

# What to Do When a Loved One Dies

## **A Practical Overview For The First Week**

**Bruce Jackman**

I trust in God's unfailing love (Psalm 52:8)

1

**Be strong and courageous.  
Do not be afraid or terrified...  
for the LORD your GOD goes  
with you;  
He will never leave you nor  
forsake you.  
Deur 31:6**

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## WHAT TO DO WHEN A LOVED ONE DIES<sup>1</sup>

*A brief overview to help you get through the first few days after the death of a loved one.*

### YOU'RE NOT ALONE - RIGHT NOW PEOPLE ARE PRAYING FOR YOU

The moment we learned about the death in your family, people in FRIENDS started to pray for you. Some of them have had to go through experiences similar to yours – so they know first hand how you may be feeling right now. It's OK over the next few weeks when your own strength may be low, to accept these prayers and to depend on them as God works things out for you and your family.

<sup>13</sup>Then I heard a voice from heaven say, "Write: Blessed are the dead who die in the Lord from now on."  
"Yes," says the Spirit, "they will rest from their labor, for their deeds will follow them."  
Rev. 14:13

### I DON'T KNOW WHAT TO DO. WHERE DO I START?

This is a question that many people ask themselves immediately after learning about the loved one's death. One of the ways some people cope with the trauma – is by busying themselves with activities. If you are "wired" this way then go ahead and start planning. But remember, there really is no rush. In fact it's very good for you to just be with family and friends for that first day or two.

<sup>6</sup>Be strong and courageous. Do not be afraid or terrified because of them, for the LORD your God goes with you; he will never leave you nor forsake you."  
Deut 31:6

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<sup>1</sup> © Friends Christian Fellowship

Because every situation is different and each of the family members is unique, it is very difficult to suggest a list of everything that needs to be taken into account. But the following are some of the most common. We trust that it helps you. Please remember we are a phone call away if you want to chat about anything at all.

### 1. Be Yourself

- We often have the tendency to want to be strong for others around us. This is understandable. However, being strong for others can easily mask how you are personally feeling. It is quite alright and even necessary to be transparent and open about how you are feeling.

<sup>9</sup>And this is my prayer: that your love may abound more and more in knowledge and depth of insight,<sup>10</sup>so that you may be able to discern what is best and may be pure and blameless until the day of Christ

Phil 1:9-10

Weep when you want to weep. Take a nap if you want to. Many people just need to know that somebody else cares about what is going on. Let them know you want them to be with you. However also let them know they don't have to "do" anything. Just "being there" is enough.

### 2. Nominate a Person To Answer The Phone

- You have family and friends who really love you. They will want to phone you to find out what happened and how you are doing. Such phone calls although well-meaning, can be very draining.

- Ask a family member or close friend, who is able to stay most of the day with you, to answer the phone and to let people know what is happening. Let that person know who you are prepared to speak to so the call can be passed on to you. This is not rude. It is for your own sanity in the first few days.

### 3. Be Open About Your Needs

- You have loving people who really want to do whatever they can while you are going through this time. *But they will need you to be open about your needs.* Although you may not want to be a “burden” to others, this is not the time to worry about that. When people ask if they can do anything to help you, they really do want to help. Consider asking them to help in areas such as:
  - a. Helping you to get around if you are worried about driving.
  - b. Making phone calls to friends, family, work
  - c. Getting the children to and from school

There is a time for everything,  
and a season for every activity under heaven:

2 a time to be born and a time to die,  
a time to plant and a time to uproot,  
3 a time to kill and a time to heal,  
a time to tear down and a time to build,  
4 a time to weep and a time to laugh,  
a time to mourn and a time to dance,  
5 a time to scatter stones and a time to gather them,  
a time to embrace and a time to refrain,  
6 a time to search and a time to give up,  
a time to keep and a time to throw away,  
7 a time to tear and a time to mend,  
a time to be silent and a time to speak,  
8 a time to love and a time to hate,  
a time for war and a time for peace.

Ecc 3: 1-8

- d. Wanting someone to sleep with you in the house for a few days OR helping you to get out of the house for a few days.
- e. Providing evening main meals

#### 4. Be Wise in Handling the Stress

- The death of a loved one always produces stress. It is important that you do not ignore or underestimate this since emotional stress often results in physical ailments. It is nearly always wise to ask your doctor for something to calm your nerves and to help you to sleep for the first few days.
- *The Lord Inhabits The Praises of His People.* Few people can continue to whole-heartedly praise God when initially dealing with the death of a loved one. It is most helpful therefore to play Christian music in the background during your waking hours. Comfort, reassurance, and even faith for tomorrow can stir within you when such music is continuously playing. If you do not have Christian CD's or tapes, please let your friends know - this is one of the ways they can help you. It makes an enormous difference in the atmosphere of your home to have continuous praise and worship music.

## WHAT HAS TO BE ARRANGED FOR A FUNERAL / MEMORIAL SERVICE?

The difference between a funeral service and a memorial service has to do with whether the coffin is in the service. Most families prefer to focus on celebrating the life of their loved one. For this reason they may choose to have a memorial service.

### How Do The Two Services Differ?

#### Memorial service:

- You can have the memorial service at any time. It is not constrained by undertaker availability or the availability of legal documentation.
- The coffin is NOT present
- The service is more of a celebration
- The service is followed with refreshments
- This format may accompany a cremation, or take place if there is a delay in finalizing all the official paperwork.

9After this I looked and there before me was a great multitude that no one could count, from every nation, tribe, people and language, standing before the throne and in front of the Lamb.  
Rev 7:9

#### Funeral Service:

- The timing of the service will be influenced by:
  - The availability of the undertakers.
  - The completion of all the legal documentation before the body is released

- The completion of all the documentation for the allocation of a grave site
- The coffin is present.
- The service is less celebratory in format and style.
- The service is followed by the burial ceremony

## WHAT NEEDS TO BE ORGANISED IN THE FIRST FEW DAYS?

This list of points is only an overview at best. Each situation is different. Nonetheless, this will provide you with a suggested starting point.

### 1. Day One

- a. Take time for each other
- b. Gather family around you
- c. Have nice Christian worship music playing as often as possible in the background.
- d. Inform family and friends about what has happened (appoint someone to answer the phone calls and limit the calls you personally receive)
- e. Inform your pastor
- f. Ask your doctor for a light tranquiliser for the first few days / weeks. It really helps.

*16"For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life. 17For God did not send his Son into the world to condemn the world, but to save the world through him.  
John 3:16-17*

## 2. Day Two

a. **Open a file immediately to record details of all phone calls, faxes, and emails to institutions.**

b. **Appoint a lawyer who deals with deceased estates (see Appendix).**

c. **Appoint an undertaker**

- i. The choice of an undertaker is very personal. You want to feel at peace that the company has your interests at heart. You can generally take advice from other family members and friends.

When did you last go for a walk on the beach? Go for a long hot bath? Perhaps it's time!

It is a good idea to

make some phone calls and how you are treated on the phone will give you a relatively good idea of how they will attend to your needs.

- ii. Before you contact an undertaker it is wise to have already thought through what you want them to do, e.g.:

1. What paperwork will they take care of (write it down)
2. How much will it cost to do all the paperwork
3. Have an idea about a coffin. A

"I have loved you with an everlasting love; I have drawn you with loving-kindness.  
4I will build you up again  
Jer. 31:3-4

cremation does not require a coffin. Generally, it does not make

- any sense to spend a lot on a coffin.
4. Confirm who your contact person will be. Obtain any other phone numbers your contact person may have.
  - iii. A word of CAUTION. The death of a loved one is always traumatic and very emotional. It is easy to want everything of the best for the person. While this is understandable, remember – only a body remains that will be either cremated or buried. There is no need to spend a lot on the arrangements. It will be costly enough anyway.

**d. Advise your policy holders**

- i. Make sure you get a claim reference number and the name and phone number of the person you spoke to.

**e. In the case of police involvement you will need to:**

- i. Identify the body
- ii. Obtain a Police Release Certificate for the undertaker to collect the body.
- iii. A post-mortem may need to be conducted.

I pray that you, being rooted and established in love, <sup>18</sup>may have power, together with all the saints, to grasp how wide and long and high and deep is the love of Christ, <sup>19</sup>and to know this love that surpasses knowledge-- that you may be filled to the measure of all the fullness of God.  
Eph. 3:17-19

**f. Confirm a date and time for the service**

- i. If people are travelling far to come to the service, it can be helpful for the service to be held on a Saturday morning. This also provides flexibility for people who are staying over before returning home.
- ii. Most people appreciate 4 – 5 days notice so they can make personal arrangements to come to the service.
- iii. Ensure your preferred date and time fits in with your pastor.

**g. Place an advertisement in the deaths column of your local newspaper.**

- i. Include the service venue, time and a contact number for more information (see Appendix).

**h. Start planning the service** (continue on day 3 when you have more time to think) (see Appendix).

**3. Day Three**

**a. Confirm your arrangements AGAIN with the undertaker.**

- i. Have they received / processed all the paperwork?
- ii. Have they received the body
- iii. Arrange when family and friends can view the body (if required)

Do you have a recent photograph you would like to display with the flowers?

**b. Confirm the Order of Service with the pastor, e.g.**

- i. Welcome and opening prayer
- ii. Praise and Worship (Choose some songs which are really meaningful to you)
- iii. Eulogy (Decide who will speak and in what order)
- iv. Message
- v. Prayer for the family
- vi. Closing song
- vii. Invitation to stay for refreshments
- viii. Refreshments

Technology can be really helpful in making a photographic power point presentation of the life of the person

**c. Confirm also:**

- i. The design and layout of the bulletin (hand in suitable photographs for the front cover). If required, the undertakers will also help to do and print the bulletin.
- ii. Who will stand at the entrance before the service to greet and welcome family and friends?
- iii. Who will arrange the refreshments for after the service?
- iv. Who will organize the flowers?

**d. Take time out for yourself**

- i. It will have been hectic so far. Plan to get out with friends or family and go for a drive. Have a long hot bath. Sleep in. Just remember this is all taking a toll on your emotions, mind and body. A break for the afternoon or morning can really help.

**ON THE DAY OF THE SERVICE**

The day of the service has the potential to be one of your most emotionally draining days. It will be the first time you will have to face all your friends and family at the same time. People will want to hug you and express their condolences and you will probably want to put on a brave face. It can be helpful to include some of the following ideas in your preparation for the day.

1. Have breakfast and some extra sugar in your tea / coffee. Even though you may not feel like eating, your body will need the nourishment to cope with the stress.
2. Have a little bottle of water with you. You will need an occasional sip from time to time when things are getting more emotional.
3. Have a pack of sweets / breath mints on you. It helps to chew on something during the service.
4. Have lots of tissues.

Having a "Visitor's Book" at the service allows all your friends and family to express what your loved one meant to them. It is a wonderful keepsake for future generations.

5. Plan to arrive at the start of the service and go straight to your seat. Leave all the hugging for afterwards.
6. Focus on celebrating the life of your loved one and on thanking God for giving him / her to you for the years you had each other.
7. If you are speaking during the eulogy, it is easier to keep your emotions in check by projecting your voice loudly towards the rear or the meeting hall.

## WHAT HAPPENS AT A CREMATION?

There is very little you will need to do if the body is cremated. You may want to know the date and time of the cremation. It is not helpful to be at the crematorium. Let your memories of your loved one be the happier ones of when the person was alive.

The undertakers should phone you when you can collect the ashes. I encourage you to collect the ashes and to disperse of them in a memorable manner. Although some people have left the ashes for the undertaker to dispose of because they cannot cope with the idea of handling them themselves, you may regret doing so afterwards. It is helpful to have some close family and friends around and to make the dispersal of the ashes another memorable time which honours God.

Let the beloved of  
the LORD rest  
secure in him, for he  
shields him all day  
long, and the one  
the LORD loves  
rests between his  
shoulders.  
Deut 33:12

## WHAT HAPPENS AT A BURIAL?

The funeral service and burial normally follow each other immediately. The coffin will be escorted to the hearse and taken to the grave-site. Selected family members and friends may follow. The coffin is placed on a structure above the grave. A short final tributary and closing prayer may be offered. Then the coffin is lowered into the grave. You will be invited to throw the first soil onto the coffin. You may wish to throw flower petals onto the coffin instead of soil. Then the undertaker's labourers unceremoniously fill in the grave. That essentially concludes the burial ceremony. The tombstone is normally erected a few days later.

for dust you are  
and to dust you will  
return.  
Gen 3:19

## WHAT OTHER ADMINISTRATION IS REQUIRED?

Your personal situation will determine how much additional administration is required. You need to be warned that it can take time for all the institutions to effect your required changes. Be prepared for this. Notify as many institutions as possible in writing. Keep a file especially for this purpose. File all correspondence received. Keep notes on every phone call made and record reference numbers and the name and contact number of every person spoken to. This seems like an enormous amount of work but you will be so grateful you did it if you incur some problems later.

Keeping a file of  
ALL  
communication  
will pay off.  
Start one now!

Some of the institutions you may need to deal with include:

- Policy holders
- Banking (all accounts – especially credit cards that have life insurance debt relief)
- Medical aid
- Bond holder for the house
- Pension holders
- Other accounts
- Telephone
- Water / Electricity
- Deceased Estate lawyers
- Finance house for car (other)

## THE GRIEVING PROCESS

It is impossible to include an overview of the emotions you may experience. However be encouraged by the following considerations:

- As distraught as you are right now – ***you will get through this phase***. It may take a month or two, possible even up to a year, but you will get through it.
- It is normal to weep and cry for days. Do not let that worry you. Remember, it helps to have a light tranquiliser for the first few weeks. Have you asked your doctor for one yet?
- At first you may experience a void in your life. The person has been part of your life for so long – they leave a big gap, which cannot be filled by any other.

I trust in God's unfailing love (Psalm 52:8)

37 Jesus replied:  
"Love the Lord your  
God with all your  
heart and with all your  
soul and with all your  
mind." 38 This is the  
first and greatest  
commandment.  
Matt 22:37-38

Do not be too hasty in clearing their belongings out. Looking at them may cause distress, but this is only at first. Some of them will become memories later, which you will be so glad that you kept. During this time make an effort to go out with friends. Isolation can so easily lead to depression. Talk, talk, talk! Express your thoughts! Ask if you could talk to them - you do not need advice, just a listening ear.

- You will then find yourself meditating on fond memories.
- Your identity, which may have suffered a knock, will begin to be re-established. You will get used to being on your own (although this can take time during which you continue to miss the person and weep with a broken heart).
- At some stage, you will know its time to move on. Strength and determination return and you regain control of your life.

## **THE WEEKS (MONTHS) AFTER**

Until now you will have been kept fairly busy organizing things. In the week following the service, family and friends have returned home and reality stares you in the face. Your loved one has gone forever.

- **Don't waste time on the "why" questions. They do not have answers (yet!)**
  - This is ordinarily the time when a person asks the "why" questions. Why did the person die? Why did it happen the way it happened? Why now at this time of your life? These questions do not have any adequate answers right now. Push them

aside. Don't allow them to confuse you or cause you unnecessary distress. This is the time to hang on to the Truth, that despite everything you are experiencing, *God is in control.*

- **Don't take any big decisions at this time.**
  - When your emotions are in a state of upheaval, you need months before you take any big decisions. While things seem to be mountainous and you will crave some predictability in your life, this is not the time to even begin thinking of (for example): selling your house; moving in with family; giving up the family business; emigrating; changing jobs etc.
  - You need to know that things will settle, and in that clearer state of thinking you will take better decisions that you are less likely to regret.
  
- **Be prepared for “surprise” outbursts of emotion**
  - Emotions that have been “under control” while you have had so much to attend to, may use this opportunity to pop out at unexpected moments. A favourite flower, a song on the radio, a photograph – these kinds of things may trigger a deluge of tears. This is normal. If you know this – you will allow it to happen and each time it does, emotional healing is a step closer.
  - Make an effort to talk through your emotions with a trusted friend or family member. Just ask them to listen. They do not need to offer

advice. If they want to do anything, let them pray for you. But you will need to talk.

## **IN CONCLUSION**

Our hope and prayer is that this brief overview will help you get through the first few days. It cannot cover everything, since each situation is different. But the thing you can be assured of is this: God knows where you're at. You are not alone. Be assured of this!

## **ULTIMATELY**

Ultimately God is in control. Hang on to that and you will make it with His help and the love of family and friends.

**The LORD bless you and keep you; <sup>25</sup>the LORD make his face shine upon you and be gracious to you; <sup>26</sup>the LORD turn his face toward you and give you peace.**

**Num 6:24-26**

## APPENDIX

1. LOCAL UNDERTAKERS
2. LOCAL NEWSPAPERS – CONTACT NUMBERS
3. SAMPLE DEATH NOTICES
4. RECOMMENDED BOOKS
5. SAMPLE BULLETIN
6. DECEASED ESTATE INFORMATION
7. PERSONAL NOTES
8. CHECK LIST

If you have additional comments that would help to improve this guide, please let us know. You will be helping the next person who will regretfully have lost a loved one. Thank you.

### Friends Christian Fellowship

Email: [admin@friends.org.za](mailto:admin@friends.org.za)  
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Tel / Fax: 021 852 6541

## **LOCAL UNDERTAKERS**

### **Avbob**

Main Str 355, van der Stel, SOMERSET-WEST  
021 851-2557 Tel/fax

### **Doves, Esterhuise & Son**

Main Str 334, van der Stel, SOMERSET-WEST  
021 852-1546 Tel/fax

### **Doves, Goodall & Williams**

Main Str 353, van der Stel, STRAND  
021 851-5845 Tel/fax

### **Samu (Pty) Ltd**

Broadway Center, Breman Str, Airport Ind, STRAND  
021 935-1460 Tel/fax

### **Helderberg Community Services: Cemeteries**

Victoria Rd, SOMERSET-WEST  
021 850-4308

### **National Health Laboratory Services: Pathology**

Batavia Rd, SOMERSET-WEST  
021 852-3623 Tel/fax

## **LOCAL NEWSPAPERS – CONTACT NUMBERS**

- **District Mail / HelderPos**  
Tel: 021 853-0211      Fax: 021 853-0234
- **Cape Times / Helderberg Sun**  
Tel: 021 488-4888      Fax: 021 488-9891/2
- **Die Burger**  
Tel: 021 406-2211      Fax: 021 406-2939
- **Eikestad Nuus**  
Tel: 021 887-2840      Fax: 021 883-9538
- **Argus**  
Tel: 021 488-4911      Fax: 021 424-9892

## **SAMPLE DEATH NOTICES**

SMITH, JOE – our dear friend and brother in Christ, was suddenly taken after a tragic car crash on 8 August 1998. Beloved husband of Susan and father of Jack and Mary. Joe, you wanted to leave a legacy that honoured God and impacted people. You have done both. The world is a better place because of you. You helped to restore hope and dignity to many. Such a testimony can only come because you looked to One greater than yourself for inspiration – Jesus Christ. We love you and will sorely miss you, Susan, Jack and Mary. Enquiries 886 12345.

SMITH, JOE – passed away after a sudden illness on 8 August 1998. Beloved husband of Susan and father of Jack and Mary. Joe, you touched the lives of everybody who came near you. Thank you for being a father to some, a brother to many and a friend to us all. You made everyone feel special. You had a word of encouragement whenever needed. You were what we hope to become – victorious in Christ. We love you and will sorely miss you. Susan, Jack and Mary.

## **RECOMMENDED BOOKS**

First 5 Minutes After Death – Dr Isak Burger.

Moments for Those Who Have Lost A Loved One – Lois Mowday Rabey.

- Jesus makes the difference
- Keep breathing
- Living in limbo
- New benchmarks
- In the middle of the night
- Do people know what they have
- Precious tears
- A child's perspective
- Normal doesn't always mean easy
- No one replaces your loved one
- I have nothing to say to God
- Why did this happen to me
- T'is the season
- Church can be so painful
- I never thought it would be like this
- Remembering the day
- Realize you have a choice
- I'm still afraid sometimes
- Peace and pain are partners
- God's word breathes life
- Touches from so many places
- The tears of Jesus
- The nearness of heaven
- His burden is light

From Grief to Glory (Rediscovering Life After Loss) – Harry and Cheryl Salem.

- Standing strong when tragedy strikes
- Taking the first steps back towards life
- A new battle; knowing your limits
- Learning to embrace the process of pain
- Finding comfort through emotional release
- Coping with mental anguish
- Quieting the voice of the flesh

**I trust in God's unfailing love (Psalm 52:8)**

- Dealing with people
- Focusing on what you still have
- Keeping an eternal perspective
- Recalling the reward that awaits
- Choosing to live again
- God's word to you

### Hope And Help For The Widow (The Reality of Being Alone) – Jan Sheble

- He's gone
- Immediate plans
- The first year
- Regrets
- Single parenting
- Loneliness
- Memories
- Finances
- What about sex
- Dating and remarriage
- Coming to grips with your new life
- Seeking God's will for the rest of your life

### Will My Life Ever Be The Same? (Finding God's Strength to Hope Again). – H Norman Wright.

- "Why did this happen to me?" Meaning of crisis.
- "Get me out of this." Coping with crisis
- "Am I normal?" Pattern of crisis
- "Why do I feel this way?" Painful emotions
- "Who am I now?" Adjusting
- "Mommy it hurts" Children
- "What can a grown-up do to help?" Guidelines to help children grieve
- "Will my life ever be the same?" When time doesn't heal all the wounds
- "God are you there?" Finding God in the midst of suffering

### Children and Grief. (Helping Your Child Understand Death) – O'Connor.

Valley of Tears – Journey Through Grief. – Nola Shaw.

Finding Your Way Through Grief. – Kim Thomas.

- The journey: The news; saying goodbye.
- The healing : two months later; comfort of friends; remembering; hope
- 30 days of meditation

Losing a Child (Finding a Path Through The Pain).

## SAMPLE BULLETIN

<p><b>Front Cover</b></p> <p>Name</p> <p>Photo</p> <p>Birth – Death Dates Scripture</p>	<p><b>Back Cover</b></p> <p>Thank You's</p>
<p><b>Inside Cover</b></p> <p>Songs</p> <p>(or)</p> <p>Special Scriptures</p>	<p><b>Inside Cover</b></p> <p>Order of Service</p> <p>Opening Prayer Praise and Worship Eulogies Message Prayer for the Family Closing Song</p> <p>Refreshments</p>

Remember, this is YOUR service. Within general guidelines you can organize so that it is personal and meaningful to the family. It is great when the bulletin reflects your / your loved one's personality and life.

Print more than you think you need. Some people want to take two or more for family or friends who could not attend the service.

*I trust in God's unfailing love (Psalm 52:8)*

## **GENERAL INFORMATION ABOUT DECEASED ESTATES**

### **A GUIDE TO THE ADMINISTRATION FORMALITIES IN A DECEASED ESTATE**

The purpose of this article is to assist you to understand the estate liquidation process. It is a stressful and emotional time and a good understanding of the process will help to alleviate some of the stress and uncertainty.

Communication between the executor and the family and/or the financial adviser is the key to ensuring that the liquidation process proceeds smoothly. Each estate is different, but there are certain formalities and guidelines that have to be followed to finalise each estate with its unique set of circumstances as speedily as possible. Should you at any stage have any question or queries, contact the executor to attend to them immediately. This will ensure that the executor will achieve his/her objective of affording you maximum peace of mind in these trying circumstances.

We outline the main formalities in the liquidation of an estate. The reference to time periods should be considered as a guideline only.

1. The estate has to be reported to the Master of the High court as soon as possible after the death of a person. At the time a death is reported, a Death Notice and a Preliminary Inventory of the deceased's assets are drawn up and these documents, together with the original Will and a certified copy of the Death Certificate, are then lodged with the Master.
2. At the time of reporting the estate the Executor will also accept his/her nomination and apply to be appointed by the Master. The Master issues Letters of Executorship usually within a month of application being made. The Executor will then have the necessary authority to proceed with the liquidation formalities.

3. As soon as possible after his/her appointment an Executor must advertise (in the Government Gazette and in one or more newspapers) a notice calling upon creditors to lodge their claims within a stipulated period being not less than 30 days.
4. In the meantime the Executor must take steps to determine the true value of all the assets and liabilities in the estate. This information often takes some time to gather.
5. The Executor will then, if necessary, proceed to realize sufficient of the estate assets to cover the debts, administration expenses and any estate duty. This is done through consultation with the beneficiaries.
6. The next step will be the preparation of the Liquidation and Distribution Account and the Estate Duty Return.
7. Once the executor has prepared the Account, it has to be lodged with the Master of the High Court for examination. It could take up to a month before approval of the Account is obtained. Thereafter the Account must be advertised. The advertisement will appear in the Government Gazette and one or more newspapers. During the advertisement period interested persons may inspect the account and lodge any objections they might have with the Master.
8. Once the Account has passed the inspection period free from objections the Executor is in a position to pay the creditors and distribute the available assets amongst the heirs. If there is fixed property involved the necessary conveyancing may take some time to complete. It is therefore understandable that because of the formalities and the time it takes to gather all the necessary information an average estate with fixed property can take 6-9 months from date of death to be finalised.

# PERSONAL NOTES

I trust in God's unfailing love (Psalm 52:8)

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<b>ACTION</b>	<b>WHO WILL DO IT</b>	<b>DONE</b>	<b>NOTES</b>
<b>DAY ONE</b>			
Make some tea and gather your thoughts			
Play praise and worship music			
Ask someone to answer the phone			
Phone family and friends			
Attend to children / dependents			
Ask your doctor for calming medicine			
Take time to be with each other			
<b>DAY TWO</b>			
Tell people how they can help you with			
<i>Meals</i>			
<i>Transport</i>			
Open a file to record all communication			
Contact a deceased estate lawyer			
Advice policy holders			
Is there police involvement			
<i>Identify the body</i>			
<i>Obtain a police release certificate</i>			

<b>ACTION</b>	<b>WHO WILL DO IT</b>	<b>DONE</b>	<b>NOTES</b>
<i>Is a post-mortem necessary</i>			
Appoint an undertaker to help			
<i>What paperwork will they do</i>			
<i>What are the costs</i>			
<i>Decide on coffin</i>			
<i>Decide on cremation/ burial</i>			
<i>Confirm the contact person and phone #</i>			
Confirm a date and time for the service			
Place advert in the local paper			
Start planning the service			
Confirm who will greet visitors			
Who will do the bulletin?			
Who will do the refreshments?			
Who will organise the flowers?			
Take a long hot relaxing bath!			

ACTION	WHO WILL DO IT	DONE	NOTES
<b>DAY THREE</b>			
Confirm details with undertakers AGAIN			
Confirm the order of service			
Choose favourite songs			
Decide who will speak at eulogy			
<b>ON THE DAY OF THE SERVICE</b>			
Have breakfast!!!!			
Have water with you			
Have some sweets to chew / suck on			
Have lots of tissues (its OK to cry)			
Arrive as the service starts			
Celebrate a life well-lived			
Check you have what you want to say			

<b>ACTION</b>	<b>WHO WILL DO IT</b>	<b>DONE</b>	<b>NOTES</b>
THE FOLLOWING WEEK			
Arrange to collect the ashes			
Arrange a time to disperse the ashes			
Finalise the tombstone details			
Stop asking the “why” question			
Get alone with God for 2 – 3 hours			
<i>Talk to Him</i>			
<i>Vent your feelings to Him</i>			
<i>Cry</i>			
<i>Ask for direction / help etc.</i>			
Make time to visit YOUR friends			
Do not take any important decisions			
Be prepared for “surprise” emotions			
Find a good book on “grieving”. Read it!			
<i>See page 24 for some suggestions</i>			