

Caring For You...



**A step-by-step guide on what to do next
regarding the loss of your loved one**

Cumberland County Coroner

**6375 Basehore Road, Mechanicsburg, PA 17050
(717) 766-6418**

Dear Friend,

On behalf of the Cumberland County Coroner's Office, I am very sorry for the loss of your loved one. Our staff offers our support and greatest measure of condolence on this difficult day. In our desire to help you with the challenges you now face, we present to you this booklet. It is a guide that will help during the days and weeks to come. By turning to page three, you will find a list of steps to take today or tomorrow.

It is our hope that you have family, friends, or perhaps clergy who can help you with the tasks ahead and who can offer you emotional support for your loss. If you do not have this type of support, we encourage you to contact a bereavement support group that can stand with you during this time. You will find some listed on the Free Resources page because it is our desire that you do not grieve alone.

If we can be of assistance, or if you have questions that we may help answer, please do not hesitate to call. Our number is listed on the front cover.

With Deepest Sympathy.

Charles Hall
Cumberland County Coroner



Table of Contents

SURVIVOR’S GUIDE	3
Information about your County Coroner	4
Be Careful	5
(Safety tips)	
Your Appointment at the Funeral Home	6-7
When People Ask, “How can I help?”	8-9
Managing the Deceased’s Finances	10-11
Suggested Correspondence	12-13
(Letters to employers/creditors)	
About Grief	14-15
Children and Loss	16
Free Resources for You	17
List of Cumberland County Funeral Homes	18
Your Booklet Sponsors	19-24
Inspiration and Notes	25-26

Notes:

SURVIVOR'S GUIDE

Six things to do today and tomorrow...

- 1) Notify family, clergy (if any), friends, and employers about your loved one's death. Phone notification is acceptable, but if the individual being called has a medical condition, then it is best to have someone deliver the news in person.

- 2) Contact a funeral home. Funeral homes in the Carlisle area are listed on page 18-20. They will guide you through the procedures related to the death of your loved one.

- 3) Obtain the location of your loved one's body:

- 4) Obtain the location of your loved one's belongings and/or vehicle:

- 5) If you are on medication, tell someone who can remind you to take it at the appropriate time.

- 6) **Copies of the death certificate can be obtained from the funeral home. It is suggested that you ask your funeral director how many certified copies you will need and that you bring this booklet with you to your appointment.**



Note: If the deceased passed in a manner leaving a burden of clean up, there are biohazard cleaning services available to help with this difficult task. One of these service providers is listed on page 21.

Information about your County Coroner

IF your loved one was taken for examination by the County Coroner, here are some general guidelines that are applicable in most circumstances. It may be helpful for you to know:

- Your loved one's body has been taken to the county morgue to determine the cause of death.
- When you choose a funeral home, the funeral director will contact the County Coroner's Office to make arrangements regarding your loved one.
- Your loved one will usually be held by the County Coroner's Office for 24 to 48 hours. *It is often during this interim time that you will have an appointment with your funeral director to make the funeral arrangements.*
- When your loved one is released by the County Coroner's Office, the deceased will be transported to the funeral home you selected.
- It is rare that someone is asked to identify the body of the deceased. If you wish to view your loved one as soon as possible, contact your funeral home to make this request.

You can expect that those having contact with your loved one will respond with an attitude of respect and dignity. Every step in the transport of the deceased will be fulfilled with great care.

***On behalf of your County Coroner's Office,
survivors are offered the greatest of sympathy.***

The phone number for your Coroner is:

Cumberland County (717) 766-6418

For Your Safety

Safeguard Your Home

Those who hear of your loss will surround you with support and concern. During this time, it's a good idea to ask someone to keep an eye on relevant properties or homes during any memorial or funeral services. There are criminals who take advantage of published funeral dates and times to commit burglaries, knowing that specific houses are most likely to be empty.

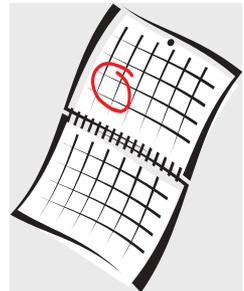
Outsmart Thieves

Be very careful of any unsolicited calls from persons offering to sell you services or products following the death of your loved one, even if it is many months from now. There may be unscrupulous individuals who would capitalize on this difficult season in your life to take advantage of you. They are hoping to catch you when your defenses are down or when you are juggling new responsibilities, like making unfamiliar financial decisions.

If you are unsure of a solicitor's validity, ask for references and the actual address of the business. If it is a P.O. box, beware. Before making any "investments," first check with reliable sources like The Better Business Bureau. Investigate all your options with any choice you face, and take your time, especially when money is involved. Keep in mind the following guideline for your financial, as well as emotional, well-being:

If at all possible, postpone any major decisions for 12 to 18 months following the death of a close loved one.

This would include selling a home, moving, or initiating major financial changes. If you are pressured with an urgent choice, consult others who can discuss your alternatives with you.



Your Appointment at the Funeral Home

Date & time of appointment: _____

What to bring:

The following information will be helpful to have on hand. However, if you are unable to obtain everything in time for your appointment, the funeral director may be able to help.

- This booklet.

- Your loved one's birth date and place of birth:

- The birth date and place of birth for the deceased's mother (include maiden name):

- The birth date and place of birth for the deceased's father:

- The social security number of your loved one:

- Any financial or memorial arrangements previously made by your loved one in case of death, such as life insurance or burial policies, or written wishes for how the funeral service could be handled.

- If applicable, military honorable discharge papers (form DD-214).

- Photographs of your loved one for use in the newspaper obituary and as a reference for funeral preparations to your loved one's body. As you sort through pictures, you may wish to set aside additional photos for someone to create a pictorial collage that can be displayed at the viewing or during the funeral.
- Lists of surviving family members, interests and activities of the deceased, as well as any titles, memberships, affiliations, or awards held by your loved one.
- Clothing for the deceased. This can include undergarments, glasses, accessories, and shoes.
- If you have a special song or favorite hymn to be played during the service, bring the song on a CD.
- If applicable, information on any church, charity, organization, scholarship, or financial account that you wish to receive donations in memory of your loved one.

Who to take:

It is recommended that only a few representatives of the surviving family and friends attend the appointment at the funeral home. Usually this group is limited to immediate members of the family appointed to represent the deceased.

What will happen:

The funeral director will walk you through all the steps for creating a memorable service for your loved one, as well as provide you with invaluable information and direction in the coming days.

When People Ask “How can I help?”

Having a job to do allows others to feel like they are helping in some way. Delegating responsibilities not only lightens your load but also comforts those who want to support you. When you hear “How can I help?” or “I wish there was something I could do,” refer to the following tasks:

Others can...

Make phone calls for you

Write and send correspondence

Watch over young children during funeral planning or during the funeral service

Prepare food for the immediate family to eat or freeze

Help make arrangements for a post-burial gathering
(One funeral reception location is listed on page 24.)

Create a photo collage or video memorial of your loved one

Help prepare the house or make hotel arrangements for the arrival of out of town guests

Be a companion to family members who may need special assistance or have special needs

Pick-up funeral guests at the airport

Keep an eye on the deceased and survivors’ homes during the funeral service (to avoid burglary)

Take care of routine chores or household responsibilities for a time (caring for pets, collecting mail, watering plants, monitoring medication, mowing the lawn, etc.)

Names, Numbers, & Notes...



Things To Do...



Managing the Deceased's Finances



The most pressing tasks are to...

Locate all important documents. This includes a will, all insurance policies, property and vehicle titles, as well as any other statements of death benefits. Review the documents and make notifications to companies as needed. (Note: Benefits from insurance, annuities, and Social Security will go right to the beneficiaries without the process of probate, which is discussed below.)

Notify all pertinent financial institutions that your loved one is deceased, starting with the bank. Remember to call credit card and loan companies, investment account holders, insurance groups, and the Social Security office. Anyone who sends statements to your loved one needs to be reached so that accounts can be updated. This must include joint accounts.

Review your loved one's bank accounts and bills, and keep them current. If you are unable to make timely payments, call the creditors to explain your circumstance. It is likely to result in a grace period.

If you have become the executor of the estate: Your obligations are to *file a probate case, manage assets, maintain accounts, make asset transfers to beneficiaries, meet tax obligations, and settle debts*. It can be a daunting responsibility... especially when you are grieving. Hiring a probate lawyer is one option, or you can seek out a financial or legal advisor to help if you feel overwhelmed with these tasks at this time. One is listed on page 22.

If there is no will: Your loved one's estate will be settled through the courts in a process called probate. Probate requires an administrator. This person can be a friend or family member, or an administrator hired by the courts and paid out of the estate.

SUGGESTED CORRESPONDENCE

Sample Letter to Employer

(Date)

(Company Name)
(Full Company Address)

Dear _____,

The purpose of this letter is to provide written notification that (name of deceased) died on (month/day/year) and to request any information on wage and death benefits, as well as accompanying paperwork, be sent to the address below.

A copy of the death certificate has been enclosed for your use. Thank you greatly for your assistance during this difficult time. It is appreciated.

Sincerely,

(Signature)
(Full Name)
(Full Address)
(Telephone number)

Enclosure

While corresponding with an employer, it is a good idea to inquire about any awards or recognitions your loved one received at their place of employment. These can be added to the obituary.

You may also want to ask employers about specific benefits like group life insurance, pension funds, unused sick or vacation pay, disability benefits, unpaid commissions, and credit union balances.

Though it is difficult to remove your loved one's name from all financial accounts, it is crucial for protection from identity theft.

Sample Letter to Creditors

(Date)

(Company Name)
(Full Company Address)

Dear _____,

The purpose of this letter is to provide written notification that (name of deceased) died on (month/day/year). If there are any death benefits associated with the deceased's loan or credit accounts, please send the necessary paperwork to the address below so that a claim can be filed. Thank you for your prompt response during this difficult time.

Sincerely,

(Signature)
(Full name)
(Full Address)
(Telephone number)

Remember to inquire about death benefits from banks, credit cards, loans, clubs, organizations, memberships, and if applicable, the civil service and military. It is not unusual for a small death benefit to be associated with checking accounts, credit card companies, or other financial affiliates. (Note: Veterans benefits are handled through the Veterans Administration Regional Office.)

*You will find that **Certified Death Certificates or copies of certified documents** will be necessary to make account changes or to claim benefits. Each institute will explain to you their requirements.*

About Grief

Each person's journey in grief is personal, but there are elements that all survivors share. You may experience moments of...

Shock denial *disbelief* **anger** guilt
panic abandonment bitterness numbness
confusion depression *fatigue* acceptance
yearning *hopelessness* blame *why??*
feeling-out-of-control **fear** loneliness
Anguish **anxiety** *desperation* comfort

Feelings associated with grief can arrive at any time and may repeat themselves unexpectedly. **Your feelings will come in their own order.**

Often people believe that the first year is the most difficult period of grief, and it may be for you. But others find the 12-24 month interval to be especially challenging. **Your grief is not under a time frame.**

People emote their pain in different ways: you may grieve expressively or quietly, in defined periods or at random moments, with a close friend or in a large a support group. Others may press expectations upon you about how *they* think you should feel or behave, but in fact: **You will grieve in your own unique way.** At the same time, keep in mind that

**THERE ARE THINGS
THAT ALL BEREAVED INDIVIDUALS
CAN DO TO GRIEVE PRODUCTIVELY AND SAFELY.**

On the following page there are suggestions, gentle reminders, about how to take care of yourself amidst loss and change...

Remember --

- o *Drink water throughout the day.*
Dehydration causes headaches and weakness.
- o *Eat at least something at regular intervals.*
Fasting can cause headaches and nausea.
- o *Remember to take your medications.*
- o *Keep a regular bedtime.*
Even if you can't sleep, rest your body consistently.
- o *Take short naps as needed.*
- o *Avoid alcohol. It is a depressant.*
- o *Avoid too much caffeine.*
- o *Try to resume a daily routine.*
- o *Don't spend too much time alone.*
- o *Maintain relationships with family & friends.*
- o *Go for walks or sit outside.*
- o *Exercise consistently to alleviate depression, elevate mood, and release tension.*
It also helps with aches and stiffness.
- o *Make it a point to volunteer or to help others.*
This is proven to decrease depression, increase happiness/calmness, improve health, reduce stress effects, and alleviate pain, as well as help you feel connected, needed, effective, useful and satisfied.

Children and Loss

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Children do not process grief the same way as adults. Some of their reactions to a loved one's death can be surprising. The following information can help you understand what to expect:

TODDLERS:

Although they do not understand death, toddlers do recognize the absence of their loved one. Feelings of loss and misbehavior are common responses to the changes they are experiencing. Providing them with love and care while maintaining discipline will help them recover from their grief.

PRESCHOOLERS:

Since preschoolers often do not see death as permanent, they can become angry at the deceased for leaving them. They may direct this anger towards others.

If their lost loved one was their caretaker, preschoolers are likely to have significant concerns about who will care for them. This may be expressed by asking for a new mother, father, or grandparent.

Other common fears of preschoolers include the belief that it is their fault their loved one died or that they will die next.

Teaching preschoolers that their loved one did not want to leave them, assuring them that their needs will be cared for, and explaining to them the low risk of their own death will help. These measures may need to be done repetitively.

ELEMENTARY AGE:

At this age there is often a desire to know the details about how their loved one died and what will happen to the body. Denial, fear of their own death, overreaction to unrelated matters, and a desire to hold comfort objects or sleep with a parent are common.

To help, allow them to resume normal activities, offer factual information about their loved one's death as well as the disposition of the body, recognize their need for comfort, and speak with them about their feelings.

ADOLESCENTS:

Anger, especially toward the deceased, and increased fears of their own mortality and vulnerability are to be expected. Letting adolescents know these responses are normal and being willing to discuss them will be a comfort.

Reference: France, Kenneth. (2001). *Crisis Intervention: A Handbook of Immediate Person-to-Person Help*, (5th ed.). Springfield, IL: Charles C Thomas.

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- **The following hospice services offer FREE bereavement support: Heartland Hospice at 800-830-9750 (see page 23), Homeland Hospice at 717-221-7890, and Hospice of Central PA at 717-732-1000.** Support groups may include Newly Bereaved, Growing with Grief, Adult Children, Young Widow(er)s, and Coping with Holidays. They also provide materials, counsel, social events, and memorial services.
- **Griefshare is an effective support group with videos, discussion, and homework.** Attend all 12 seminars or just one. Visit griefshare.org for locations, times, and topics. Christian Life Assembly in Camp Hill is one meeting locale.
- **Lost to Addiction Grief Support Gatherings are for those who have lost a loved one to addiction.** Anonymous bi-monthly meetings are held in Lemoyne. Call 717-576-0899 or visit www.raineylight.org for details.
- **Highmark's Caring Place is a FREE bereavement service for children age 18 and under, as well as their families. They also offer young adult grief support for ages 18-30.** If you know a child struggling with grief, call 866-613-4673 or visit their website at www.highmarkcaringplace.com.
- **Drew's Hope is a 7-week grief and loss support program for children, teens and their families.** Contact 717-532-8922 or www.DrewMichaelTaylor.org. Meets in Shippensburg area.
- **Camp Koala offers tools for healthy grieving and offers companionship to bereaved kids aged 7-12 and their families.** Contact 717-258-1122 or www.campkoala.org.
- **Internet groups for specific types of grief recovery (like loss due to cancer, homicide, or SIDS) can be found on websites like www.griefnet.org.**
- **The American Foundation for Suicide Prevention has Survivors of Suicide support groups in surrounding areas.** Details are available at www.afsp.org or 1-888-333-2377.

Cumberland County Funeral Homes and Local Monument Companies

Camp Hill

Myers-Harner Funeral Home Inc. 717-737-9961
Neill Funeral Home Inc. 717-737-8726

Carlisle

Baughman Memorial Works (monument company) 717-243-5480
Ewing Brothers Funeral Home Inc. 717-243-2421
Hoffman-Roth Funeral Home and Crematory Inc. 717-243-4511
Ronan Funeral Home 717-258-9863

Enola

Richardson Funeral Home Inc. 717-732-0587
Sullivan Funeral Home 717-732-5400

Lemoyne

Musselman Funeral Home Inc. 717-763-7440

Mechanicsburg

Gingrich Memorials (monument company) 717-766-5622
Malpezzi Funeral Home 717-697-4696
Myers-Buhrig Funeral Home and Crematory Ltd. 717-766-3421

Mount Holly Springs

HOLLINGER FUNERAL HOME & CREMATORY INC. 717-486-3433
See ad on page 20.

New Cumberland

Parthemore Funeral Home and Cremation Services Inc. 717-774-7721
Stone and Murray Funeral Home 717-774-2750

Newville

Eby Granite Works (monument company) 717-766-5118
Egger Funeral Home Inc. 717-776-3414

Shippensburg

Dugan Funeral Home and Crematory Inc. 717-532-4100
Fogelsanger-Bricker Funeral Home Inc. 717-532-2211

**This booklet was sponsored
by the funeral home
and concerned businesses
on the next five pages.**

Reference to or sponsorship by any company, service, or product listed in this booklet is for the information and convenience of the readers only, and does not constitute any endorsement, recommendation, or favoring by the Cumberland County Coroner's Office.

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501 N. Baltimore Avenue Mt. Holly Springs, PA 17065
(717) 486-3433



411 Zion Road Carlisle, PA 17015
(717) 486-8986

ERIC L. HOLLINGER, Supervisor

www.hollingerfuneralhome.com



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CALL TODAY 717-507-7806

**BioOneHarrisburg.com
Info@Bio-OneHarrisburg.com**

**To Honor the Life in Passing is
to Honor the Memory Never Forgotten**

We express sympathy in this time of loss.
Our hope is that you find some comfort
during this difficult time.

**SHOLLENBERGER
JANUZZI
& WOLFE, LLP**
ATTORNEYS AT LAW

Wrongful Death & Injury Lawyers
888.CALL.SJW

2225 Millennium Way
Enola, PA 17025
www.sjwlaw.com

717.728.3200
717.728.3400 Fax

Heartland Hospice Bereavement Services



Heartland offers supportive bereavement care to family members and loved ones for up to thirteen months after the death of their loved one. Bereavement services are customized and may include:

- Short-term grief counseling
- Grief share, resource and support groups
- Volunteer follow-up calls
- Quarterly newsletter
- Memorial services
- Caring Heart Camp
- Telephone counseling
- In-home supportive visits

**For more information about Heartland
Hospice or Bereavement services,
please contact us at 1.800.830.9750 or
heartlandhospice.com.**

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717.258.4468

Mechanicsburg Hoss's
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Mechanicsburg, PA 17055
717.697.2214

Enola Hoss's
743 Wertzville Rd
Enola, PA 17025
717.732.5444

Your destiny is not determined
by those who leave you,
but rather by those who stay.

*Whether God, family, or friends are at your side,
you are not alone. There are people you will meet
in the future who are going to need you,
and you will need them. Press on.*

Your life matters!



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