For everything there is a season,

a time to break down;

a time to build up;

a time to weep;

a time to laugh;

a time to mourn;

a time to dance."

-Ecclesiates 3:1-4

When a Life's Journey Ends, a Guide to Decision Making

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As a Planetree hospital, we are committed to personalizing, humanizing and demystifying the healthcare experience for patients and their families. Our approach is holistic and encourages healing in all dimensions – mind, body and spirit.

At Stamford Hospital we extend support at this difficult time.

This is dedicated to anyone who is touched by grief and loss.

We hope this guide assures you that you are not alone and we continue to hold you in our thoughts and prayers.

From all of us at Stamford Hospital

White Rose Program at Stamford Hospital

Assuring Respect and Dignity for the Terminally Ill

The program creates a supportive environment that addresses the dying process with care, respect, dignity and fosters open communication between patient, family and the healthcare

team. We offer signage to families that require privacy.

Our signage indicates visiting the nurse's station before entering the patient's room. This allows fewer interruptions to the patient and their loved ones.



Quiet places for processing life's tough choices

The Chapel

We invite you to think of the Chapel as a safe neutral space for you to quietly seek discernment of the pathway ahead. The Chapel forms an integrated area of restful repose and prayer for all people, regardless of origin and faith tradition. It is open daily around the clock and is located on the second floor of the main hospital.

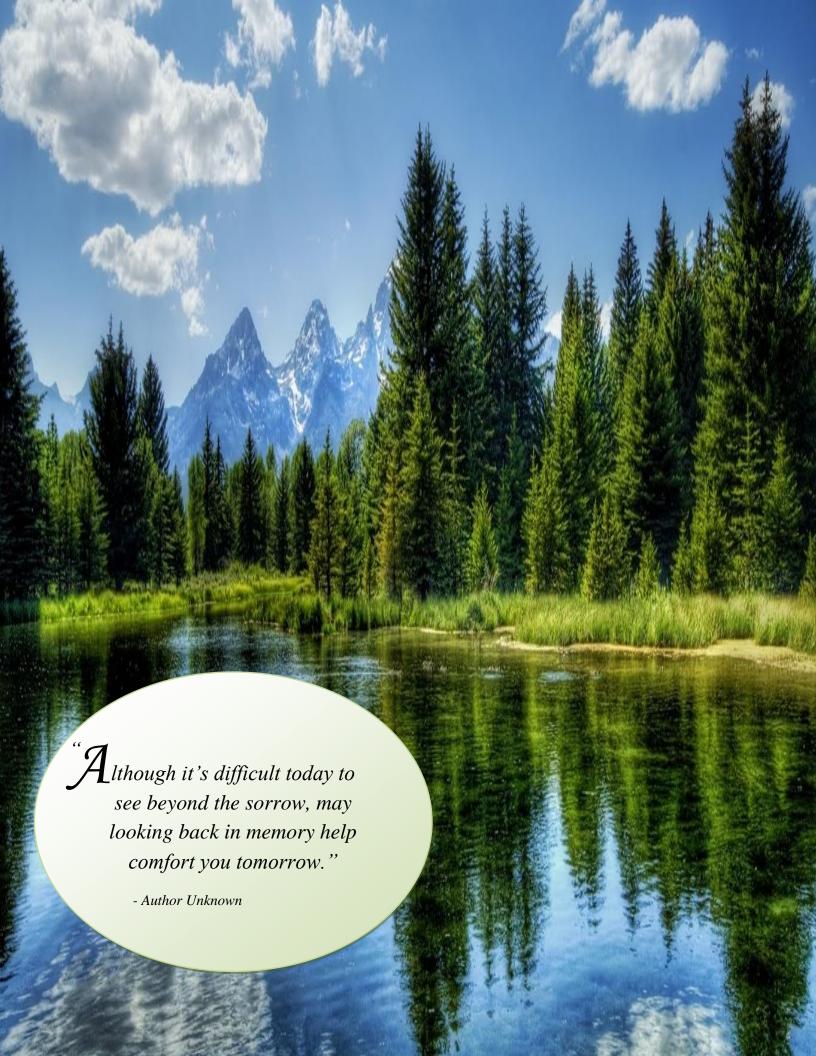
The Chapel contains resources that may be of help to you and your family as well as a wall on which you may leave prayer requests and express concerns of the heart. The Chapel functions as an integrated self-care resource center.

All healing is first a healing of the heart."

-Carl Townsend

ords that come from the heart enter the heart."

-Moshe Ibn Ezra



Hospital procedures after a death

After your loved one has died, you may spend some time in their room as is helpful for you. A chaplain is available to provide support during this time or you may contact your own clergy.

You may contact the funeral home before you leave the hospital or after you return home. The funeral home will work with the hospital for transport.

You may be given an opportunity to donate organs and tissues in accordance with state and federal laws. Your physician may discuss the possibility of performing an autopsy. Please remember to take all personal belongings. In all cases we strive to honor personal desires, treating your loved one with dignity and respect.

When You Have Returned To Your Home

It's important to share your needs and wishes. Allow relatives and friends to help during this difficult time.

Also	consider the following:
	Contact other family members and close friends
	Contact your church or house of worship
	Discuss the choice of funeral homes with close family members if you have not done this
	already. When a decision has been made, contact the funeral home
	Ask a friend or neighbor to answer the phone if you think there will be many calls
	Ask a close friend to help you make some of the calls if you need to notify many people
	Arrange to have a relative, friend or neighbor in the home of the deceased during
10	memorial/funeral
	Notify the employer of the deceased (whether active or retired)
	Notify employers of close family members, and schools of children
п	Contact your attorney as he/she will be able to assist you with any legal issues

Prior To Going To The Funeral Home / Meeting The Funeral Director

Some of the following documentation will be needed by the funeral home. This will be useful in organizing the service and writing the obituary. It might be helpful if you are accompanied by a family member or close friend.

	Name of the deceased (full name, maiden name, nickname, or other names the deceased
	might have used)
	Bring a photo, if desired
	Social security number, date and place of birth
	Occupation, employer
	Father's name, mother's maiden name
□	If a veteran, proof of military service
	List of relatives and relationships
	List of church, faith community, professional organizations, clubs and other
	organizations in which the deceased was a member
	If/where you want to place the obituary notice
	If you wish to ask for memorial donations made to charity or charities, the name(s) and
	address(es) of those organizations
	Whether you prefer a memorial service, church service, cremation or burial
	List of individuals who might be pallbearers
	Clothing your loved one might be buried in
	Cemetery (if appropriate)

After You Have Made Funeral Arrangements

The funeral home provides death certificates and information regarding how many are needed, based on banking, insurance, Social Security and other needs. Certificates are usually available through your funeral director or your town/city hall

- Inquire about the death certificates
- Contact the deceased's attorney, if they have one
- Notify creditors, credit card companies and other entities with whom the deceased had accounts as well as life insurance company

Sometimes events catch us off guard. If you do not have specific instructions regarding funeral wishes, it is important to review available papers. Here are some things to look for:

Will and/or Living Trust document
Insurance policies
Checking and savings account records
Loan documents
Credit and charge account statements
Marriage and Birth Certificates
Military discharge records

Immigration paper

What we have once enjoyed deeply we can never lose. All that we love deeply becomes part of us."

-Helen Keller

Local Funeral Homes – Lower Fairfield County

Stamford -

Lacerenza Funeral Home 203-324-0158 8 Schuyler Avenue, Stamford CT 06902

Leo P. Gallagher & Sons Funeral Home 203-327-1313 2900 Summer Street, Stamford CT 06905 knowledge on Jewish burial practices

Cognetta Funeral Home & Crematory 203-348-4949 104 Myrtle Avenue, Stamford CT 06902

Bosak Funeral Home & Cremation Services 203-325-9300 453 Shippan Avenue, Stamford CT 06902

Bouton & Reynolds Funeral Home 203-327-9800 2900 Summer Street, Stamford CT 06905

Downer Funeral Home Inc. 203-323-2666 31 Stillwater Avenue, Stamford CT 06902

Thomas M. Gallagher & Cremation 203-359-9999 453 Shippan Avenue, Stamford CT 06902

Nutmeg State Cremation Society 203-348-0443 www.nutmegcremation.com

New Canaan -

Hoyt Funeral Home 203-966-0700 199 Main Street, New Canaan CT 06840

Bridgeport -

Baker, Isaac Funeral Home Service 203-333-0468 985 Stratford Avenue, Bridgeport CT 06606

Norwalk -

Collins Funeral Home 203-866-0747 92 East Avenue, Norwalk CT 06851

Hoyt-Cognetta Funeral Home & Crematory 203-847-7291 5 East Wall Street, Norwalk CT 06851

Magner Funeral Home 203-866-5553 12 Mott Avenue, Norwalk CT 06850

Norwalk Union Cemetery Association 203-854-6602 Ward St., & Union Avenue, Norwalk CT

Downer Funeral Home Inc. 203-838-5066 75 East Avenue, Norwalk CT 06902

Baker Funeral Services 203-857-4155 84 S. Main Street, Norwalk CT 06854

Greenwich-

Gallagher Funeral Home 203-869-1513 31 Arch St., Greenwich CT 06830

Knapp Funeral Home 203-869-0315 267 Greenwich Avenue, Greenwich CT 06830

Castiglione Funeral Home, Inc. 203-869-0894 134 Hamilton Avenue, Greenwich, CT 06830

Darien -

Edward Lawrence Funeral Home 203-655-6127 2119 Post Road, Darien CT 06820

Westport -

Harding Funeral Home 203-227-3458 210 Post Road East, Westport CT 06880

Fairfield -

Lesko Funeral Home 203-256-8988 1209 Post Road, Fairfield CT 06824

Spear-Miller Funeral Home 203-259-0824 39 South Benson Road, Fairfield CT 06824

Shaughnessey-Banks Funeral Home & Cremation Services 203-255-1031 50 Reef Road, Fairfield CT 06824

Abraham L. Green & Son Funeral Home 203-256-8993 88 Beach Road, Fairfield CT 06824 knowledge on Jewish burial practices

If you're planning to transport your loved one across interstate lines, the funeral homes will assist the families.

County Cremations -

1-800-542-0218 36 S. Pine Creek Road, Fairfield CT 06430

Medicaid Patients -

Call the Department of Social Services about Medicaid payment cremation services 203-251-9325

Writing Obituaries -

www.elegantmemorials.com www.obituaryguide.com

www.remembranceprocess.com

Funeral Homes and Clergy can assist with writing obituaries

Celebrate Me Home -

Memorial Planners handle the details, giving you or your family time to focus on your healing and good memories. Whether you choose funeral planning or require support at the time of loss, you are not alone

www.celebratemehome.com

Buddhist Temple in Connecticut -

Rattanaram Temple, Cambodian Buddhist Society of CT State, INC. 203-270-1404 145 Boggs Hill Rd. Newton, CT 06740 www.rattanarm.wordpress.com

Funeral Homes for Hispanic Families

Bridgeport -

Funeraria Luz de Paz (La Funeraria NUESTRA) 203-330-8081 426 E. Washington Avenue, Bridgeport, CT 06608

Parente Lauro Funeral Home 203-579-1494 559 Washington Avenue, Bridgeport, CT 06604

New York -

La Rosas Funeral Home 718-768-3704 761 4th Avenue (between 25th & 26th St., Brooklyn, NY 11232

There are things that we don't want to happen but have to accept, things we don't want to know but have to learn, and people we can't live without but have to let go."

-Author Unknown

Ways to handle grief

Time

Take time alone and with others whom you trust and who will listen when you need to talk. Recognizing and understanding the feelings that go along with loss is an ongoing process and unique to each individual.

Share your stories, this not only helps the grieving process but also helps shape the nature and content of memorial services.

Rest, Relaxation, Exercise, Nourishment and Diversion

You may need extra amounts of things you needed before. Hot baths, afternoon naps, solitude or socialization. Healing is personal, do what connects you to the people and things you love.

Security/Stability

Reduce the stress in your life. Allow yourself to be close to those you trust. Getting back into a routine helps. Do things at your own pace. Self care is essential for healing.

Hope

You may gain hope and strength from those who have experienced a similar loss. They may be able to offer hope that grief lessens over time.

Caring

Try to allow yourself to accept expressions of caring from others even if they are uneasy and awkward. Helping a friend or relative also suffering the same loss may bring a feeling of closeness to that person.

Faith

Approach your spiritual or faith leader for support and consolation at this time. Chaplains at Stamford Hospital are available to provide support during and after your loss. Please contact the Pastoral Care Department, 203.276.7584

Grief-Bereavement resources

Emotions do not ask permission. You may find yourself feeling:

Shock and numbness

Emptiness and sadness

Anger and resentment

Fear and insecurity

Guilt and regret

You may experience:

Fatigue and exhaustion

Low energy

Depressed immune system

Tightness/heaviness in your chest

Tension

Restlessness and irritability

Here are three frequent sources for bereavement support groups and counselors:

Churches and faith groups occasionally provide bereavement programs for parishioners and the community

In many towns and cities, hospice organizations provide bereavement counseling services

Some funeral homes also provide bereavement care. Inquire when you are making funeral arrangements

www.compassionatefriends.org Phone: 630.990.0010 / Toll free: 877.969.0010

www.good-grief.org Phone: 609.498.6674 / 908.522.1999

www.bereavedparentsusa.org Phone: 800.273.8255 www.americanhospice.org Phone: 904.493.6745

www.grief.com

www.widownet.org

www.aarp.org/griefandloss

Support groups

The Center for Hope Family Center

203-655-4693 590 Post Road, Darien, CT 06820

The Center for Hope and Family Center have merged. Their office, including The Den (grieving children), is at the Center for Hope in Darien; the Den holds its meetings at the Family Center in Greenwich, some in Spanish. A nonprofit organization serving adults and children facing life-threatening illness and loss, they have individual counseling and support groups for persons dealing with bereavement issues. Initial consultation is free and scholarships are available. The Center for Hope has a Spanish-speaking counselor. www.familycenters.org

The Compassionate Friends

203-329-2796 80 Mohawk Trail, Stamford, CT 06903

The Compassionate Friends is a nation-wide, self-help organization for parents who have experienced death of a child, from any cause, at any age. The Stamford Chapter meets the second Monday of each month at 7:30pm in Conference Room C of the Tully Health Center, 32 Strawberry Hill Court, Stamford, CT. Literature in Spanish can be ordered on request.

Stamford Hospital Pastoral Care

203-276-7584

Chaplains are available for bereavement support. The Pastoral Care office library has resources on grief and loss.

THEOS (They Help Each Other Spirituality)

203-255-1031 Pam Shaughnessy, Robertson Room St. Luke's Roman Catholic Parish, North Turkey Road and Long Lots Road, Westport, CT

THEOS meets on the second Thursday of each month at 7:00pm. Goals are to help widows adjust to new life. THEOS is open to all faiths.

The Diocese of Bridgeport

Bereavement resources available on their website. www.BridgeportDiocese.com

Greenwich Center for Hope & Renewal Grief & Loss Support Group

203-898-2512 27 Taconic Rd. Greenwich, CT

The goal is to develop coping skills and ways to move on with life for anyone grieving from a loss – family member or friend. Facilitated by bereavement counselor Paige Stetson, LPC, LMHC/ Group meet Sundays, from 2-3:30p at the center.

Other bereavement resources

Moving Through Grief Group

Moving Through Grief is a seven week Bereavement Group for individuals in our community who have experienced the loss of a loved one. It is a structured weekly program so participation in all seven weeks is preferred. Group sessions will be offered in the Fall and Spring. For more information, please contact:

203.276.7445 Rev. ReBecca Sala, Manager of Pastoral Care, <u>rsala@stamhealth.org</u> Stamford Hospital

30 Shelburne, Stamford CT 06904

Bennett Cancer Center

203.276.7841, Fran Becker, LCSW Manager-Cancer Support ServicesStamford Hospital30 Shelburne, Stamford CT 06904

Libraries

Libraries are an excellent source of free information and reading material, including many of the books listed in resource bibliography above. The internet is also a resource for support and information for people with loss and grief. www.Griefnet.com has online support and information including special areas for children and teens, as well as links to many other sites.

Recommended reading

Reading about loss can sometimes help you better understand your feelings and learn coping strategies.

Bereavement Bibliography for Adults

<u>Healing After Loss: Meditation for Working Through Grief</u> by Martha Whitmore Hickman

How to Go on When Someone You Love Dies, by Therese A. Rando

<u>The Orphaned Adult – Understanding and Coping with Grief and Change After the Death of Our Parents</u>
by Alexander Levy

On Death and Dying by Elisabeth Kubler-Ross

Getting to the Other Side of Grief: Overcoming the Loss of a Spouse by Susan Zonnebelt-Smeenge

Swallowed by a Snake: The Gift of the Masculine Side of Healing by Thomas Golden

Preparing for Death / Terminal Illness

<u>Final Journeys</u> by Maggie Callahan

One You Love is Dying 12 Thoughts to Guide You on the Journey by James E. Miller, Willowgreen Publishing © 1997 ISBN: 1885933231

<u>Living with Life-Threatening Illness: A Guide for Individuals, Families and Caregivers</u> by K.J Doka

For Children / Teens

The Fall of Freddie The Leaf by Leo Buscaglia

Everything You Need to Know About Grieving by Karen Speis

Everything You Need to Know When A Parent Dies-Fred Bratman Revised Edition © 1998 The Rosen Publishing Group Inc. ISBN: 0-8239-2870-5 Badgers Parting Gifts by Susan Varley

For Parents

<u>Preparing the Children: Information and Ideas for Families Facing Terminal Illness & Death</u> by Kathy Nussabaum

<u>Talking about Death: A Dialogue Between Parent and Child</u> by Earl Grollman

Family / Friends of the Bereaved

How Can I Help? /What Will Help Me? 12 things to do when someone you know suffers a loss, Willowgreen Publishing: 2nd (Two Book Set) © 2000 ISBN: 1885933193 by James E. Miller



A brief look at legal responsibilities

Following the death of a loved one, you might be left with the responsibility of settling the estate. How you do this will depend on several things such as the size of the estate and whether a will was prepared designating distribution of assets.

At this time you might experience the worst forms of would've, could've, should've

Two things are especially helpful If you have them: A complete list of assets Instructions on where such information is to be found Look for the following: Will and/or legal documents Insurance policies Checking and savings account records Loan documents Credit and charge account statements Marriage and Birth Certificates Military discharge records Immigration documentation

syndrome. This might include some anger directed toward you, the deceased loved one or other people. This is normal. Our purpose here is to ease any anxiety you may feel by providing practical, forward-looking information. This is not intended to be exhaustively informative, but gently directive toward the future and settling the estate of your loved one.

If you are concerned about the

legitimacy of a will, the probating of it, or administering a Living Trust on behalf of underaged beneficiaries or other considerations related to a sizeable estate, you should consult with an estate attorney.

Ensuring the legacy

It has been said that the difference between an estate and legacy is the difference between what is in one's bank account and what endures in the heart of the bereaved. An estate is about money, property, insurance and possessions, whereas a legacy is about memories, hopes and aspirations. When settling an estate, family has an opportunity to tell stories connecting the past with the future. It is a time to sort out "things" but also to sort out feelings and dreams. One of the most challenging tasks for a bereaved spouse or loved one is going through papers. When the transfer of affairs is planned in advance, these pressures are eased.

Obtaining Death Certificates

In order to transfer accounts, titles and similar items, you will likely need at a minimum, six certified Death Certificates. These are generally obtained from your funeral director. He/she will counsel you regarding how many you need.

Death Certificates may also be obtained directly from the Department of Health by taking or mailing a copy of the doctor's signed Death Certificate to the Department of Health's Office of Vital Records.

Each certified Death Certificate has original markings such as raised, imprinted seal. Copies are not accepted for most legal transactions such as the transfer of property.

The government office issuing Death Certificates in Connecticut is:

CT Department of Public Health

Vital Records Office 410 Capitol Ave. MS#11VRS Hartford, CT 06134-0308

Customer Service Window – Hours of Operation 410 Capitol Ave, 8:15AM to 3:45PM Monday – Friday

Telephone Customer Service

Phone (860) 509-7700 between the hours of 12:00 noon and 4:00PM

Online Service Information / Request – Connecticut Vital Records www.usvitalrecords.org/Connectocut

Who do you notify of the death?

Following a death, the mail delivery person keeps delivering mail and the phone keeps ringing. The bill-paying cycles do not stop. Whom should you notify of your loss? You must notify anyone with whom the deceased had a legal or financial arrangement. This includes, but is not limited to the following people or organizations:

	n't worry if you don't feel up to doing this straight away. Helpfully, you don't have to apply within a
spec	cific time).
	Lenders (Title holders for car and home)
	Borrowers (if you are owed money, it is important to sustain your income)
	Banks, credit unions
	Issuers of credit cards
	Insurance companies
	Social Security Administration
	Department of Motor Vehicles
	Veterans Administration
\mathcal{H}_{0}	ow do you deal with financial institutions?
	rder to transfer funds from the deceased's account(s), financial institutions will usually
ask :	for:
	A certified copy of the Death Certificate
	Your identification
	A copy of the will and/or authorization papers such as an Affidavit of Right issued in a
Ty:	probate process
Ch	teck for transferable benefits
Call	the deceased's employer and ask about:
	Unpaid salary, bonuses, accrued vacation time, 401(k) or pension. Is the surviving spouse entitled to a lump sum or annuity? If so, what conditions apply?
	Eligibility of health insurance benefits

Are the deceased's health insurance benefits convertible to you? If so, it might be wise to accept. It is sometimes difficult to obtain medical coverage, particularly if there is an adverse medical history. If your spouse's healthcare coverage is transferable, inquire about a time restraint on electing coverage.

It is also important to inquire about how available healthcare coverage might work with Medicare benefits now and in the future. Information regarding this and other issues is available by calling the Medicare hotline:

Medicare Information 800-633-4227

Collecting from life insurance companies

You must notify any insurance company of the policy holder's death in order to collect any funds. They will provide you with a claim form which you must file with proof that you are the designated beneficiary on the policy. You will need a copy of the policy, proof of your identity and a certified copy of the policy holder's Death Certificate.

Be aware that insurance companies have a contractual relationship that requires them to disburse funds only to designated beneficiaries. Because of contract terms, benefits pass to designees outside of the terms of any later will or probate process. Insurance disbursements generally supersede the Will and Probate unless specifically noted in the insurance contract. This allows for relatively quick disbursement of money at a time when it is often greatly needed.

If advance planning has not included appropriate updating of beneficiaries, death can trigger some painfully complex challenges. For example, if a widower has remarried without changing his beneficiaries, a new spouse may not have access to funds which the deceased might actually have wanted her to receive. The same is true if divorce has occurred, Advance planning does ease the stress.

Getting Veteran's benefits for burial

There may be financial assistance for a burial plot, gravestone and a flag if your loved one served in the Armed Forces and is not buried in a National Cemetery. To learn what benefits are available, contact the regional office of the Department of Veteran's Affairs

(Your funeral director is often able to facilitate these benefits)



Benefits Information and Assistance 800-827-1000

Veteran's Administration Regional Office, Seattle, WA

National Cemetery Administration Presidential Memorial Certificates

www.cem.va.gov/pmc.asp

A Presidential Memorial Certificate (PMC) is an engraved paper certificate, signed by the current President, to honor the memory of honorably discharged deceased Veterans.

Guard your credit and identity

If the deceased's name is on any credit cards or charge agreements, those debts must still be paid.

Call the card issuer or credit holder to discuss responsibility. (Contact information should be on monthly statements). You may be asked to have the account reestablished in the new payee's name

If accounts were jointly issued or if you have an agreement for deferred payments, request that names on the billing record be updated. Then continue making payments per your agreement

Be aware that scam-artists sometimes prey on the newly bereaved. They send authentic-looking bogus bills in an attempt to extort money or to obtain identity information. Carefully verify the source of all questionable requests for money or information

"We do not remember days; We remember moments."

-Cesare Pavese, The Burning Band



Rosemary, the herb of love and remembrance.



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In the rising of the sun and it's going down,

We Remember Them.

In the blowing of the wind and in the chill of winter,

We Remember Them.

In the opening of the buds and in the rebirth of spring.

We Remember Them.

In the blueness of the skies and in the warmth of summer,

We Remember Them.

In the rustling of the leaves and in the beauty of autumn,

We Remember Them.

In the beginning of the year and when it ends, We Remember Them.

When we are weary and in need of strength,

We Remember Them.

When we are lost and sick of heart,

We Remember Them.

When we have joys and special celebrations we yearn to share, We Remember Them.

So long as we live, they too shall live, for they are part of us.

We Remember Them.

-Rabbi Sylvan Kames

