



Grief Recovery Guide- Chippewa County

This guide is designed to help you in the days, weeks, and months following the death of your loved one. It provides information and coping tools. Please use it and don't be afraid to reach out to resources for more help.

Chippewa County extends our deepest sympathies for your loss. Facing the death of a loved one can leave you feeling overwhelmed and emotionally stressed. This guide is designed to help you in the days, weeks, and months following the death of your loved one. It provides immediate next steps, including funeral planning resources and options, as well as information about support groups and other community resources you may wish to access in the months to come.

We extend our deepest sympathies,

Chippewa County Sheriff's Office
32 E Spruce St.
Chippewa Falls, WI 54729
Phone: (715) 726-7701



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Grief

Grief is a process, not an event. It is an experience of physiologic, psychologic, behavioral, social, and spiritual reactions to the loss of a child or loved one (Hockenberry & Wilson, 2013). Grief is individual. Including a broad range of emotions that differ from person to person.

Grief is a normal process in response to loss; it is not orderly or predictable. Accepting these emotions is a part of the grieving process and is necessary for healing to occur. Everyone proceeds through the healing process at a different pace. You and your loved ones may deal with grief differently.

You have probably heard about the “five states of grief” introduced by psychiatrist Elisabeth Kubler-Ross. The five states of grief are:

1. Denial
2. Anger
3. Bargaining
4. Depression
5. Acceptance

These stages are not orderly. Healing is not a one-way street and some individuals may revisit an earlier stage. It is important to recognize that grieving does not happen overnight, weeks, or months, but it is a process that can take up to a year or more. Difficult periods should become less intense and shorter as time goes by, but it takes time to work through a loss. Even years after the loss of a loved one it can be especially difficult during events such as family parties or anniversaries.

Grief

Loneliness and emptiness, usually sleep disturbance, and lack of motivation to complete activities of daily living (such as bathing, eating, and proper hygiene) may be signs and symptoms of complicated grief. Complicated grief should be addressed by a trusted primary care provider. Untreated complicated grief and depression can lead to significant emotional damage, life-threatening health problems, and suicide. But treatment can help you get better.

Contact a grief counselor or professional therapist if you:

- ◇ Feel like life isn't worth living
- ◇ Wish you had died with your loved one
- ◇ Blame yourself for the loss or the failing to prevent it
- ◇ Feel numb and disconnected from others for more than a few weeks
- ◇ Are having difficulty trusting others since your loss
- ◇ Are unable to perform your normal daily activities

Therapy resources are listed on pg. 21.

Loss to Suicide

Complicated grief is more likely if the loss is a death from suicide. Grieving a Suicide is different than grieving a illness related or accidental death. The stigma surrounding suicide makes it a difficult type of loss to heal from and talk about.

The process of grieving a suicide is different for everyone, but some things you can expect are feelings of shock or denial, guilt, anger, shame, disbelief, hopelessness, numbness, abandonment, confusion, or self-blame.

You may ask yourself why your loved one ended their life. You might feel guilty or blame yourself, but remember that we each only have limited influence on another's life. Healing after a loss to suicide is not linear. Give yourself time to heal and permission to grieve.

For suicide specific grief resources, go to Page 18.

Next Steps

Tending to affairs after the death of a loved one can be very difficult. You may feel lost and unsure. Below is some guidance to help get you started. This list is non all-inclusive. Consult with a lawyer for more help.

First and always

Take care of yourself. You might be tempted to push through the logistics of the funeral and getting your loved ones affairs in order, but remember to allow yourself time to grieve. You're wellness is a top concern in this process.

Funeral Arrangements Steps

- Choose a funeral home
- Write an obituary
- Obtain letter (get multiple copies) of proof of death (letters of testamentary or letters of administration) – a lawyer can help you with this (see page 22)
- Consult a lawyer, even if you don't plan to hire one

Next Steps

Documentation Steps

Collect and secure pertinent documents

- The death certificate(s)
- The will or trust
- Insurance policies (life, homeowners, health, disability, auto, etc.)
- Notify insurance agents
- Last credit card statements
- Investment accounts (IRAs, 401(k) plans, mutual funds, pensions, etc.)
- Last checking and savings account statements (including CDs and money-market accounts)
- Last mortgage statement
- Last two years' tax returns
- Marriage and birth certificates (of the deceased's spouse and children)
- An up-to-date credit report of deceased

Financial Steps

Notify financial institutions, government agencies, and other (see page 9 for example letters)

- Social Security Administration
- The deceased person's employer
- The deceased person's school
- Insurance companies
- Credit bureaus
- Credit card companies
- Post office
- Utility companies
- Creditors/banks

Next Steps

Financial Steps Continued

- Cancel or transfer accounts, memberships, or subscriptions
- Apply for benefits offered to survivors
- Pay final bills and guard against financial fraud

As mentioned in the beginning of this section: always remember to take care of yourself. If you are having a difficult time completing these next steps reach out to friends, family, your place of worship for support. If you need support dealing with the emotional and cognitive struggle that goes along with this process contact your primary care physician or a therapist (see list of clinics on Page 21)

Sample Letters

Other more detailed examples can be located online. Also check the company/bank/creditors website for direction on how to notify them of your loved one's passing.

To Deceased's Employer

Dear _____,

This letter is to inform you that my (husband, wife, etc.) passed away on (month, day, year). I would appreciate information on fringe benefits, such as group life insurance coverage, pension funds, accrued vacation or sick pay, disability pay, terminal pay allowance, gratuity payments, unpaid commissions, credit union balance, service recognition awards, etc.

Please send a list of documents you require and any necessary forms be completed.

Sincerely,
(Your signature)
(Your full name)
(Your address)
(Your telephone number)

To Creditors

Dear _____,

This letter is to inform you that my (husband, wife, etc.) passed away on (month, day, year). I wish to inquire whether (his/her) loan was covered by a credit life insurance plan offered by your organization.

Please send a list of documents and/or information necessary to file a claim. I will appreciate a response at your earliest convenience.

Sincerely,
(Your signature)
(Your full name)
(Your address)
(Your telephone number)

Writing the Obituary

The funeral home of your choice will usually write and submit the obituary to the desired newspaper. If you are not working with a funeral home or are choosing to do this yourself you can contact the newspaper directly. (See Page 26)

If you choose to write your own use this template to help. You do not need to follow it exactly.

Name/ Announcement

- Full name (and nicknames) of the deceased
- Age and residence at death, and date of death (Month day, year)
- Place and/or Cause of death

Life

- Date and Place of birth
- Names of Family and spouses (with date and place of marriage)
- Education, Achievements, Employment, Hobbies, & Activities
- Military service
- Places of residence
- Charitable, religious, fraternal, political affiliations; positions held
- Disappointments
- Unusual attributes, humor, other stories

Family

- Survived by (and place of residence):
 - List Spouse, Children (in order of date of birth, and their spouses) Parents, Siblings (in order of date of birth), Friends, Pets (if appropriate), Etc.
- Predeceased by (and date of death):
 - Same list as above

Service

- Day, date, time, place
- Name of officiant, pallbearers, honorary pallbearers, other information
- Visitation and/or Reception or other service information if applicable: day, date, time, place
- Name of funeral home in charge of arrangements
- Where to call for more information (even if no service planned)

End

- Memorial funds or donation suggestions, including addresses
- Thank you to people, groups, or institutions
- Quotation or poem or three words that sum up the life

Funeral Planning

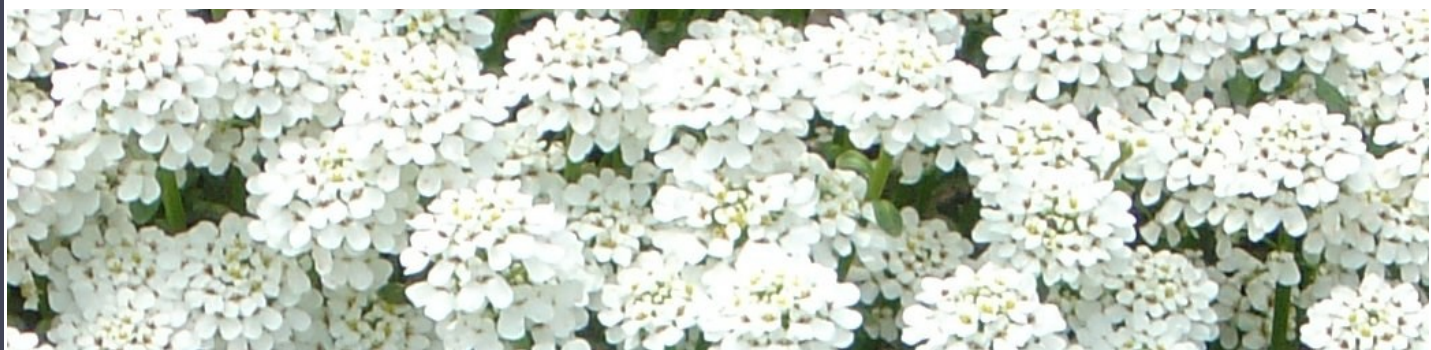
Funeral Costs

Funeral Directors can help guide you through the funeral-planning process. They are legally required to give you a summary of their offered services and their costs. Ask questions so that you are clear what services you are purchasing and their cost. Costs can vary greatly between funeral homes. If choosing cremation, the cost may be significantly lower.

Funeral Planning Assistance

Contact the National Funeral Directors Association Helpline. They offer help with funeral planning, resource referral, and grief support and information: 800-228-NFDA (800-228-6332)

For a list of funeral homes see page 26



Funeral Options: Burials

Chippewa County Cemeteries

Chippewa County has over forty cemeteries. For a complete list, visit <http://wisconsin.hometownlocator.com/features/cultural,class,cemetery,scfips,55017.cfm> .

Grave Markers

Grave markers or headstones can be purchased through a cemetery or a private organization. They range in cost widely from a few hundred dollars to many thousands of dollars. Check with your chosen cemetery about any regulations before purchasing a headstone or marker.

Funeral Planning

Funeral Options: Cremation

What is cremation?

Cremation is an option for families that wish to bury, scatter, store at a cemetery, or personally keep the ashes of a loved one. Cremation involves exposing the body to very intense heat inside of a cremator, a kiln-like industrial furnace, reducing the body to ashes. The cremated remains are placed in an urn or other vessel.

What is required?

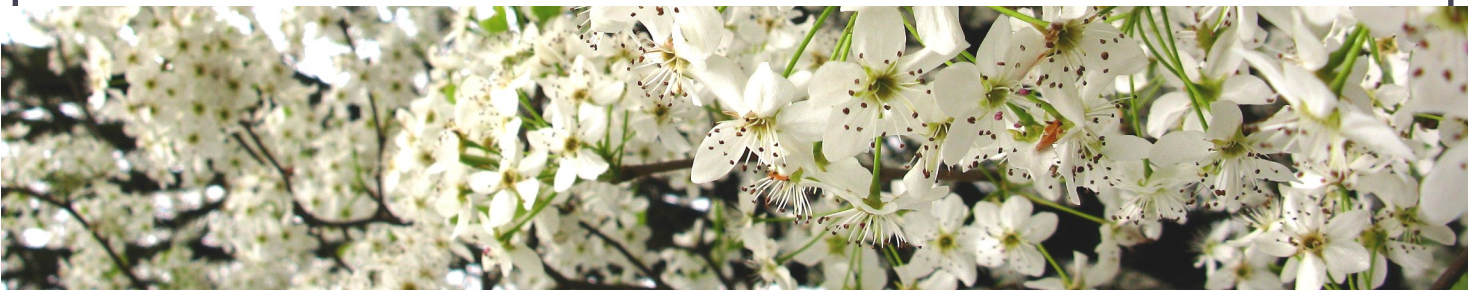
A casket is not required for cremation. If a family does not desire a casket, the body will be cremated in a container of wood or cardboard, as indicated by the crematory. The crematory will typically provide this alternative container and its cost will be included in their fee. The deceased may be clothed as desired. If desired, a family can hold a viewing or wake before the cremation.

What can be done with the remains?

In Wisconsin, cremated remains may be buried in a cemetery or urn garden, stored in a columbarium or mausoleum at a cemetery, kept by the family, or scattered on private land. Laws vary from state to state about where remains may be scattered or kept.

What is the cost?

Cremation costs about 1/2 the cost of a traditional burial. If a memorial service is not desired, families may be able to work with the crematory or funeral home for a significantly lower cost. This is referred to as “direct cremation”.



RESOURCES & HELP

REACH OUT, GET SUPPORT, START HEALING

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Funeral Proceedings

Chippewa County Funeral Homes

Horan Funeral Home

420 Bay St.
Chippewa Falls, WI 54729
(715) 723-4404

Pederson-Volker Funeral Chapel

44 E. Columbia St.
Chippewa Falls, WI 54729
(715) 723-4649

Schrivier-Thompson Funeral Home & Cremation Services

1806 17th Ave.
Bloomer, WI 54724
(715) 568-2310

Olson Funeral Home

1516 Larson St.
Bloomer, WI 54724
(715) 568-5250

Borton-Leiser Funeral Home

220 S. 7th St.
Cornell, WI 54732
(715) 239-3290

Leiser Funeral Home

511 N. Main St.
Cadott, WI 54727
(715) 289-4298

Plombon Funeral Home

502 N. Broadway St.
Stanley, WI 54768
(715) 644-5537

Obituary Submission

News papers to send obituaries to:

The Chippewa Herald
321 Frenette Dr.
Chippewa Falls, WI 54729
Phone: 715-723-5515

Eau Claire Leader Telegram
701 S. Farwell St.
Eau Claire, WI 54701
Phone: 715-833-9200

Veteran's Resources

If you or your loved is and/or was a veteran you may be eligible for a variety of survivors' benefits. Contact the Veterans Administration for more information.

Veterans buried in a private cemetery are eligible for a government headstone, marker or medallion, a burial flag, and a Presidential Memorial Certificate, at no cost to the family. There are not any VA benefits available to spouses and dependents buried in a private cemetery.

Resources:

www.va.gov

www.cem.va.gov

Benefits: 1-800-827-1000

Chippewa County Veteran's Services

Chippewa County Courthouse

711 N. Bridge St. #301

Chippewa Falls, WI 54729

Phone: (715) 726-7990



Online Grief Resources

Child Loss

Children's Health Alliance of Wisconsin – Infant Death Center

Individual assessment via phone to individualize bereavement support for parents, grandparents, and siblings who have experienced infant/fetal death. The Children's Health Alliance works to provide education and prevention of infant deaths.

<http://www.chawisconsin.org/>

Phone: 414-292-4000

Miss Foundation

Provides chats and forums for bereaved parents, siblings, grandparents, and other family members.

www.missfoundation.org

Share: Pregnancy and Infant Loss Support, Inc.

National organization with resources, online community and event organizing for bereaved parents of perinatal or neonatal loss.

www.nationalshare.org

Healing Hearts for Bereaved Parents

Holding out the light of hope and the hand of friendship to grieving parents and their family.

www.healingheart.net

Parents of Murdered Children

Only national self-help organization dedicated solely to the aftermath and prevention of murder. POMC makes the difference through ongoing emotional support, education, prevention, advocacy, and awareness.

www.pomc.com

Phone: 800-818-7662

Online Grief Resources

General Grief

GriefShare

GriefShare seminars and support groups are led by people who understand what you are going through and want to help. You'll gain access to valuable GriefShare resources to help you recover from your loss and look forward to rebuilding your life.

www.griefshare.org

Mothers Against Drunk Driving (MADD)

National office will refer victims of drunk driving crashes to their nearest local chapter. If one is not available, telephone counselors will offer guidance and support.

www.madd.org

Phone: 800-GET-MADD (438-6233)

Grieving Center

A web-based television channel for those who have lost loved ones.

www.grievingcenter.org

Healing the Spirit

Resources for coping with the death of a loved one.

www.healingthespirit.org

Broken No More

Resources and support for those who have lost a loved one to a drug or substance overdose.

<http://broken-no-more.org>

Online Grief Resources

Loss from Suicide

American Foundation for Suicide Prevention

An organization focused on research of suicide and its prevention, education about suicide and mental wellness, and support for those grieving or at risk.

www.afsp.org

Suicide Prevention Lifeline

A 24/7 toll-free help line for anyone in emotional distress.

www.suicidepreventionlifeline.org

Phone: 800-273-TALK (8255)

Alliance for Hope for suicide loss survivors

Providing support to those who have lost a loved one to suicide. Alliance for Hope provides a blog, information, and a support forum.

www.allianceofhope.org

American Association of Suicidology

A group dedicated to the study, understanding, and prevention of suicide. They have many resources for Survivors of Suicide loss as well as accurate information that can help you understand the causes and prevention of suicide.

www.suicidology.org

Prevent Suicide Wisconsin

Prevent Suicide Wisconsin is an organization that strives to build protective factors to prevent suicide, increase access to care, improve knowledge and its use, and develop best practices. They have lists of Wisconsin coalitions, resources, facts and information, activism, and support.

www.preventsuicidewi.org

Online Grief Resources

For Children

National Alliance for Grieving Children

www.childrengrieve.org

Creative Heartwork

Organization that combines the grief process and creative expression.

www.creativeheartwork.org

Kidsaid

A site for children to express their grief through art and writing.

www.kidsaid.com

Children's Grief & Loss Issues

Books to help children cope with loss.

www.childrengrief.net

The Dougy Center – National Center for Grieving Children and Families

The center provides great materials under the “resources”: tab to better understand and support grieving children of all ages.

<http://www.dougy.org/grief-resources>

Remembrance

Full Circle Memory Wall

An online memory wall to share pictures, quotes, and memories of your loved one.

www.fullcirclegc.org/memorywall

The Healing Garden

A web page for children with interactive activities to help them deal with their grief and loss through creative expression and companion interaction.

www.healingthespirit.org/childs-place.php

Online Grief Resources

Local Support Groups

BEACON

Bereavement Education and Counseling of North Central Wisconsin
Sponsored by Hope Hospice & Palliative Care, Inc.
Phone: (715) 748-3434 Medford, WI

Chippewa County Grief Support

Provides grief support and understanding for residents of Chippewa County and the surrounding area.

www.chippewacountygriefsupport.com

Phone: (715) 717-7581

Family Support Center (Chippewa)

Phone: (715) 723-1138 or 800-400-7020

Healing Place

Provides individual, couples, and family counseling by trained counselors. Several on-going support groups, as well as periodic time-limited groups that help with different types of death issues, such as Young Spouse Loss, Suicide Survivors, Parent's Grief Group, Children's Grief Group, Adult Loss of a Parent Group, and more. Free.

1010 Oakridge Dr.

Eau Claire, WI 54702

Hours – 8:00am – 4:30pm

Phone: (715) 833-6028

2-1-1 Great Rivers

Call 211 or 800-362-8255

www.greatrivers211.org

Local Hospitals

Your local hospital may host grief support groups. Contact your local hospital to inquire.

Local Religious and Spiritual Organizations

Many religious or spiritual organizations also offer support groups for grieving families. Inquire at your place of worship for more information.

Online Grief Resources

Therapy & Counseling Resources

For complicated grief or support in the grieving process

Crossroads Counseling Services
224 S. Broadway St.
Stanley, WI 54768
Phone: 715-644-4357

Heinz Psychological Services
826 S. Hastings Way
Eau Claire, WI 54701
Phone: 715-834-3171

L.E. Phillips Liberatas Treatment Center
2661 County Hwy I
Chippewa Falls, WI 54729
Phone: 715-723-5585

Marriage and Family Health Services
132 W. Columbia St.
Chippewa Falls, WI 54729
Phone: 715-726-9208

Marshfield Clinic – Chippewa and Eau
Claire Center
Phone: 715-858-4850

Vantage Point Clinic
2005 Highland Ave.
Eau Claire, WI 54701
Phone: 715-832-5454

Chippewa Valley Professional Counseling,
LLC
515 S. Barstow St., Suite 114
Eau Claire, WI 54701
Phone: 715-834-8118

Luther Midelfort Mayo Health System –
Bereavement Services and Outpatient
Counseling Services
1221 Whipple St.
Eau Claire, WI 54703
Phone: 715-838-3311

Luther Midelfort Chippewa Valley Mayo
Health
611 First Ave.
Chippewa Falls, WI 54729
Phone: 715-720-4400

Legal Documents & Records

Death Certificates

Contact your selected funeral home or the Chippewa County Register of Deeds.

Register of Deeds
Chippewa County Courthouse – Room 111
711 N. Bridge St.
Chippewa Falls, WI 54729
Phone: (715) 726-7994
Fax: (715) 726-4582

Autopsy Report

If you would like to request an autopsy, contact the coroner within 24 hours of the death. The coroner will be able to answer your questions and concerns in this process. The family will be responsible for any associated costs. If you loved one had an autopsy, you may obtain the report by contacting the Chippewa County Coroner's Office. The coroner investigates and verifies all deaths that occur in Chippewa County.

Coroner Ron Patten
32411 County Highway MM
Boyd, WI 54726
(715) 667-3270

Police Report

You may be able to obtain a copy of any police reports associated with the death of you loved one.

Chippewa County Sheriff's Office – (715) 726-7701
Chippewa Falls Police Department – (715) 723-4424
Bloomer Police Department – (715) 568-5924
Cornell Police Department – (715) 239-3707
New Auburn Village Marshal – (715) 237-3200
Cadott Police Department – (715) 289-4238
Boyd Police Department – (715) 667-3577
Stanley Police Department – (715) 644-5975

Legal Documents & Records

Crime Victim Information

If your loved one was murdered or killed by a reckless or hit-and-run driver you may be eligible for financial assistance from the Crime Victim Compensations fund for medical, funeral, or counseling costs.

Chippewa County Victim Witness Services

Phone: 715-726-7733

www.doj.state.wi.us

Phone in Madison area: 608-264-9497

Toll-free: 800-446-6564

Medical Records

Depending on your relationship to the deceased and their medical record releases, you may be able to obtain medical records from the hospital or clinic where your loved one was treated.

St. Joseph's Hospital – 715-723-1811

Our Lady of Victory Hospital – 715-644-5571

Sacred Heart Hospital – 715-839-4000

Luther Midelfort Mayo Hospital – 715-838-3311

Legal Documents & Records

Social Security Benefits

As next of kin of the deceased, you may be eligible for survivor benefits. You will need the following documents to apply to receive survivor benefits, but you are encouraged to begin the application process even if you cannot locate all of these documents. The Social Security Administration can assist you in obtaining them.

- Proof of death (from funeral home or death certificate)
- Your social security number as well as the deceased's
- Your birth certificate
- Your marriage certificate if you are a widow or widower
- Your divorce papers (if you are applying as a divorced widow or widower)
- Dependent children's birth certificates and social security numbers
- Your bank name and account numbers so that your benefits can be direct deposited
- Deceased's W-2 form or self-employment tax return from the most recent year

Contact the Social Security Administration:

Online: www.ssa.gov

Phone: 800-772-1213

Or in person at the nearest Social Security Office:

Social Security Office

4120 Oakwood Hills Pkwy.

Eau Claire, WI 54701

Phone: 866-815-2924

Immediate Response

Biohazard Cleanup

Aftermath: Specialists in Crime Scene & Tragedy Cleanup
24 Hour Emergency Nationwide Dispatch: 800-366-9923
www.aftermath.com

Archangels BioRecovery Inc: Tragedy Sanitation Specialists
24/7 phone: 877-409-9111
www.archangels.pro

Bio-Tec: Bringing aid to those dealing with a traumatic event.
24 Hour dispatch line: 888-246-9111

