



***Helping
You Get
Through***

ACKNOWLEDGEMENTS

The Londonderry Police Department and the Critical Incident Stress Management Team have printed this publication with the permission of DUNAMAI Ministries of San Diego, CA, in an attempt to provide those who have suffered traumatic loss with the most useful and up-to-date information possible. It is intended for free distribution. The information in this booklet was deemed reliable at the time of printing.

We welcome suggestions and corrections. Please contact us at:

Gerald Goncalo
Chaplain
Londonderry Police Department
Cell: (603) 845-8887
Email: ggoncalo@londonderrynhpd.gov

We would like to thank Joe Davis, Chaplain for the Medical Examiner's Office of San Diego County, and the Executive Director of DUNAMAI Ministries not only for permission to print this booklet but for his guidance and encouragement.

We would also like to thank Dr. Mike MacIntosh and Dr. Mickey Stonier for their help and mentorship over the years.

Finally, we would like to thank retired Chief William Hart and former Town Manager Kevin Smith. They saw the need to support the community of Londonderry and authorized the printing of this publication.

OUR HOPE FOR YOU

The Officers of the Londonderry Police Department respond to many different kinds of deaths and traumatic events. Most of these responses are due to sudden or traumatic circumstances. During these times officers on the scene remain professional and serve those in our community with respect and compassion. Often times when they leave the scene of such an event, knowing they have done all they could do, they wish they could have done more. It is for this reason that this booklet was developed.

This booklet is to serve as a resource to families, directing them where to turn to for help. It offers local resources for emotional and educational support, information, and referral services that will help direct the survivors during this most difficult time. Keep in mind that a sudden and tragic loss often accompanies the need to make very serious decisions while still suffering from shock and disbelief. These decisions may include using services with which you may be unfamiliar and involve matters that you may not have previously considered. It is our hope that this booklet will ease your burden in some small way by providing information that may be helpful to you now and in the coming weeks.

Please take the time to look through this booklet, as in the coming days and weeks you may experience thoughts and feelings that are new to you. However, many are normal reactions for normal people during abnormal circumstances.

As Chaplain for the Londonderry Police Department, I must say that my heart aches for those who are left behind by the sudden death of a loved one. If you are in need of spiritual support during this difficult time, feel free to contact me at (603) 845-8887. Our thoughts and prayers are with you.

Sincerely,

Gerald Goncalo
Chaplain
Londonderry Police Department

TABLE OF CONTENTS

HOPE AS YOU BEGIN TO HEAL.....	5
WHAT CAN YOU EXPECT.....	6
HELPING YOUR CHILDREN.....	7
COMMON REACTIONS OF ADULTS	11
FACTORS AFFECTING YOUR RESPONSE	12
BASIC NEEDS OF THE BEREAVED.....	13
TASKS OF GRIEF	15
SUPPORT GROUPS.....	17
RESOURCES FOR SURVIVORS OF SUICIDE.....	18
RESOURCES	20
LIBRARY RESOURCES	22
FIRST STEPS AFTER DEATH.....	23
FUNERAL CHECKLIST.....	28
HELP FROM THE SCRIPTURES.....	34

HOPE AS YOU BEGIN TO HEAL

The following information may be helpful as you proceed with your grieving process: Remember, there is no timetable for you to grieve and mourn. This process is as individual as you are and is influenced by many things. It is your process and cannot be dictated by those around you, no matter how well intentioned. Since grief follows no set pattern, the following pages are intended to be used as a resource and as a guideline for you. Use what you find helpful and seek the support of caring, loving friends, family, spiritual mentors, and professional counselors to help you through the grieving process.

WHAT CAN YOU EXPECT

Although the grieving process is individual, there are some common grief responses that may be helpful for you to know: These are the normal and expected reactions to your loss. Sometimes it is difficult for others, who are concerned about you, to see these behaviors in you. Show them this booklet to reassure them that what you are experiencing is normal.

- You may sleep a great deal, or be unable to sleep.
- Your appetite may increase or decrease.
- It may be difficult to concentrate, or remember things, or your judgment may be impaired.
- You may lack motivation to get even the most simple daily tasks completed.
- You may be very irritable or “on edge.” You may have the need to tell the story of the death over and over again.
- You may experience unpredictable crying.
- You may be fearful even in situations you are familiar with and previously felt safe.

HELPING YOUR CHILDREN

Common Reactions of Children

Fear and Anxiety • Children are afraid that the trauma will happen again, and that they or their family will be injured or killed. A child's most central fear is that he or she will be left all alone. These fears are very real to a child, even if they seem exaggerated to adults.

“Childish” or Regressive Behavior • Children's fear and anxiety may cause them to act younger than their age. They may begin behavior such as bed-wetting, thumb-sucking, and being very clingy or afraid of strangers. An older child, who has been independent in his or her activities away from the family, may wish to spend more time at home. A child does not want to act immaturely, and may not even realize that he or she is behaving like this, but the anxiety may temporarily disrupt his or her normal, more mature behavior.

Bedtime Problems • Frequently children show their anxiety and fear through having nightmares or being afraid of sleeping alone. They may develop fears of the dark or have difficulty falling or staying asleep at night.

Physical Reactions • Some children have stomach aches, headaches, nausea, eating problems, or other physical symptoms of distress. These can be in response to fear, guilt, anger, or feeling vulnerable to future tragedies.

“Trigger” Responses • Sometimes a child will associate a particular smell, sound, object, or activity with the trauma. Whenever they are exposed to that reminder, excessive anxiety, avoidance, and sometimes physical reactions may follow.

Problems With Thinking • Children of all ages can experience difficulties with concentration. Many find that they are easily distracted and feel somewhat confused and disoriented.

Developmental Reactions Seen in Children

Birth to 2 Years • When children are preverbal and experience a trauma, they do not have words to describe the event or their feelings. They can, however, retain memories of particular sights, sounds, or smells.

- Infants may react to trauma by being irritable, crying more than usual, or wanting to be held and cuddled. As they get older, their play may involve acting out elements of the traumatic event that occurred several years in the past and was seemingly long forgotten.

Preschool — 2 To 6 Years • Preschool children often feel helpless and powerless in the face of an overwhelming event. Because of their age and small size, they lack the ability to protect themselves or others. As a result, they feel intense fear and insecurity.

- Preschoolers cannot grasp the concept of permanent loss. They see consequences as being reversible. In the weeks following a traumatic event, a preschooler's play activities may involve aspects of the event. They may re-enact the accident, earthquake, or fire over and over again.

School Age — 6 to 10 Years • The school-age child has the mental ability to understand the permanence of loss from a trauma. Some children become intensely preoccupied with the details of a traumatic event and want to talk about it continually. This preoccupation can also interfere with a child's concentration at school, and academic performance may decline.

- The maturity of school-age children gives them the ability to understand more complicated issues, and can result in a wide range of reactions, such as guilt, feelings of failure, anger that the event was not prevented, or fantasies of playing rescuer.

Pre-Adolescence to Adolescence — 11 to 18 Years • As children get older, their responses begin to resemble adult reactions to trauma. They may have a combination of some of the more childlike reactions mentioned previously, and in addition, others that seem more consistent with adult reactions.

- Survival of the trauma can be equated with a sense of immortality. A teenager may become involved in dangerous, risk-taking behavior, such as reckless driving or substance abuse. In contrast, a teenager can become fearful of leaving home. Much of adolescence is focused on moving out into the world. After a trauma, the world can seem dangerous and unsafe. A teenager may feel overwhelmed by intense emotions, and yet feel unable to discuss them with family members.



What Can I Do to Help a Child?

Keep family routines • Children benefit from the family routine of meals, activities, and bedtimes being kept as close to normal as possible. This allows a child to feel more security and control. As much as possible, children should stay with people with whom they feel most familiar.

Indulge special needs • Allow a traumatized child to be more dependent on you for a period of time following the trauma. This may involve more holding or hugs than usual, not sleeping alone, having the light left on, returning to a favorite teddy bear or blanket, or permission to be clingy rather than socially outgoing.

Talk about what happened • Children express their feelings in different ways. Some children will be numb, withdrawn, and unable to talk about the event. Others will experience intense spurts of sadness or anger and recognition of what has happened, and other periods of denial when they act as if the event has not occurred. Others will express themselves non-verbally in drawings or play that may be confusing to parents.

Children are often confused about the facts and their feelings: talking can help clarify what they understand and what they need to hear. If you're unsure how to help your children, please seek professional help.



Here are some ideas for talking with a child in your home, classroom, or neighborhood:

- Notice when your child has questions and wants to talk.
- Listen to your child’s feelings and accept them, even if they are different from yours.
- Give honest, simple, and brief answers to your child’s questions.
- Make sure that your child understands your answers and the meaning that you intend.
- Use words or phrases that won’t confuse your child or make the world more frightening (for example, using “sleep” for death can cause a child to be afraid of going to bed; associating the concept of punishment with a disastrous event may cause a child to feel personally threatened).
- Create opportunities for your children to talk with each other about what happened and how they are feeling.
- Be especially loving and supportive; more than anyone else, your child needs you at this time.

COMMON REACTIONS OF ADULTS

Physical • Stomach problems, vomiting, diarrhea, sweating, rapid pulse, numbness, startled reactions, trouble breathing, chest/head pains.

Psychological • Helplessness, powerlessness, hopelessness, sense of injustice, guilt, vulnerable, feeling not yourself, anger, feelings of revenge, depression, sadness, nervousness, frustrations, embarrassment.

Relational • Withdrawing/clinging to others, being demanding of others, changes in sexual activity, breakdown in trust, suspiciousness, fear of others.

Cognitive • Too many thoughts at once, distortion of time, flashbacks, thoughts of suicide/homicide, euphoria or guilt about being alive, confusion.

Behavioral • Moodiness, changes in how you usually act, silence/talkativeness, crying, calmness, hysteria, dangerous/destructive behaviors.

Spiritual • Loss of/clinging to faith, spiritual doubts, withdrawal from spiritual community, despair, questioning of beliefs or meaning of life.

For any physical complaints, it is always important that you consult with a physician and not assume that they are related to what you are experiencing. While all of the reactions above are normal, you may find yourself leaning toward behaviors that are harmful to yourself or others: drug or alcohol abuse, overeating, lashing out. For any behaviors such as these, it is beneficial to see a professional who can guide you through a healthy grief process.

FACTORS AFFECTING YOUR RESPONSE

Many factors affect our responses to any situation: Your responses to this sudden and maybe shocking loss are yours alone. It is best not to compare your responses to those of others as different factors apply to each individual, even when they are grieving the same loss. Some of the factors that contribute to one's responses include:

- Age and developmental stage
- Relationship to the person who died
- Cultural, ethnic, and religious background
- Support the individual has available
- Attitudes of the community to this type of loss

If you find that you are experiencing any thoughts, feelings, or behaviors that you are uncertain about, it is helpful to contact your clergy, a professional grief counselor, or other trusted non-judgmental and experienced professional who can help you in your grieving process.

BASIC NEEDS OF THE BEREAVED

How can friends help...

A balance between companionship and privacy. The bereaved need time to reflect on their feelings as well as time to share their feelings.

An opportunity to express grief without embarrassment or judgment. An emotionally safe environment where the bereaved can open up and express feelings if they choose.

Recognition of the many symptoms that may occur as a result of intense grieving. Loss of sleep, appetite, strength, motivation, and inconsistencies in behavior are all normal after a loss. They resemble that which accompanies a serious illness.

Support and assistance in becoming socially reactivated. Someone who can assist them when they are ready to reenter a social world and someone who respects their need to reenter on their own time schedule. Provide an invitation with a clear indicator that refusal is acceptable.

Special assistance with business and legal matters. Someone to help them think clearly to settle important issues and to plan for the immediate future.

Allow a firm focus on the loss without being made to feel they have a physical or mental illness. It is often hard to watch someone you care about be in crisis or suffer a loss. Remember the gift of your acceptance is special.

Above all, the bereaved may need the opportunity to tell and re-tell their loss experience. An active listener can dramatically facilitate the healing process. Be patient and non-judgmental. Help them to draw their own conclusions. Sharing is healing.



Helpful Suggestions to Ease the Pain

A counselor may help. Your life need not be crippled by your grief, although in the beginning it feels that way. A few sessions with a professionally trained grief counselor can help you resolve any disabling issues (including anger, panic, guilt, despair, revenge, fear, or any other issues that limit your functioning).

Accept the grief. Roll with the waves of grief, do not feel you need to be brave. Take time to cry. This applies to men and women.

Purposeful work. Keeping busy in frantic activity is not helpful, however doing purposeful work that occupies your mind can be helpful.

Take care of your physical needs. Eating well, exercising regularly, and resting periodically can all help restore your body's physical needs.

Join a group with others who are mourning. Your circle of friends may have changed for now, and you will need new friends who understand the experience you have been through.

Postpone major decisions. It is difficult to concentrate and make decisions when we have suffered a loss. Hold off any major decisions until a time when you feel more like yourself.

Keep a journal. If inclined toward writing, keeping a journal will help get your thoughts and feelings out. It also records your progress.

Take advantage of your religious affiliation. Keeping this connection, or if you have been inactive, reconnecting with your faith may be comforting, both in the relationships and in the teachings.

TASKS OF GRIEF

Tasks of grief are like sign posts that can be found along your journey of grief. You will carve your own path on this journey, accomplishing these tasks in your own order and at your own pace. Look at these as tasks, not stages. Tasks mean that you can have all of the feelings you feel, no matter what task you are facing. You can revisit tasks as often as needed or you may visit one of the tasks only momentarily. There is no order in which tasks must be completed and no time limit; they are only guideposts for your journey.

Acknowledging the loss. A natural defense mechanism for human beings is to initially deny the reality of a loss. At some level it is so unreal and at another all too real. You may find yourself searching for your loved one, or seeing them in crowds. This is normal. After some time has passed, you will encounter enough reminders of the loss, and begin to slowly believe that, in fact, your loved one has died. Still, even after weeks, there may be momentary forgetfulness and then finally a slow acceptance.

Understand and begin to make sense of what happened. The death of a loved one changes our lives in many ways. Making sense of the events that led up to the death and the death itself will take time and thought. Through this process your understanding increases as you grasp the full meaning of the loss. There is an emotional and intellectual acceptance about the reality of the loss.

Identify, Experience, Express, And Get Validation For All Reactions To The Loss In Constructive Ways. You may experience a unique spectrum of grief reactions including emotions such as despair, anguish, guilt, relief, and sadness. Grieving fully involves identifying and expressing your thoughts and feelings. There are a variety of ways to express yourself. You may want to talk with a trusted confidante, write in a journal or log, or physically express yourself through exercise or other movement. Healing involves receiving support and acceptance from yourself as well as others through this process.



Commemorate the life that was lived. This task involves reviewing and remembering your loved one in his or her totality. Creating a concrete memorial such as a memory box or website, or sharing memories with trusted friends or family, may be helpful to you. Commemorating includes recalling all aspects of the loved one, those you cherish, those you don't like, and even those aspects you do not miss.

Explore what gives meaning and purpose in life now. A journey into your inner self assists with finding meaning and value. It may be a journey of reflection, questioning, and perhaps resolution. You may reflect on spiritual aspects of your belief system, personal values, and principles. Priorities may change or be reaffirmed as you gain an increased awareness of the paradoxical preciousness and uncertainty of life.

Develop a new self-identity and adapt to life without the deceased. What is your place in the world without your loved one? The question of who you are now can be both challenging and freeing. Your roles, responsibilities, skills, and abilities have changed. Perhaps you have grown and expanded yourself to meet new demands. This task describes your developing interests as well as the possibility of a new relationship with the deceased that goes beyond his or her physical presence. This involves the integration of the memories and spirit of your loved one into yourself, thereby allowing the relationship to continue although in a different format.

Reinvest energy, living and loving in a changing life. This involves shifting your energy from looking backward into the past, to living in the present and planning for the future. Over time you will discover people, activities, and causes in which to invest. You may also experience love in a new way and can find satisfaction in a new, growing, and ever-changing life that is full of meaning and value.

SUPPORT GROUPS

There are many organizations that provide support groups for those who have been impacted by the death of someone in their lives.

Some groups are professionally led and others are led by those who have had similar losses and now are able to give back to those more recently bereaved. All of the groups offer an emotionally safe place to listen, share, or just be with others who have had similar circumstances.

Many groups are provided at no, or low, cost. Most often if a cost is associated, it can be waived due to financial hardship. It may be helpful to inquire about fees when calling to get specific meeting information.

The many helpful groups in New Hampshire are too numerous to list. The New Hampshire Department of Health and Human Services provides a list of grief support resources. New Hampshire 211 also offers a listing of general bereavement support groups. These listings can be found through a simple internet search. These groups and resources may be of interest to you and your family in the days ahead. The Londonderry Police Department does not necessarily endorse the views or information presented on these sites.

RESOURCES FOR SURVIVORS OF SUICIDE

National Helplines

24/7

Compassionate Friends (877) 969-0010
Friends for Survival (800) 646-7322

Websites

Alliance of Hope for Suicide Survivors
www.allianceofhope.org

Compassionate Friends
www.compassionatefriends.org

The *Connect* Program
www.theconnectprogram.org/survivors

Friends for Survival
www.friendsforsurvival.org

Parents, Family, and Friends of Suicide Loss
www.pos-ffos.com

Survivors of Suicide Loss
www.survivorsofsuicide.com



SAVE
Suicide Awareness Voices of Education
www.save.org

American Foundation for Suicide Prevention
www.afsp.org

Centre for Addiction and Mental Health
www.camh.ca

RESOURCES

Samaritans Suicide Hotline (877) 870-4673

The crisis hotlines are available 24 hours a day, seven days a week to anyone who is feeling lonely, depressed, or suicidal.

Veteran Crisis Hotline (800) 273-8255

The Veterans Crisis Line connects Veterans in crisis and their families and friends with qualified, caring Department of Veterans Affairs responders through a confidential toll-free hotline, online chat, or text. Veterans and their loved ones can call www.veteranscrisisline.net

Victim/Witness Services (603) 642-4249 The Rockingham County Attorney's Office has three full-time Victim/Witness Coordinators. The Coordinators work primarily with victims of felonious crimes. They provide information and assistance to people affected by crimes with compassion and professionalism. Coordinators guide victims through the criminal justice process and work to ensure that the victim's rights are protected in accordance with RSA 21-m:8.

Manchester Vet Center

1461 Hooksett Road, Suite B7
Hooksett, NH 03106
Kevin Sullivan Outreach Specialist
(603) 668-7060 or (800) 562-3127
www.vetcenter.va.gov

Grief Share

Orchard Christian Fellowship
136 Pillsbury Road
Londonderry, NH 03053
Pastor Ken Glasier
(603) 425-6231
www.orchardnh.org

Peabody Funeral Homes & Crematorium

Main Office: 15 Birch Street Derry, NH 03038
290 Mammoth Road Londonderry, NH 03053
Phone (603) 432-2801


Home Health & Hospice

Bereavement Services

7 Executive Park Drive Merrimack, NH 03054

(800) 887-5973

www.hhhc.org

New Hampshire State Veterans Cemetery

110 Daniel Webster Highway

Boscawen, NH 03303

(603) 796-2026

Soil Away

Clean-up and Restoration

Office Hours 7:00–5:00 M–F

24 Hour Emergency Service

(603) 641-6555

Bio Tec Emergency Services

Crime Scene Clean Up and Restoration

www.callbiotec.com

(888) 246-9111

Rockingham County Registry of Deeds

Physical Address: 10 Route 125 Brentwood, NH 03833

Mailing Address: P.O. Box 896 Kingston, NH 03848

(603) 642-5526

www.nhdeeds.org

*Note: The resources listed here may be of interest to you and your family in the days ahead. The Londonderry Police Department does not endorse them. They are listed here for your convenience, if needed.

LIBRARY RESOURCES

BOOKS FOR ADULTS

When Your Spouse Dies

Cathleen Curry, Ave Maria Press, 1990

Five Cries of Grief—One Family's Journey to Healing After the Tragic Death of a Son

Merton Strommen and A. Irene Strommen, Augsburg, 1996

When Bad Things Happen to Good People

Harold Kushner, Avon Books

How to Go on Living When Someone You Love Dies

Therese A. Rando, Bantam Books

No Time for Goodbyes: Coping with Sorrow, Anger, and Injustice After A Tragic Death

Janice Harris Lord, Pathfinder Publishing

Psalms in the Holy Bible

CHILDREN'S BOOKS

Tear Soup

Pat Schweibert, Perinatal Loss

Someone Special Died

Joan Singleton Prestine

Sad Isn't Bad: A Good Grief Guidebook for Kids Dealing with Loss

Michaelene Mundy

Straight Talk About Death for Teenagers

Earl A Grollman

BOOKS FOR PARENTS OF GRIEVING CHILDREN

A Child's View of Grief

Alan D. Wolfelt

Talking About Death: A Dialogue Between Parent and Child

Earl A. Grollman

FIRST STEPS AFTER DEATH

Social Security • Most funeral directors will do this for you as part of their service. If you want to verify that this has been done, call (800)772-1213. You will need to have the decedent's full legal name and Social Security number. If the Social Security check is deposited electronically, notify the bank and the Social Security Administration will withdraw it electronically from the account. Social Security benefits may include a one-time benefit of \$255 to the surviving spouse or dependent children.

Veterans Benefits • You may contact the Veterans Affairs Office. For nationwide information and claims assistance, call (800) 827-1000. Regional Office, 275 Chestnut Street, Room 215, Manchester, NH 03101 (603) 624-9230 NH Toll Free (800) 622-9230.

IRS • The surviving spouse or family member has to file the decedent's final state and federal income tax returns. That return will serve as notice of death to the IRS. Leave a bank account open with the decedent's name on it if there will be a refund due. When filling out the claim form, you should have the following information available:

- The policy number(s) and face amounts
- The full name and address of the deceased
- His/her occupation and last date worked
- His/her date and place of birth and the source of birth information
- Date, place, and cause of death
- Claimant's name, age, address, and Social Security number

Credit Card Companies • Find out if the decedent had credit card insurance. If so, the balance has been paid off. You should also destroy all the decedent's credit cards. If it is a joint account, close the account and open a new account in one name only. Contact credit card companies to notify them of the death. Some credit cards and charge accounts include a life insurance policy. They may want a certified copy of the death certificate. If the card is held jointly, find out what documentation is required to change cards into the survivor's name. Ask the credit bureau to assist you in transferring your spouse's credit into your name. They may also be able to assist you in determining any outstanding obligations of the deceased.



Automobile Insurance • Let the auto insurance company know of the decedent's death. If you are a surviving spouse, check about continuing coverage for yourself.

Homeowner's Insurance • Make sure there is sufficient coverage. If the property will be vacant, consider adding vandalism coverage. When the property is sold or transferred to a new owner, the policy should be canceled.

Life Insurance • Locate the policy and notify the company of the decedent's death. Find out from the company what kind of documents they need in order to issue a check. Most companies will need the original policy and a certified copy of the death certificate. If the living trust was the beneficiary, they may need a copy of the trust. Send the original policy by certified mail and make a copy of the policy before sending it. If you can't locate the policy, but suspect there is one in existence, contact the American Council of Life Insurance, Policy Search, 1000 Pennsylvania Ave. N.W., Washington, D.C. 20224.

When filling out the claim form, you should have the following information available:

- The policy number(s) and face amounts
- The full name and address of the deceased
- His/her date and place of birth and the source of birth information
- His/her occupation and last date worked
- Date, place, and cause of death
- Claimant's name, age, address, and social security number

NOTE: If a company requests a certified copy of the death certificate, but is not providing you with a benefit, allow the company to pay for their own certified copy. However, your life insurance company may require that you provide them with a certified copy of the death certificate. A health insurance company just needs to stop coverage and may not need an official document. Allow them to obtain their own certified copy of the death certificate if they require one.



Medicare • If the decedent was insured under Medicare, you do not need to notify them. If you want to find out which costs were covered, get the publication “Medicare and You” from the Medicare website at www.medicare.gov.

Beneficiaries • If the decedent was named as a beneficiary on your life insurance, retirement plans, or bank accounts, then you should contact the various institutions to change the beneficiary.

Financial Records • It would be of benefit if the decedent might have prepared a comprehensive list of accounts and assets. Usually such a list is not available but always check to see if one is on hand. Look around the home and don't forget to check the computer.

Federal Tax Records • To file the decedent's final tax return, it is helpful to have the past three years' tax returns. If they are not in the home, determine if an accountant prepared them. If not, you can get them directly from the IRS if you are an executor of the estate or trustee of the trust. You will need IRS form 56 to establish your fiduciary capacity and form 4506 to request a copy of the tax return. The forms are available by calling (800) 829-1040 or on the Internet at www.irs.gov/forms. In general, the final individual income tax return of a decedent is prepared and filed in the same manner as when they were alive. All income up to the date of death must be reported, and all credits and deductions to which the decedent is entitled may be claimed. File the return using Form 1040 or, if the decedent qualifies, one of the simpler forms in the 1040 series (Forms 1040-A or 1040-EZ). More information is available in the Form 1040 Instructions, in Publication 17, Your Federal Income Tax, and in IRS Publication 559, Survivors, Executors, and Administrators.

Financial Documents • Locate bank and brokerage statements, passbooks, stock certificates, and insurance. Change over all bank accounts and remove the decedent's name from those accounts; you may need a copy of the death certificate for this. Contact all sources of retirement funds that the deceased was receiving and apply for any benefits that are due to you. You may need a certified copy of the death certificate for this.



Real Property Documents • Find deeds to all real property. If you can't find them at home, check for a safe deposit box. If they aren't there, locate a property tax bill and contact the Town Clerk to request a copy of the deed.

Automobile Documents • In the event of the death of the vehicle owner, the title is often transferred to the heirs or someone else identified in the owner's will. The procedures and fees for this type of transfer are similar to those when purchasing a vehicle. It is important to determine how the estate of the deceased has been settled by the heir(s). In some cases, the heirs may need to complete certain forms, and provide copies of the death certificate, court certificate (if applicable), and the will (or a notarized statement of its contents), if there is one. For more information on title transfers following the death of a vehicle owner, contact the Title Bureau or your local town clerk.

Safe Deposit Box • Anyone who has possession of the key to a safe deposit box, along with a death certificate and proper identification, may enter the box for the purposes of obtaining the will, any trust documents, or burial instructions.

Will or Trust • Check the safe deposit box first. If nothing is there, try to locate the decedent's attorney. A copy can be used if the original is lost or destroyed.

Monitor the Mail • Some statements are sent quarterly or annually. These may alert you to accounts for which the decedent had no record.

Financial Institution • Contact any financial institution where the deceased had a loan and inform them of the death. They will be able to inform you if the loan was covered by credit life and what needs to be done to file the appropriate claim. A death certificate is often required.



Change All Utilities From the Decedent's Name • It is a good idea to use only your first initial and last name when listing your name in the phone book. This will help avert any unwanted or prank calls. Many, if not all of these accounts, should be placed in a joint account with another family member to help in processing future estates.

Review Your Own Insurance Needs • Often, these needs can change after the death of a family member or other loved one. Good organization of your own insurance information can aid survivors at the time this information is needed.

Large Estate • If you have a large estate, you may want to consult an attorney. If you use an attorney, you will have to pay for his/her services; however, the help you receive may be invaluable.

Keep Extra Copies of the Death Certificate • Your income tax returns may require a copy of the death certificate when you file.

Gather All of the Bills • Make sure you are aware of all the credit obligations of the deceased. Many installment loans, service contracts, and credit card accounts are covered by credit life insurance, which pay off the account balance in the event of the death of the customer.

FUNERAL CHECKLIST

When planning a funeral, try not to do everything yourself. Call on a family member or friend to help you make the following arrangements.

Notify

- Doctor
- Coroner
- Clergy
- Funeral home
 - They will help coordinate arrangements with cemetery or memorial park.
 - They will prepare the Social Security Form and see that the number is retired.
 - They will assist in determining the number of death certificates you will need and will order them.
- Relatives and friends
- Pallbearers
- Insurance Agents
- Banks
- Unions and Fraternal Organizations

Select

- Funeral service
- Cemetery property
- Casket/Urn
- Vault or outer container
- Clothing
- Flowers
- Music
- Folder handout
- Transportation
- Time and place for visitation
- Time and place for funeral

Provide

Vital statistics about the deceased:

- Birth date and place
- Father's name
- Mother's name
- Social Security Number
- Veteran's Discharge or Claim Number
- Education
- Marital status
- Survivors

Obituary Information

(The funeral home will normally write the article and submit it to the newspaper)

- Age
- Place of birth
- Cause of death
- Occupation
- College degrees
- Memberships held
- Military service
- Outstanding work
- List of survivors in immediate family
- Give time and place of services
- Charities for memorial contributions
- Addresses of all people who must be notified
- Arrangements for out-of-town visitors

In Addition

You will want to...

- Find someone to help answer sympathetic phone calls, cards, and letters, as well as greet friends and relatives when they call.
- Decide appropriate memorial to which gifts may be made (such as church, hospice, etc.).
- Prepare a list of distant persons to be notified by letter or printed notice and decide which to send.
- Locate the will and notify his/her lawyer and executor.
- Check carefully all life and casualty insurance and death benefits including social security, credit union, fraternal, and military.
- Check promptly on all debts and installment payments, including credit cards. Some carry insurance clauses that cancel balances upon death.
- Notify utility companies, the landlord, and tell the post office where to send mail (if the deceased was living alone).

Helpful Community Resources Londonderry, NH

If you are a resident who is experiencing a crisis, have questions, or in need of help to maintain your basic needs such as heat, food, or money for medication; please call Community Health Services at 603-425-2545. (An application is required.)

211nh – Referral Center	https://www.211nh.org Dial 211 from anywhere in NH and they will refer you to the appropriate agency for help.
CART-RIDES	603-434-3569 http://www.mtabus.org/ Low cost, curb to curb transport.
Community Caregivers	603-432-0877 Friendly visiting, loaned medical equipment and transportation to qualifying individuals.
Domestic Violence Support	603-668-2299 crisis line 24/7. http://www.ywcanh.org
Elliot Health System	603-669-5300 Full service community hospital.
Fuel Assistance	1-800-322-1073 New applications accepted in September.
Mental Health Center of Manchester	603-668-4111
NH Legal Assistance	1-800-562-3174

Parkland Medical Center	603-432-1500 Full service community hospital.
Rockingham Meals on Wheels	603-679-2201 Meal delivery for seniors and home-bound individuals.
Salvation Army Food Pantry	603-434-7790 Free bread and produce every Tuesday from 9am-11am. Full food pantry on the 3 rd Tuesday of the month, 9am-11am.
St. Jude Food Pantry	Contact Kay Doyle at 603-434-1827 to set up an appointment.
Substance Abuse Information	1-844-711-HELP (4357) http://www.keystonehall.org
The Moore Center, Manchester	603-206-2700 http://www.moorecenter.org Social services organization.
WIC Nutrition Program	1-800-256-9880 Pregnant women, and children 5 y/o and younger.

HELP FROM THE SCRIPTURES

ANXIETY

Is relieved through prayer..... Philippians 4:6-7

Remember God cares for you 1Peter 5:7

COMFORT

Jesus, the Good Shepherd Psalm 23

He will never forsake you Hebrews 13:5-6

DISCOURAGEMENT

Don't give up Galatians 6:9

God will help and strengthen Isaiah 41:10

EMPTINESS

Christ can satisfy..... Psalm 107:8-9

He will fulfill your desires..... Psalm 37:4-5

FORGIVENESS

Forgiveness and cleansing promised Psalm 32:5

1John 1:9



HELP FROM THE SCRIPTURES

GUILT

No CondemnationRomans 8:1

No sin too great..... Isaiah 1:18

LONELINESS

His presence promisedHebrews 13:5-6

In His presence is JoyPsalm 16:11

VICTORY

Is in ChristPhilippians 4:13

Your Inner resource 1 John 4:4

Seek God's help 1 Corinthians 10:13

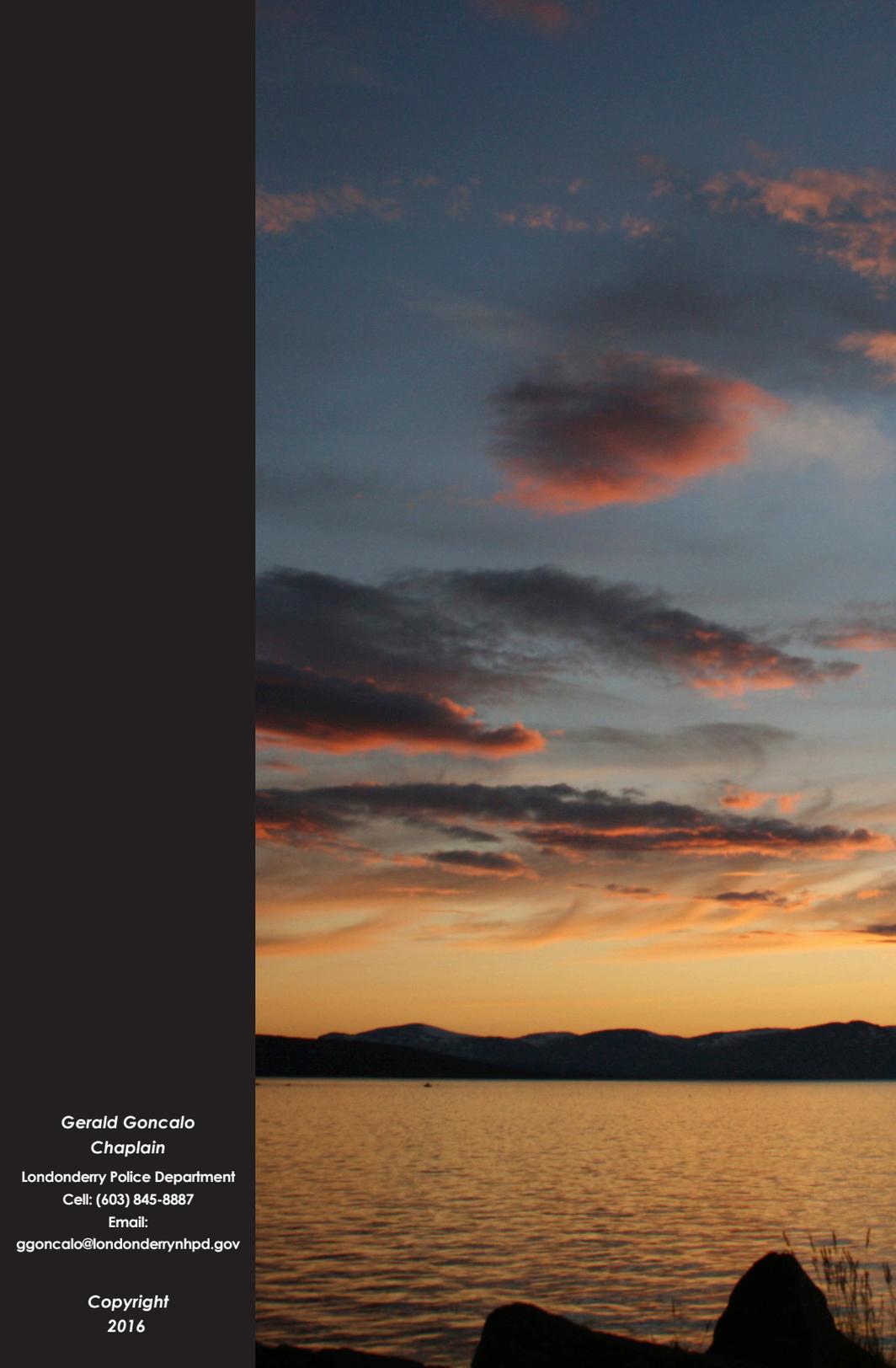
WORRY

God will providePhilippians 4:19

Have faith in Him.....Romans 4:20-21

Claim His promises 1 John 5:14-15





Gerald Goncalo
Chaplain

Londonderry Police Department

Cell: (603) 845-8887

Email:

ggoncalo@londonderrynhpd.gov

Copyright
2016