

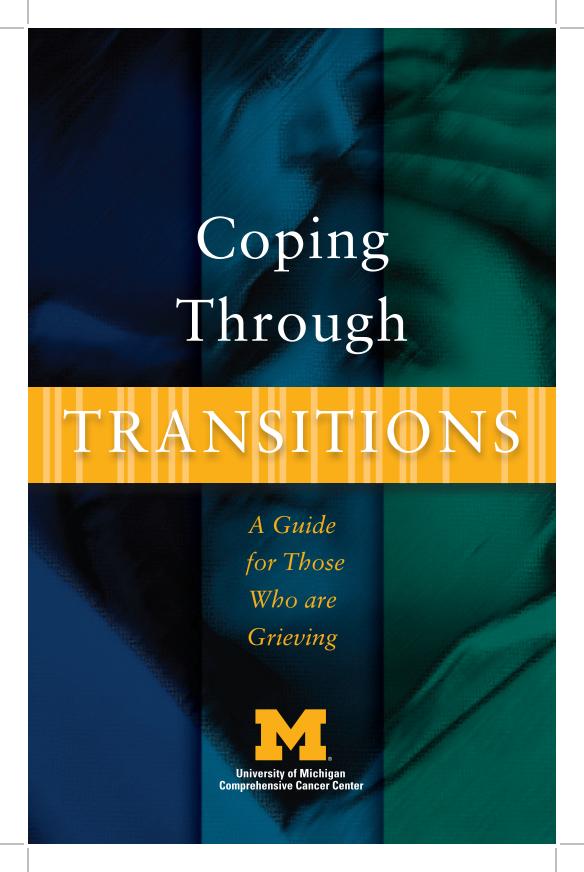


The University of Michigan Comprehensive Cancer Center Grief and Loss Program is committed to providing care for bereaved families.

For more information or further assistance, please call

734-615-4012

or visit our website http://www.cancer.med.umich.edu/



What to Expect	2
Working through Crist	5
Working through Grief	<i>5</i>
Signs of healthy grief	
Signs of unhealthy grief	δ
Seeking help	9
Helping Children with Grief	10
Young children	
Older children and teens	15
E. I. D.G. W.	
Finding a Different Way:	4.7
Complementary Therapies	1/
Body Work	
Guided Imagery	
Art and Music	
Writing	19
Planning for Special Times of the Year	20
Honoring the Memory of your Loved One.	24
Your Financial Well-Being	26
Within the First Days	27
Within the First Month	
Within the First Six Months	
Within the First Year	
The state of the s	
Resources	32

This guide was made possible by financial support from the Coach Carr Cancer Fund.

# When someone close to you dies, the tides of grief that follow may feel overwhelming.



This guide won't tell you how to mourn.

No two people react the same way,
and there is no "right" way to feel
during this difficult time.

Instead, think of this information as a general guide based on the experiences of others.

Use it to help navigate through difficult times—
like holidays and birthdays—
and to help keep track of necessary logistical
details that might seem insignificant
in relation to your loss.

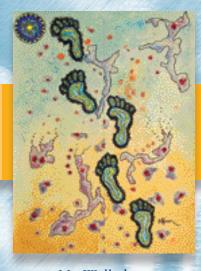
Grieving is not about forgetting.

It's about finding a way to live the life that your loved ones would want for you—

a full life that continues to be influenced and shaped by ones you hold dear,

even after their deaths.





My Walkabout Pen & Ink/Watercolor by Jim Niesen Grief is not a forward moving process. It involves coping with difficult emotions as you move through initial feelings of shock and denial to eventually accepting a new normal. As you face different tasks, called "transitions," you may get stuck for a while, you may move forward to face others, or you may have to go back and face the same tasks more than once. This is normal. People don't progress through grief in any one direction or on any set timetable.

# You will slowly work through the pain, and it will lessen.

One way to view grief is to look at it as a group of transitions that you may face. These include the following:

- The first transition is usually accepting that your loved one is gone.
- Another transition is working through the emotions and pain of grief. Remember the old saying: "There's no way around grief; you must go through it to come out of it." If you allow yourself to feel the deep pain of grief, you will slowly work through that pain and it will lessen.

- Adjusting to being without your loved one is a third transition. There will never be a substitute for him or her, but you will learn to live with this loss. Decisions will need to be made about how to meet the responsibilities this person had. This adjustment will be different for each person in the family.
- Last, you will need to find an emotional place for your loved one that allows you to continue to live with a "new normal." You still will feel a connection with them but you will be able to invest in other relationships as well. Although this gets easier with time, it does not

These transitions do not occur overnight.

They take time — several months, even years.

mean that you love the deceased any less or that you will (or should) forget them.

These transitions do not occur overnight. They take time—several months, even years. Remember, you may move through these emotional transitions in any order, repeat them or continue to work on them.

Use this guide as you move through these transitions. Inside these pages are tools, helpful resources and ways to recognize when you need help. Remember you are not alone in your grief. Reach out to those around you or contact the University of Michigan Comprehensive Cancer Center Grief and Loss Program at 734-615-4012.

# Working Through Grief



Sunflower I, Healing Light
Watercolor
by Sandi Riggs

No two people—even close family members—cope with loss the same way. Don't rush. Be patient with yourself and others who expect you to "get over it." You will never really get over it, but you will come to terms with this death over time.

### TIPS

- Let others help you—and ask for help when you need it.
- Maintain a pattern for eating, waking and going to sleep.
   Keep routines consistent, especially for children.
- Share the burden; talk to people about what you are

# Have patience and continue to talk to friends, family or professionals about your feelings.

**going through.** If necessary, seek professional advice or help from a member of the clergy.

- Try to eat and drink things that are healthy for you.
- Avoid taking medications unless prescribed by your physician. Never take medications prescribed for others.
- Prepare yourself for times in the future when grief may surprise you. It's not unusual for the first year of anniversaries and events to go by in a blur. For some, grief wells up unexpectedly in the second year. Have patience and continue to talk to friends, family or professionals about your feelings.

### LEARNING THE SIGNS OF HEALTHY & UNHEALTHY GRIEF

Grieving is a painful process. As you work through what the loss of your loved one means to you, it can sometimes be difficult to know what kinds of emotions to expect. Here's a guide to help you identify what's healthy and what's not.

# SIGNS OF HEALTHY GRIEF

• Accepting the reality of your loss—not forgetting, but holding your loved one in a new place in your heart and mind.



Denial of Sleep Colored Pencil by Jim Niesen

- Venting your feelings to someone you trust, whether it's family, friends, a professional counselor or a clergy member. For some, it's natural to hide feelings. Talking with a professional does not mean that you are weak or abnormal.
- Asking questions during the grieving process to make sense of your loss.
- Giving yourself permission and time to grieve.

### SIGNS OF GRIEF THAT MAY BECOME UNHEALTHY

The following list includes a range of emotions and behaviors that people who are grieving may experience as a part of normal grief. However, these feelings should lessen with time. If these feelings persist, become more exaggerated, cause health problems or interfere with daily life, please seek professional help.

 Emotional Feelings: sadness, anger, anxiety, guilt, fear, flashbacks, loneliness, denial, irritability, longing, yearning, meaninglessness, vulnerability

If these feelings persist, become more exaggerated, cause health problems or interfere with daily life, please seek professional help.

- Physical Symptoms: fatigue, flare-ups of chronic conditions, crying, empty feeling, sleeping problems, eating problems
- Social Feelings: feeling like a fifth wheel, not wanting to go to events, needing to avoid places, lack of initiative or interest, feeling overly sensitive, acting dependent on others, having no interest in activities that used to be pleasurable

■ Behaviors: withdrawal, staying in bed, dreaming of the deceased, slowed thinking, not caring about personal appearance, not moving, not wanting to move the deceased's possessions

### SEEKING HELP

Again, many of these feelings are common and should be expected while you are mourning. But if they don't get better over time, please seek help. Likewise, if you have any thoughts of suicide, get professional help immediately.



Hope Boat
Colored Pencil
by a Cancer Patient

Crisis and psychiatric emergency support is available in the University of Michigan Health System Psychiatric Emergency Room at 734-936-5900. For other support, please refer to the Coping Through Transitions Resources section.

# Helping Children with Grief



The Bomb...
Watercolor
by a Cancer Patient

Children follow the cues of those around them. Providing a supportive environment where parents and caregivers openly cry, talk about their grief and express their frustration help children understand that it's OK for them to feel this way too. Mourning as a family gives children a sense of security and provides an outlet for their feelings.

Try to keep in mind that children cannot carry the same burden or pain as an adult. Balance the sharing of sad feelings with more pleasant activities. Be sure to let your children know how much they are valued.

Address fears your children may have about their own deaths or about the deaths of other family members.

### TIPS

- Set a time to explain what has happened. Choose a time when you are emotionally ready. Be honest and give accurate information. Address fears that your children may have about their own deaths or about the deaths of other family members. Help them understand death is a normal part of life.
- It's OK for your children to see you cry.
   Crying together can be good for all of you.

- Use simple terms to describe the situation to young children. Relate the situation to something they understand or use examples in nature your child can see.
- Let your children speak openly and share their feelings.
   Encourage questions.
- When you speak about death, refer to it as "death." Don't use terms that can be confusing or equate it with sleeping or sickness. Make sure your child understands that the person died because his or her body stopped working.
- Discuss what happens after death. Make sure your child understands the body doesn't function anymore. Use this as an opportunity to share your spiritual beliefs about what happens after death.
- Don't exclude children from the funeral. Explain what takes place at a funeral. Allow for questions and discussion. Encourage but don't force children to attend. This can be an opportunity to help your child say goodbye. Provide your children with opportunities to be involved in mourning activities; this will help foster a sense of control that's often lacking after the death of a loved one.
- Disarm fears and guilt: Death is nobody's fault.
   Talk to your children about this directly to make sure they are not feeling unspoken guilt.

- Gather memories together. Talk together about the good times. Consider having your child write a letter or draw a picture to help say goodbye. Give your child a picture or a memento.
- Stick to routines. Routines foster a sense of security and consistency for children. Regular morning or evening rituals, such as reading a book or eating breakfast together, will provide stability for your children.

### FOR YOUNG CHILDREN

Although it's tempting to shelter young children from the pain of grieving, it will be even harder to recover emotionally if the death is not explained. Use simple terms your children can understand and encourage them to ask questions. Let them know that you will try to help them find answers, even though no one fully understands death. The following is a list of questions younger children may ask. Consider asking your child to repeat your answers back to you so you are sure your child understands.

■ Is death like sleeping? Children who are told death is like sleeping may develop fears about falling asleep. Explain to your child that when you sleep, your body still works: You breathe, your heart beats and you dream. When a person is dead, the body doesn't work anymore.

- Why did they have to die? Explain that the person got very sick and that his or her body wasn't strong enough anymore to fight off the sickness, so it stopped working. Assure your children that if they get the flu, their bodies still work well and will be able to fight off the infection. Explain that most people get better when they are sick.
- Will you die? Will I die? Children look for reassurance. Let your children know that most people live for a long time. It may also be a good idea to explain who would take care of them if you did die.
- Did I do something bad to cause the death?

  A child may remember a fight with the brother, sister or parent who died. They may have even said, "I wish you were dead" or been jealous of the attention the deceased was getting in the time before his or her death. Reassure your child that nothing they did caused the death to happen.
- When will they come back? "Forever" is not easy for young children to understand. Young children may need to be told several times that this person won't be back. With time and ongoing support, your child will come to terms with this loss.

• Why did God let this happen? Answer these types of questions according to your own faith and consider seeking counsel of clergy. It's OK to let your children know you don't have answers for everything. Keep in mind that it may be best to avoid suggesting that the deceased was "taken" by a higher power; some children may fear they will be taken away, too.

# FOR OLDER CHILDREN AND TEENAGERS

Teenagers are already working through the changes of adolescence. The way teenagers grieve—and the support they need—depends on their emotional and physical maturity, past experiences and family make-up. Keep these tips in mind to help your teenager get through this difficult time:

- Be sensitive to challenges your children already face.
   Puberty and hormonal changes can color a teenager's perception of a stressful event.
- Address concerns your kids have about how the household will continue to function. Talk as a family about how roles may change within a family. This is especially important if a parent has died.

- Don't try to direct grief. Teenagers tend to respond better to adults who choose to be companions in their grief. Be aware of your own issues and get help for yourself or your teen if you need it.
- Don't forget kids away at college. College kids may feel very alone after a death in the family. Keep in close contact to provide support while your kids are away at school. Encourage them to seek out campus counseling or support groups offered by the university for additional help.

# Give your kids plenty of opportunities to talk about how they feel.

■ Keep talking. Give your kids plenty of opportunities to talk about how they feel. Bereavement can be a stressful time and may cause past conflicts to flare. It's crucial to talk about shared losses and to support each other.

# Finding a Different Way:

Untitled
Ink & Chalk Pastel
by a Cancer Patient



Complementary
Therapies

Coping with the rush of feelings that the death of a loved one brings may feel impossible to express. It may be helpful to consider complementary therapies to find a different way to work through your grief. The U-M Comprehensive Cancer Center offers a range of options to bereaved families; other resources are listed in the back of this folder. Think about which therapies mesh with your needs and interests.

## Body Work

Yoga, tai chi, massage and reflexology may help ease physical symptoms brought on by stress and bottled-up emotions. These activities provide a physical outlet and can help to connect the mind and body in working through grief.

Writing in a journal to express thoughts and feelings can help ease the pressure of grief.

# Guided Imagery

This is a technique that combines visualization and relaxation to combat anxiety, pain and persistent thoughts and fears. Studies have shown that it lowers blood pressure, decreases stress hormones, enhances sleep and boosts the immune system. Sessions can be adapted to all ages.

# Art and Music

Art therapy and music therapy aid in finding creative outlets for feelings and emotions that are too difficult to express in words. No experience with art or music is required. Both adults and children find comfort through these therapies.

# Writing

Writing in a journal to express thoughts and feelings can help ease the pressure of grief. Keeping a journal informally or working through structured workshops may be helpful.



Tissue Paper Collage
Created in an Art Therapy session
by a Cancer Patient

For more information on therapies offered through the Cancer Center, please call **734-615-4012**.

# Planning for



*Untitled*Watercolor by a Cancer Patient

# Special Times of the Year

No matter how well prepared you try to be, you may find yourself blindsided with grief, particularly during the first year without your loved one. Holidays and anniversaries may be difficult. Think about altering traditions if they are too painful in the absence of a family member. Here are some tips to cope.

Decide what you can handle comfortably and then let your family and friends know. Consider whether you'd like to talk about the death openly; whether you'd prefer someone else take on traditional tasks, such as the family dinner; or whether you will stay home for the holidays or get away to someplace new.

# Give yourself permission to do things differently.

- Change can make things less painful; give yourself permission to do things differently. For example, let others take over holiday tasks, attend a new place of worship, celebrate in someone else's home or have dinner at a different time.
- Find comfort in helping others.
  Donate the money you would have spent on the deceased's gifts to a charity—consider a cause important to your loved one—or adopt a needy family for the holidays.

# ■ Don't wear yourself out.

Plan shopping trips ahead of time or consider online or catalog shopping. If an annual activity sounds overwhelming, skip it.

# Find a way to honor the person who has died.

Consider ways you can memorialize your loved one to acknowledge their absence. For example, display a photo, light a special candle, or make a toast.

# Allow yourself to cry.

Holidays bring up many emotions—happy and sad. Don't push them aside.

# Pamper yourself.

Be determined to take time out to do something that's comforting to you.

# QUESTIONS TO ASK YOURSELF WHEN PLANNING ANNUAL CELEBRATIONS

- Have I talked about this with other family members?
- Do I really enjoy doing this?
- Do other family members really enjoy this?
- Is this a task that can be shared by others?
- What can I give up or do differently this year to make it easier?

# Honoring the Memory



Faith
Colored Pencil by a Cancer Patient

of Your Loved One Finding ways to hold the memory of your loved one close to you is important. The anniversary of the date your loved one died may be difficult for you and your family; other bereaved families have found comfort in planning for the day. Also consider using the suggestions below for times throughout the year—whether it's a birthday or just a day when you particularly miss the person you lost.

- Visit the gravesite.
- Burn a special candle to acknowledge your loved one's absence.

# Do something that you and your loved one enjoyed.

- Create a place to remember. Decorate a shadow box or small chest with photos and drawings or use it as a place to keep written stories or mementos. Involve your children in making this special place.
- Write a tribute to the person who died.
- Plant a favorite perennial in your yard so that you can remember the person you lost each time it blooms.
- Do something that you and your loved one enjoyed even mundane things like going for a walk or to a movie.





Healing Hands
Colored Pencil on Black Paper
by a Cancer Patient

The initial hours and days after the death of a loved one will be hectic and confusing. During this difficult time, it's important to gather around you the people you trust to help manage the details. Funeral directors are a valuable resource for information; by law, they cannot charge a fee for information services. Learn what options are available to you for cemeteries, memorial services or anatomical donation. Use this information to decide what's best for you and your family.

The following information is intended to help guide you through the financial matters that require your attention

During this difficult time, it's important to gather around you the people you trust to help manage the details.

following a family member's death. Not everything on this list will apply in your situation, but use it as a guide to gather the items you may need for future planning. Although it will be difficult to focus on these matters, ask those you trust to help you handle them to ensure your family's future well-being.

# WITHIN THE FIRST DAYS:

Locate a copy of the will. The will usually names the executor or the person responsible for carrying out the terms of the will. If no executor is named or a will is not available, seek legal counsel.

- Look for a letter of instruction from the deceased, which is sometimes kept with the will.
- Look for records of funeral arrangements.
- Obtain death certificates from your funeral director or county health department. You will need as many as 12 certified copies, which can be ordered from the county clerk's office. A certified death certificate may be required when you apply for benefits.
- Locate any cemetery plot deed(s) that may have been purchased.
- Locate any safe deposit boxes and keys.
- If the deceased was a veteran, locate any Veteran Administration paperwork including discharge papers, benefit information and claim numbers. There may be some financial assistance with funeral, burial plot or other death benefits.

### WITHIN THE FIRST MONTH:

- Contact a lawyer or accountant if you think you will need help with the financial or legal aspects of settling the estate.
- Determine whether probate is necessary for dealing with the estate. Probate procedures can be complex, depending on the size of the estate and the claims against it, so an attorney may be helpful.

- Locate important papers and certificates within the first month, including:
  - Trust papers
  - Birth certificates of the deceased, spouse and dependents, which are available at either the state or county public records offices where the person was born.
  - Marriage certificate, which is available from the county clerk where the marriage license was issued
  - Social security numbers of the deceased, spouse and dependents. Contact your Social Security office to find out if you are eligible for new benefits. Social Security benefits are not automatically paid out after death. You must apply for these benefits
  - □ Armed service discharge papers
  - □ Divorce/separation papers
  - □ Driver's license number
  - Bank/credit union statements and account numbers for savings/checking account(s)
  - □ Tax forms and W-2 statements from previous years
  - Credit card statements and account numbers.

### ■ Locate insurance and benefit documents, including:

- ☐ Medical insurance papers and policy number(s)
- ☐ Life insurance papers and policy number(s)
- ☐ Car insurance papers and policy number(s)
- □ Car title(s) and car registration certificate(s)
- Homeowner's or renter's insurance and policy number(s)
- ☐ Make a list of assets: property or real estate deed(s), mortgage papers, retirement funds or annuity

- papers, other pension funds, IRAs, Keoughs, stocks and/or bond certificates and statements, appraisal papers for valuables
- Labor union, fraternal or professional organization benefit papers, Veterans Affairs benefits and claim numbers
- Write a formal letter to your family member's employer, union or any other professional organizations connected with your loved one. Many of these organizations have insurance policies from which you may receive benefits. Organizations may need a statement of claim and a death certificate before a surviving spouse can receive benefits.
- Notify insurance companies in writing of his or her death.
- Inquire about any 401(k), pension or company stock benefits.
  - Change name on stocks and bonds.
- Notify Medicare of death and change in status.
- Arrange for family medical benefits to continue.
- Consolidate or close bank and credit union accounts.
- Change or cancel services
  - Cancel the deceased's driver's license.

- □ Stop newspaper and magazine subscriptions.
- ☐ Contact utility companies to alter or discontinue service.
- ☐ Contact U.S. Postal Service, if necessary, to forward mail.
- ☐ Contact phone, cable and internet providers to disconnect services.

# WITHIN THE FIRST SIX MONTHS YOU SHOULD:

- Obtain all hospital and medical bills incurred and file insurance papers that have not been filed by the hospital and physicians.
- Locate loan papers and account numbers for outstanding loans and those owed to you.
- See a tax accountant or tax lawyer. You will need to file tax returns for the person who died. Federal law requires that an estate tax return be filed within nine months of the death in many cases. Since tax laws are always being revised, it is important to seek out expert advice to determine your full tax liability.

# WITHIN THE FIRST YEAR:

- If you are the surviving spouse, determine your annual income, which consists of your salary, benefits and income-producing assets. This will include investments and savings.
- Create an annual budget.

# Resources

# American Association of Retired Persons

800-687-2277 www.aarp.org AARP provides information on financial planning, estate planning.

# American Association of Suicidology

202-237-2280 www.suicidology.org

# American Childhood Cancer Organization

855-858-2226 (toll free) www.acco.org

# **Compassion Books**

800-970-4220 www.compassionbooks.com Compassion Books offers resources to help people grow through loss and change.

# Compassionate Friends National Office

877-969-0010

www.compassionatefriends.org The Compassionate Friends assist families following the death of a child of any age.

# Dougy Center for Grieving Children & Families 866-775-5683

866-775-5683 www.dougy.org

# GriefNet/Rivendell Resources, Inc.

griefnet.org GriefNet is an internet community of people dealing with grief, death and major loss.

### Journey of Hearts

www.journeyofhearts.org Journey of Hearts is designed to be an online healing place with resources and support to help those grieving a loss or significant life change.

# Living with Loss Magazine www.livingwithloss.com

# National Cancer Institute Cancer Information Line 800-4-CANCER

Current information on types of cancer

# Salvation Army National Headquarters

703-684-5500 734-668-8353 – Ann Arbor www.salvationarmyusa.org The Salvation Army offers assistance with food, clothing, transportation, utilities and counseling.

# Social Security Information 800-772-1213 www.socialsecurity.gov

# The Nefe (National Endowment for Financial Education)

www.nefe.org This organization has resources for coping financially after a death.

# The USAA Educational Foundation

877-570-7743 www.usaaedfoundation.org This organization provides information on financial management.

# University of Michigan Comprehensive Cancer Center Coping Through Transitions Grief and Loss Program 734-615-4012

This program provides information regarding grief and loss resources and referral.

# U-M Comprehensive Cancer Center Complementary Therapies Program 734-615-4012

Call for information about programs including journaling, art therapy, music therapy and guided imagery.

# U-M PsychOncology Clinic

734-232-6366 Contact PsychOncology for counseling and referrals.

For more information or other support, please visit the University of Michigan Comprehensive Cancer Center Grief and Loss Program Web site at www.cancer.med. umich.edu/support/grief\_loss. shtml.



We gratefully acknowledge permission to use the watercolor flowers by Marso Designs, Cordova TN, pages 1 and 33.

Notes			



While you might think that the pain of grief will always follow you, please know that your burden of sadness will soon lighten.

You will never forget,
but you will remember with much less pain.
You will notice that you are
experiencing more moments of joy
and carrying less pain.

Lean on those you trust, communicate your needs to those near you and accept their support and help.