any grief, anger can come and go. If your anger seems prolonged or destructive, talk to your family physician about your feelings.

Guilt. Guilt, real or imagined, is a normal part of grief and must be dealt with constructively. Built brings up thoughts and feelings of “if only.” You need to talk to someone about your regrets, confront the guilt, and then get rid of it. You need to gorgive yourself and realize that humans are not perfect. Do not hesitate to seek professional counseling if necessary.

Depression. This is often the most painful part of grief and it usually arrives after the shock and anger wear off. A hopeless feeling surrounds you and it may be an extreme effort just to get out

of bed in the morning. Sadness and self-pity may grow, which all too often leads to alcohol, drugs, and/or suicide.

Now is the time to talk to a friend, someone who will actively listen and be non-judgmental. Ramble on and on, talk about your loss so that you may grieve it to its completion. You must realize that what you lost was unique and its replacement is impossible.

It is now time to get involved in some activity that will offer diversion for both your mind and body. You will recover from your depression, slowly but surely. The down times will come again, but not as often. And, they won't stay around as long as in the beginning. Healing will come. You will gain independence and build new relationships.

Relief. Feelings of relief are often hard to admit. You may feel relieved that your loved one has died (i.e., after a long illness). You may feel relieved once you have finally gotten over the depression of your loss and have begun a new life for yourself. Whatever the cause of your relief, it is a normal response. Do not feel guilty or ashamed.

Hope. A new life begins. You have new interests, actually enjoyed something for a change, or maybe found a new love. You are making constructive efforts to rebuild a life for yourself. You will utilize things from both the past and the present to create your future. Unfortunately, guilt and anxiety often go hand-in-hand with this new-found hope. Realize these feelings are normal.

ESSENTIAL DOCUMENTS

Personal Data of the Deceased

- ? ? Birth Certificate
- ? ? Marriage Certificate
- ? ? Divorce Decree
- ? ? Employment Records
- ? ? Military Service Records
- ? ? Social Security Number

Documents Pertaining to the Transfer of Debts and Assets

- ? ? Will
- ? ? Instructions (i.e., for funeral)
- ? ? Trusts
- ? ? Documents pertaining to joint properties

Evidence of Assets and Location of Evidence

- ? ? Insurance Policies: Life, Property, Auto, Health, Household, Business, Accident. Be sure beneficiaries listed are update with family changes. Government employees should have beneficiary forms for Federal Retirement and for Life insurance and Survivor's Insurance. Check additional sources of insurance (e.g., some credit cards and travel companies pay insurance if death occurred while traveling and transportation was billed to them.)
- ? ? Bank Records and Books
- ? ? Pension Eligibility
- ? ? Safe Deposit Box Numbers and Keys
- ? ? Current statements on stocks, bonds and other investments
- ? ? Deeds for property of all kinds, including burial plots
- ? ? titles (vehicles, boats, etc.)
- ? ? Corporate and other business documents
- ? ? Tangible property
- ? ? Credit Accounts
- ? ? Mortgages (check Homeowners Mortgage Insurance)
- ? ? Debts

Tax Information

- ? ? Tax returns from previous years (federal, state, property, business)
- ? ? information pertaining to forthcoming taxes
- ? ? Records of income/earnings for year prior to death

UNDERSTANDING GRIEF

To help you understand your grief we have listed a number of personal statements. These are statements people have made regarding loss and how they coped with that loss.

“What you are feeling is health, not sickness.”

“Grief has many ups and downs. Be patient with yourself”

“Each person’s grief is individual. You, your family, and your friends will all experience it uniquely, and cope with it differently.”

“Physical reactions to death are a common and natural part of the grieving process. You may experience a loss of appetite, overeating, sleeplessness, lack of energy, inability to concentrate, and sexual difficulties.” (Please refer to the sheet entitled Physical Effects of Grief.)

“A balanced diet, rest, and moderate exercise are very important, and may alleviate some of the physical symptoms of the grieving process.”

“Children grieve differently at different ages and stages of development.”

“If a child has died, your marriage may experience stress because each spouse will grieve differently. Do not hesitate to seek professional help.”

“Grieving is a process of reviewing the memories and connections you’ve had with the deceased. This almost always brings out surprisingly strong feelings such as shock and disbelief, sadness and longing, preoccupation with thoughts of the deceased, anger and discouragement. Although the intensity of these feelings gradually lessens, it is not unusual for grieving to last up to a year or more.”

“The perspective on life and earth must be both a tragic and comic one. Those whom you mourn are also the ones with whom you laughed, struggled, and loved. You loved that person, and, in turn, the person lost loved you. This is a celebration of the fullness of life.”

PHYSICAL EFFECTS OF GRIEF

Grief is a very physical emotion and brings with it a variety of physical feelings. Most noticeably affected is appetite, sleep, and energy level. There are some easy and practical ways to support your body during times of grieving. Share this information with a family or relative so they can see that you have everything you need.

You may feel you cannot eat solid food because you can't swallow, or because your stomach feels as if it won't accept it. Liquids usually go down more easily and can contain high caloric and nutritional ingredients. It is really important that you get something nutritious into your body.

This will make coping with stress easier because you will have more emotional and physical energy. Suggested liquids are: soups, liquid breakfasts, milk shakes, and juices. Alcohol is neither a good source of nutrition nor a reliable form of medication.

Rest is essential. You will need plenty of rest, especially during the days surrounding the funeral. You will be greeting people and will need to be on your feet a fair amount of time. Sit, preferably with your feet up, if you don't absolutely need to be standing. Whenever possible, find time to lie down. The day of the funeral is usually most stressful, so try to surround yourself with all the things that will bring you any degree of comfort and energy.

Do not be surprised if there is a change in your sleep pattern. Some people notice they sleep more, or are not getting what they consider to be a good night's rest at other times. If you have difficulty falling asleep, or find yourself waking up after only a few hours sleep, realize that this is a part of the grieving process, and will pass in time.

Each person comes into a grieving experience with their own set of circumstances and their own residue from life. Because of this, people will go through the process in their own way and at their own speed. Usually, what they are feeling is very much a natural part of the process, but we all tend to worry when we feel physically ill, exceptionally tired, or just not ourselves.

Here are some suggestions that may help you feel more rested even though you are getting sleep:

- ?? Avoid all caffeinated beverages 4-6 hours before your normal bedtime, or longer if you are especially sensitive to caffeine.
- ?? Do not stand when you can sit. Lie down whenever possible.
- ?? Try to avoid sleeping later in the morning, even though you haven't gotten your usual night's rest, to avoid reversing your days and nights.
- ?? Try to keep your regular schedule for going to bed and getting up.
- ?? About an hour before your usual bedtime, take a warm – not hot—bath.
- ?? Just prior to getting into bed, drink a warm beverage such as milk (which is known to have a soothing effect), a mild herbal tea, or soup.
- ?? If you still have difficulty sleeping, or awaken after a short time, read a book or listen to soothing music.

- ?? Consider getting up and sitting in your favorite chair.
- ?? Television viewing is not recommended; it can be more stimulating than restful.
- ?? Most importantly, do not worry about the fact you are awake. Worry tends to make you feel even worse and makes falling asleep more difficult.
- ?? Remain yourself. This is a normal part of the grieving process and will pass with time.
- ?? Don't hesitate to discuss your feelings with your family physician and/or a counselor. They can help you evaluate whether you are having abnormal symptoms, or if you need treatment. Most of all, it helps to talk to someone who can reassure you that it is part of the process of loss, and takes time.

Cynthia Y. Wrentmore, RN

COPING WITH THE HOLIDAYS AFTER A LOSS

After facing the death of a loved one, coping with the holidays can be a major challenge. With Thanksgiving, Christmas, Hannukah and New Year's rapidly approaching, the days are filled with constant reminders. The Holiday season is supposed to be a time of joy and hope, but for the bereaved, it can be a time of added stress, sorrow and heightened pain.

Those who are grieving must realize their own limitations and be gentle with themselves. It is a time to re-evaluate priorities and decide what will be truly meaningful for you and your family this holiday season. Decide what is essential for celebrating the day or season and eliminate what is too stressful. It may mean that you won't be able to do the cooking for the Holiday gathering this year. Often there is a sense of obligation to live up to other's expectations. During family gatherings you may feel others demand a pretense and expect a happy response. We must realize that persons going through the grieving process have limitations. It is essential to re-evaluate these priorities, communicate our needs, and not set unrealistically high expectations of ourselves.

1. Rather than focusing on other's expectations, it is important to do what feels right for you, even if it means letting go of usual obligations and past traditions for this year, and maybe the next. Eliminate what is too painful.
2. Decide what you feel you can handle and what you can't. Communicate these needs to your family and friends.
 - ?? Decide in advance if you want to talk openly about your loved one during the actual Holiday.
 - ?? Holiday dinners, parties and traditions can be handled by someone else in the family, if you feel the responsibility is too much this year.
 - ?? Some families choose to face the Holidays by opting for a completely different environment and going away, rather than staying at home.
3. For those with children in the home, open communication with them is important.
 - ?? Find out what their needs are. Talk with them about what traditions are important to them.
 - ?? Help them to anticipate what this year's Holiday might be like for them and for you, too.
 - ?? Involve them in decision making about how to handle the holidays.
 - ?? Give them choices when appropriate.
4. Make changes if you feel it will make the Holiday more bearable.
 - ?? Have the Holiday dinner at a different time or place.
 - ?? Change the day or time of exchanging presents.
 - ?? Delegate tasks such as decorating the tree, Holiday baking, meal preparation, etc., to extended family.
 - ?? In deciding about Christmas stockings, you may decide to put them all up or not put any up. If you decide to put them up, that special stocking can be used for notes with your thoughts and feelings. This can provide a special opportunity for children to express some of their feelings.

5. Many have found that acknowledging their loss through helping others has added meaning and comfort to their experience of the holiday season.
 - ?? Contributing to a particular charity that would have been meaningful to the loved one.
 - ?? Giving a gift in memory of the loved one.
 - ?? Providing for a needy family.
 - ?? Inviting a guest (foreign student, senior citizen) to share a holiday meal.

6. Find a way to remember your loved one. Add a new ritual or tradition;
 - ?? A visit to the cemetery on the Holiday Eve or during the Holiday itself.
 - ?? A special candle that is lit in memory of your loved one.
 - ?? Choose a particular type of flower as a living memorial.
 - ?? A special Christmas ornament to hang on the tree or crystals to put in the windows.

7. Christmas or Hannukah shopping can be made easier if you have organized a list ahead of time. When you are having a “good day” it’s easier to get things done. Another option would be to delegate any shopping tasks to a close friend or relative. Remember that the most meaningful gifts can be the gift of yourself or something homemade. Set realistic expectations regarding gifts.

8. Holiday cards may seem overwhelming, especially if everyone has not been informed of the death. You might want to enclose a simple funeral card in with Holiday cards. Some families, like to include their loved one’s on the card by signing “In Loving Memory Of”.

These are not rules for how to best handle the Holidays. These are only ideas and suggestions you may choose from in making decisions. Remember to be realistic and set limits as needed. Don’t worry if you break traditions this year. Let your holiday plans allow for a meaningful expression of what the particular Holiday means for you.

Special thanks to Compassionate Friends for some of their ideas included with these suggestions.

RELIGIOUS TRADITIONS AND SPIRITUAL CONCERNS

It is usually advisable to contact your religious/spiritual leader as soon after a bereavement as possible. He/she is experienced and trained in the traditions of your faith as well as serving as an on-going source of support for you and other survivors.

If this is not possible, the hospital has staff chaplains of the Roman Catholic and Protestant traditions available at all times. It may be possible to contact specific denominational leaders from local congregations through the hospital chaplains.

The listing below is not complete, but represents some of the primary concerns at the time of death for major faith traditions:

Protestant	---	Prayers of Commendations
Roman Catholic	--	"Last Rites - Anointing"; Prayers for the Dead
Jewish	--	Traditional preparation of the body; there are two traditional Jewish Funeral Services in the Detroit area: Ira Kaufman Funeral Home - 569-0020 Hebrew Memorial Chapel - 543-1622
Islamic	--	Traditional preparation of the body
Buddhist	--	Traditional preparation of the body
Hindu	--	Traditional preparation of the body

FUNERAL HOMES - WASHTENAW COUNTY AREA

Following is a list of various funeral homes located nearby. All perform services for any faith or race. All have crematory services available. Again, we stress that you choose the funeral home of your own preference.

Ann Arbor

Muehlig Funeral Chapel
663-3375 403 South Fourth Avenue

Nie Funeral Home
971-2345 2400 Carpenter Road

Ypsilanti

Janowiak Funeral Home, Geer-Logan Chapel
482-6000 320 North Washington

Lucille's Funeral Home
482-9889 411 South Adams

Stark Funeral Service - Moore Memorial Chapel
482-4900 101 South Washington

Belleville

David C. Brown Funeral Home
697-4500 460 East Huron River

Pawlus Roberts Brothers Funeral Home
697-9400 209 Main

Brighton

Herrmann funeral Home
229-2905 600 East Main

Keehn Funeral Home
229-9871 706 West Main

Chelsea

Cole Burghardt Funeral Chapel
475-1551 214 East Middle

Staffan-Mitchell Funeral Home
475-1444 124 Park

Dexter

Hosmer Funeral Home
426-4661 3410 Broad

Howell

Lamb Funeral Home - Schnackenberg Chapel
517-546-0100 312 S. Michigan Ave.

MacDonald's Funeral Home
517-546-2800 315 N. Michigan Ave.

Jackson

Charles J. Burden and Son
517-784-3104 1806 E. Michigan Ave.

Desnoyer Funeral Home
517-782-1878 204 N. Blackstone

Horne-Vinson Funeral Chapel
517-782-7144 2590 Spring Arobr Road

S.D. Lauer Funeral Home
517-782-9446 1035 Cooper Street

Patient Montgomery Funeral Home
517-782-0591 406 First Street

Allen's Mortuary
517-784-1200 1608 Francis

Weatherby Funeral Home
517-787-7511 401 Wildwood

Manchester

Jenter Funeral Home
428-8250 302 East Main

Milan

Ochalek-Stark Funeral Home
439-1100 218 East Main

Northville

Casterline Funeral Home
349-0611 122 West Dunlap

Pinckney

Shelters Funeral Home
878-3172 250 Mill

Saline

Robinson Behnmiller Funeral Home
429-9760 301 East Michigan Ave.

South Lyon

Phillips Funeral Home
437-1616 122 West Lake

Stockbridge

Caskey Funeral Home

517-851-7755 424 E. Main

THE FUNERAL IS OVER WHERE DO I GO FROM HERE

FINANCIAL AND LEGAL MATTERS

The event of death automatically results in a transfer of both assets and debts from the deceased to another party, possibly you.

If you choose, there are resources available to help you understand this transfer of assets and responsibilities. They include attorneys, bank trust departments, and estate planning organizations.

Below is an outline of tasks regarding debts and assets which need to be done. You should also refer to a list of ESSENTIAL DOCUMENTS which is part of this series, and ADVICE CONCERNING FINANCIAL DECISIONS.

TRANSFER OF DEBTS AND ASSETS

?? Obtain copies of the death certificate, either from your funeral director or the County Clerk's office in the county where the death took place.

You may call or write to:

Washtenaw County Clerk
Vital Records
P.O. Box 8645
Ann Arbor, MI 48107
(7434) 994-6535

There is an \$10.00 fee for the first copy, \$3.00 for each additional one if requested at the same time the first one is issued. We suggest you first call the above number in order to obtain full instructions regarding how to acquire copies of the death certificate.

?? Notify the attorney and executor of the will. If you do not have a lawyer, the State Bar Association can refer you to an office most appropriate for your legal needs.

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?? Notify insurance companies (i.e., auto, life).

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?? Check all life and casualty insurance and death benefits, including Social Security, credit unions, trade unions, place of employment and fraternal organizations. Inquire about possible incomes from these sources.

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?? Promptly check on all of the deceased's debts and installment payments. Some of these may carry insurance clauses that will cancel future payment. Also, if there will be a delay in meeting any payments, call the creditors and arrange for more time.

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?? Contact your local Social Security Office. Death benefits must be applied for—they are not automatic, and delay will cause some loss of benefit. Call first to inquire about the necessary documents you should bring (see enclosed list of essential documents).

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?? If your loved one worked for the Civil Service Commission, again your benefits must be applied for at any federal agency.

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?? Veteran's benefits are applied for through your nearest Veterans Administration.

