Stepping Stones™
SPECIAL ISSUE

Dear Friend,

The purpose of this Special Issue of our **Stepping Stones Newsletter** *is to help you following your loss.*

In this issue you will find articles from grief and recovery professionals on coping with grief.

Through this newsletter, we hope to help you cope during the next few days and months...until your hurt begins to subside, your strength returns, and your spirits rise.

Lunn Funeral Home

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UNDERSTANDING THE GRIEF PROCESS

by Martha M. Tousley

Grief is a normal yet highly personal response to loss. Neither an illness nor a pathological condition, it is a natural process that, depending on how it is managed and understood, can lead to healing and personal growth.

Grief is extremely powerful. It can catch you totally unprepared, knock you off balance and shake you to the core. It can be painful beyond words -- physically, emotionally, socially and spiritually -- and it can change your life completely. Grief serves to remind you how fragile life is and how vulnerable you are to loss. It can make your present life seem meaningless, and take away your hope for the future.

Understanding the process and knowing what to expect can help you cope. Your pattern of progressing through your grief will be uneven, unpredictable and unique, with no specific time frame. But the more you learn about grief, the better you can cope with it. In the beginning it will seem as if your grief is running you, but in the end, you can learn to run your grief. When you understand what is happening to you and have some idea of what to expect, you will feel more in control of your grief and will be in a better position to take care of yourself, to find your own way through this loss and to begin rebuilding your life.

The worst kind of grief is the grief you're experiencing now. Don't compare your grief with anyone else's, and know that, at this moment, your loss is

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the worst thing that could happen to anyone. Acknowledge that your loss is worthy of grief, and accept that you must endure the very real feelings of sorrow.

Grief work is very hard and takes enormous energy. Much as you may want to do so, there is no way to avoid this grief of yours. You cannot wait it out; you won't get over it quickly, and nobody can do it for you. It's called grief work because finding your way through grief is hard work, and if you put it off, like a messy chore it will sit there waiting to be done. And the longer it waits, the harder it becomes.

Effective mourning is not done alone. Unfortunately, friends and family members may be finished with your grief long before you are finished with your need to talk about it, and unexpressed feelings can become distorted. It is important that you find an understanding, nonjudgmental listener with whom you can openly acknowledge your feelings and experiences, express and work through your pain, and come to terms with your loss. If friends and family aren't as available as you need them to be, or if your need exceeds their capacity to help, consider attending a support group or seeking help from a bereavement counselor.

How grief is expressed varies among individuals. Everyone grieves differently, according to their age, gender, personality, culture, value system, past experience with loss, and available support. Grieving differs among members of the same family, as each person's relationship with and attachment to the deceased family member varies. How you will react to this death depends on how you've responded to other crises in your life; on what was lost when this death happened (not only the life of the person who died, but certain aspects of your own life as well: your way of life; who you were in your relationship with that person and who you planned to be; your hopes and dreams for the future); on who died (spouse, parent, child, sibling, grandparent, relative, friend or other; how you lived together and what that person meant to you); on the person's role in your family; on when the death occurred (at what point in the life cycle: yours as well as that of the person who died); and on how (the circumstances surrounding the death, and how the death occurred).

Certain manifestations of grief are typical, common and normal. Although grief is as individual as you are, some feelings and reactions are universal. Their intensity will vary, and they'll happen in no particular order. You may experience all, some or none of them; they may happen only once or many times, sometimes several years after your loved one's death. Respect your own feelings and reactions. Take time to look, listen, experience and understand them. They are nature's way of getting your attention.

Grief is a lifelong process. While the agonizing pain of loss diminishes in intensity over time, it's never gone completely. It is absolutely normal to feel the aftershock of loss for the rest of your life. Grieving is not a reaction to a single event, like an illness that can be cured and from which you will recover. It's more like a deep wound that eventually heals and closes, but whose terrible scar remains and still can hurt at times.

Death may have ended your loved one's life, but it did not end your relationship. The bond you have will continue and endure throughout your lifetime, depending on how you take your memories and your past with you into the future. Many grievers report maintaining an active connection with their deceased loved ones by talking to them, dreaming about them, sensing their presence or feeling watched over and protected by them. It is normal and healthy to foster these continuing bonds, as you decide how your loved one will be remembered, memorialized and included in your family and community life.

Time does not heal grief. Time is neutral. It is not the passage of time alone that heals. It is what you do with time that matters. Now that this death has happened to you, you must decide what you can do with your grief. Grieving is an active process, not a passive one, and recovery is a choice. Coping with grief involves many courses of action, and as you find your way through this first year of grief, you will learn how to use this grieving time to help you heal yourself.

There is no right or wrong way to do the work of grieving. There is only your way, and you must discover it for yourself. There is no magic formula, no short cut, and no easy way out. Grief is like a long, winding tunnel whose entrance is closed behind you, and the only way out is through.

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HOW CAN I DEAL WITH THE DEATH OF A LOVED ONE?

Bereavement is a powerful, life-changing experience that most people find overwhelming the first time. Although grief is a natural process of human life, most of us are not inherently able to manage it alone. At the same time, others are often unable to provide aid or insight because of discomfort with the situation and the desire to avoid making things worse. The following passage explains how some of our "normal" assumptions about grief may make it more difficult to deal with.

Five Assumptions That May Complicate Grief:

1. Life prepares us for loss. More is learned about loss through experience than through preparation. Living may not provide preparation for survival. Handling grief resulting from the death of a loved one is a process that takes hard work. The fortunate experience of a happy life may not have built a complete foundation for handling loss. Healing is built through perseverance, support and understanding. **The bereaved need others:** ***Find others who are empathetic.***

2. Family and friends will understand. If a spouse dies, children lose a parent, a sibling loses a sibling, a parent loses a child and a friend loses a friend. Only one loses a spouse. Each response is different according to the relationship. Family and friends may not be capable of understanding each other thoroughly. Consider the story of Job's grief in the Bible. Job's wife did not understand his grief. His friends did their best work the first week when they just sat and did not speak. It was when they began to share their judgments of Job and his life that they complicated Job's grief. Allowance must be made so that grief may be experienced and processed over time. **The bereaved need others:** ***Find others who are accepting.***

3. The bereaved should be finished with their grief within one year or something is wrong. During the first year the bereaved will experience one of everything for the first time alone: anniversaries, birthdays, occasions, etc. Therefore grief will last for at least one year. The cliché, "the healing hands of time," does not go far enough to explain what must take place. The key to handling grief is in what work is done over time. It takes time and work to decide what to do and where to go with the new and changed life that is left behind. **The bereaved need others:** ***Find others who are patient.***

4. Along with the end of grief's pain comes the end of the memories. At times, the bereaved may embrace the pain of grief believing it is all they have left. The lingering close bond to the deceased is sometimes thought to maintain the memories while, in fact, just the opposite is true. In learning to let go and live a new and changed life memories tend to come back more clearly. Growth and healing comes in learning to enjoy memories. **The bereaved need others:** ***Find new friends and interests.***

5. The bereaved should grieve alone. After the funeral service is over the bereaved may find themselves alone. They may feel as though they are going crazy, painfully uncertain in their world of thoughts and emotions. The bereaved begin to feel normal again when the experience is shared with others who have lost a loved one. Then, in reaching out, the focus of life becomes forward. **The bereaved need others:** ***Find others who are experienced.***

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Do not stand at my grave and weep

Do not stand at my
grave and weep
I am not there;
I do not sleep.
I am a thousand
winds that blow,
I am the diamond
glints on snow,
I am the sun
on ripened grain,
I am the gentle
autumn rain.
When you awaken in
the morning's hush
I am the swift
uplifting rush
Of quiet birds
in circled flight.
I am the soft stars
that shine at night.
Do not stand at my
grave and cry,
I am not there;
I did not die.

ANONYMOUS

COPING WITH DEATH

Grief is difficult, but it is a necessary process that must be worked through to cope with the death of a loved one. One of the best ways to start the grieving and healing process is to arrange and/or attend a personalized, meaningful funeral. Funerals confirm that death has occurred and allow survivors to gather and share their grief while supporting each other emotionally. Changes within the funeral industry also provide contemporary options for paying tribute to a life lived.

No matter how uncomfortable or how much you think you don't need to, it is important to share tears and talk with others about grief. Grief professionals suggest expressing any anger, guilt, or fear is critical to helping you through the stages of grief. This release helps you accept what has happened and work through your pain.

It is important for children to understand and accept the death as well. Families are often tempted to "protect" children by concealing a death, but should not because the child may hear it from somewhere else and feel worse than if their family had told them.

Suggestions for helping you cope with grief include lightening a heavy schedule while grieving; finding time alone to put things in perspective; and taking care of physical needs by eating well, getting enough sleep, and exercise. Physical activity can help offset depression and provide an outlet for emotional energy as well.

While there is no timetable for grief, if you are not coping well, you should consider asking a clergy person, doctor, or funeral director to suggest a counselor. If nothing else, you may be relieved to discover that they are coping normally. Most funeral directors are also able to refer a self-help group for survivors.

Finally, remember in time, grief will diminish. While your loved one is no longer physically with you, they live on in your heart and in your memories.

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AFTERCARE CHECKLIST

POST FUNERAL SERVICES

Anyone who has experienced the loss of a loved one knows that the grieving process does not end with the funeral. In fact, grief can be most difficult after the funeral when friends and relatives leave. At this point, you are left to carry on with your life. We want to help you during this difficult time in two ways. First, we want you to be aware of the additional services offered to you by us. Second, we provide this guide as a practical aid in settling your loved one's affairs.

ADDITIONAL SERVICES

_____ Receive grief resources and referral listing.

_____ Order cemetery marker or monument.

_____ Receive certified death certificates from the funeral home.

DOCUMENTS NEEDED TO HANDLE AFFAIRS

Call all parties before you visit their offices to see what documents they will need. If you give them original copies of documents, ask for a receipt if you need them back.

_____ Certified Copies of Death Certificates

_____ Social Security Number (Yours and Deceased's)

_____ Veterans Discharge Papers

_____ Marriage Certificates (or Divorce Papers)

_____ Birth Certificates (Yours and Minor Children's)

_____ Deeds and Titles for Real Estate

_____ Automobile Title and Registration

_____ Loan Papers, Contracts, and Account Numbers

_____ Bank, IRA, and Pension Documents

_____ Recent Income Tax Return and W-2 Forms

_____ Will and/or Trust Papers

_____ Stock and Bond Certificates

VETERANS AFFAIRS

_____ Receive flag from the funeral home.

_____ Order veteran's grave marker through the funeral home.

_____ Order veteran's flag case through the funeral home, if desired.

_____ Contact county Veterans Affairs office to make application for veteran's benefits.

_____ Check for and file claim for veteran's life insurance.

_____ Contact American Legion Post, Veterans of Foreign Wars Post, Disabled American Veterans Post, or similar organization to inquire about any possible services or benefits.

AREA COUNTY VETERANS SERVICES OFFICES

It is recommended that you contact your County Veterans Services Office when inquiring about benefits because they handle both state and federal veteran's benefits.

LEGAL AFFAIRS

_____ File deceased's will in Probate Court with the help of an attorney if needed.

_____ Have your attorney update your will and/or trust.

_____ Update jointly-held real estate titles at County Recorder's office in county where real estate is held.

_____ Transfer or update automobile titles at the county Department of Motor Vehicles.

While we hope you find this checklist helpful in settling your affairs, please consult legal counsel.

INSURANCE

_____ File all claims for your life insurance policies.

_____ Check for accidental death benefits. Some insurance policies allow for double indemnity.

_____ Check for insurance benefits on loans and credit cards.

_____ Check for death benefits on homeowners or automobile insurance policies.

_____ Change all beneficiaries on your policies.

_____ Check for group insurance benefits with deceased's employer or human resources department.

_____ Check with your employer about any changes to health insurance coverage for you and your children.

ORGANIZATIONS

_____ Contact labor union and ask about survivor's or life insurance benefits.

_____ Check with fraternal organizations (Masonic Lodge, Knights of Columbus, Lutheran Brotherhood, Moose Lodge, etc.) about any benefits that might be available.

FINANCIAL

_____ Forward all funds to appropriate groups for memorials given in memory of the deceased.

_____ If there is direct deposit of Social Security or pension checks, notify your financial institution.

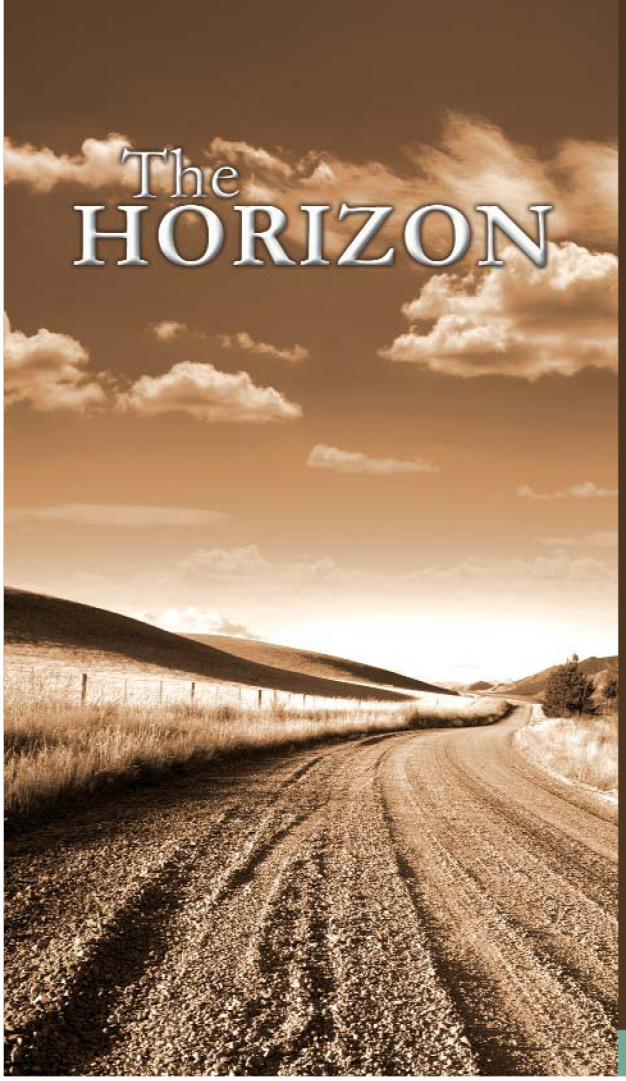
_____ Get copies of all bills as soon as possible (hospital, ambulance, doctor, funeral, cemetery, household, etc.).

_____ Update the ownership of bank accounts, stocks, and bonds. Your bank and/or broker has the forms.

_____ Notify deceased's employer or human resources department and inquire about 401(k), pension, profit sharing, or similar programs to update the programs.

_____ Call Social Security to schedule an appointment.

All deaths are reported to Social Security by the funeral home. If the Social Security Administration has not processed the SSA-721 Statement of Death by Funeral Director, you may need a certified copy of the death certificate. Inquire about eligibility for Lump Sum Death Payment.



Life is eternal, and love is immortal, and death is only a horizon; and a horizon is nothing save the limit of our sight.

Rossiter Worthington Raymond

**I am standing upon the seashore.
A ship at my side spreads her white sails
to the morning breeze and starts for the blue ocean.
She is an object of beauty and strength.
I stand and watch her until at length she hangs
like a speck of white cloud on the horizon,
Just where the sea and the sky come to mingle with one another.
Then someone at my side says: "There, she is gone."
"Gone where?"
Gone from my sight. That is all.
She is just as large in mast and hull and spar
as she was when she left my side,
And she is just as able to bear her load of
living freight to her destined port.
Her diminished size is in me, not in her.
And just at the moment when someone at my side says,
"There, she is gone," there are other eyes watching her coming,
And other voices ready to take up the glad shout:
"Here she comes!"
And that is dying.**

Henry Scott Holland

From Chicken Soup for the Grieving Soul

You don't think you'll live past it and you don't really. The person you were is gone. But the half of you that's still alive wakes up one day and takes over again.

Barbara Kingsolver

We are pleased to continue our tradition of caring through these complimentary issues of *Stepping Stones Newsletter* and our professional staff.

Seymour Memorial
FUNERAL HOME
200 South Cedar Street | Seymour, TX 76380 | (940) 888-3124

For more information regarding prepaid funerals and consumer rights and protections under Texas state law, visit www.prepaidfunerals.state.tx.us.

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