WHEN TRAGEDY STRIKES

A helpful guide for those going through the deep pain of losing a loved one.

DAN DOW, DISTRICT ATTORNEY
COUNTY OF SAN LUIS OBISPO
slocounty.ca.gov/Departments/District-Attorney

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Sierra Chaplaincy is a nonprofit organization (93-0786513) that provides Chaplain services to first responder agencies, hospital staff and patients, and the community in Folsom and El Dorado County. Sierra Chaplaincy cannot approve or advocate for any individual group, counselor, provider or other information enclosed in this pamphlet or on our website: the information has been provided to help guide you through this hurtful and confusing time in your life.
When You Have Had A Loss

We extend our deepest sympathy to you in your loss. We have found that many people often feel overwhelmed when they experience the death of a family member or friend. It is common for people to experience shock and exhibit symptoms of grief, or trauma. Often people will feel a state of panic thinking that something must be done immediately. The truth is that you need to slow down. There is nothing that must be done immediately, or anything that you can do to change what has happened. This is especially true if the death was sudden. Nothing can be done until the coroner releases your loved one. We have prepared this brochure to help you in the days ahead.

Grief is a universal experience and mourning is a common expression by most people who suffer the loss of a loved one. Yet many try to hide their grief. There is a mistaken belief in our culture that one should hide their mourning or suffer silently in isolation because no one should see you cry. Nothing could be further from the truth. To hide, suppress or hold back your grief only causes confusion, disorientation and disconnectedness from the people around you that love you.

Common Mistaken Ideas About Grief

- It is better to hide your tears and cry in private
- The use of mind numbing chemicals can help you cope (i.e. alcohol, prescription medications, illegal drugs, sedatives, tranquilizers, etc.)
- Mourning shouldn’t last long
- Getting away will help (i.e. leave your job, move away, sell the house, take a long vacation, etc.)
- Binge buying can help you feel better
- A new love will help ease your grief
- You can substitute one relationship to ease the loss of another
What You Need To Know

- Your loved one is most likely under the protection of the local Coroner and will not be released until the investigation is complete.
- The Coroner’s Investigator/Detective may need to ask you questions that may make you feel like you are being investigated. This is not to harm you, but to determine the exact circumstances of your loved one’s death.
- If the death was sudden, an autopsy may be required. This may take several days.
- You may begin to make arrangements, but understand there may be delays before your loved one is released.
- There is no rush to get anything done. Take your time.
- You do not need to go through this alone.

Helpful Activities

- Use this time to build a support network from your family, friends, and loved ones.
- Ask for support as you inform others of the passing of your loved one.
- Seek out spiritual support from the chaplaincy, clergy, or a local church. Many churches have programs to help you deal with the loss of your loved one.
- Remember and reflect on your relationship with your loved one as you review their life.
- Spend time talking about how you feel during this time.
- If children are affected explain the death in age appropriate language: sierrachaplaincy.com/TalkingToChildren
- Take care of yourself.

D.E.E.R. Drink water, Eat healthy, Exercise, and Rest
Common Reactions to a Critical Incident

You have gone through a traumatic event and should be aware of some typical reactions you may be experiencing right now, have already experienced, or that you may experience in the future. These reactions may occur on their own, but more likely they will show up in combination with other reactions. Each one of us is dealing with a variety of stressors everyday so not all of these reactions will be connected to this current trauma, but it is helpful to recognize them. This list is certainly not exhaustive, but generally represents typical reactions and is just meant to help you in your journey towards hope and healing.

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<tr>
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Any of these symptoms may indicate the need for medical evaluation. When in doubt, contact a physician.
15 Things I Wish I’d Known About Grief

After a year of grief, I’ve learned a lot. I’ve also made some mistakes along the way. Today, I jotted down 15 things I wish I’d known about grief when I started my own process.

I pass this onto anyone on the journey.

1. You will feel like the world has ended. I promise, it hasn’t. Life will go on, slowly. A new normal will come, slowly.

2. No matter how bad a day feels, it is only a day. When you go to sleep crying, you will wake up to a new day.

3. Grief comes in waves. You might be okay one hour, not okay the next. Okay one day, not okay the next day. Okay one month, not okay the next. Learn to go with the flow of what your heart and mind are feeling.

4. It’s okay to cry. Do it often. But it’s okay to laugh, too. Don’t feel guilty for feeling positive emotions even when dealing with loss.

5. Take care of yourself, even if you don’t feel like it. Eat healthily. Work out. Do the things you love. Remember that you are still living.

6. Don’t shut people out. Don’t cut yourself off from relationships. You will hurt yourself and others.

7. No one will respond perfectly to your grief. People—even people you love—will let you down. Friends you thought would be there won’t be there, and people you hardly know will reach out. Be prepared to give others grace. Be prepared to work through hurt and forgiveness at others’ reactions.

15 Things I Wish I’d Known About Grief - Teryn O'Brien, terynobrien.com
8. God will be there for you perfectly. He will never, ever let you down. He will let you scream, cry, and question. Throw all your emotions at Him. He is near to the brokenhearted.

9. Take time to truly remember the person you lost. Write about him or her, go back to all your memories with them, truly soak in all the good times you had with that person. It will help.

10. Facing the grief is better than running. Don't hide from the pain. If you do, it will fester and grow and consume you.

11. You will ask “Why?” more times than you thought possible, but you may never get an answer. What helps is asking, “How? How can I live life more fully to honor my loved one? How can I love better, how can I embrace others, how can I change and grow because of this?”

12. You will try to escape grief by getting busy, busy, busy. You will think that if you don’t think about it, it’ll just go away. This isn’t really true. Take time to process and heal.

13. Liquor, sex, drugs, hobbies, work, relationships, etc., will not take the pain away. If you are using anything to try and numb the pain, it will make things worse in the long run. Seek help if you’re dealing with the sorrow in unhealthy ways.

14. It’s okay to ask for help. It’s okay to need people. It’s okay, it’s okay, it’s okay.

15. Grief can be deep and profound. Don’t be afraid of it. Walk alongside it. You may be surprised at what grief can teach you.

15 Things I Wish I’d Known About Grief - Teryn O’Brien, terynobrien.com
Mourner's Bill of Rights

Though you should reach out to others as part of your mourning process, you should not feel obligated to accept the unhelpful responses you may receive from some people. You are the one who is grieving, and as such, you have certain "rights" no one should try to take away from you.

The following list is intended both to empower you to heal and to decide how others can and cannot help. This is not to discourage you from reaching out to others for help, but rather to assist you in distinguishing useful responses from hurtful ones.

1. Experience your own unique grief. No one else will grieve in exactly the same way you do. So, when you turn to others for help, don't allow them to tell what you should or should not be feeling.

2. Talk about your grief. Talking about your grief will help you heal. Seek out others who will allow you to talk as much as you want, as often as you want, about your grief. If at times you don't feel like talking, you also have the right to be silent.

3. Feel a multitude of emotions. Confusion, disorientation, fear, guilt, anger and relief are just a few of the emotions you might feel as part of your grief journey. Others may try to tell you that feeling angry, for example, is wrong. Don't take these judgmental responses to heart. Instead, find listeners who will accept your feelings without condition.

4. Be tolerant of your physical and emotional limits. Your feelings of loss and sadness will probably leave you feeling fatigued. Respect what your body and mind are telling you. Get daily rest. Eat balanced meals. And don't allow others to push you into doing things you don't feel ready to do.

The Mourner's Bill of Rights - Alan Wolfelt, Ph.D, centerforloss.com
5. Experience “griefbursts.” Sometimes, out of nowhere, a powerful surge of grief may overcome you. This can be frightening, but is normal and natural. Find someone who understands and will let you talk it out.

6. Make use of ritual. The funeral ritual does more than acknowledge the death of someone loved. It helps provide you with the support of caring people. More importantly, the funeral is a way for you to mourn. If others tell you the funeral or other healing rituals such as these are silly or unnecessary, don't listen.

7. Embrace your spirituality. If faith is a part of your life, express it in ways that seem appropriate to you. Allow yourself to be around people who understand and support your religious beliefs. If you feel angry at God, find someone to talk with who won't be critical of your feelings of hurt and abandonment.

8. Search for meaning. You may find yourself asking, "Why did he or she die? Why this way? Why now?" Some of your questions may have answers, but some may not. And watch out for the clichéd responses some people may give you. Comments like, "It was God's will" or "Think of what you have to be thankful for" are not helpful and you do not have to accept them.

9. Treasure your memories. Memories are one of the best legacies that exist after the death of someone loved. You will always remember. Instead of ignoring your memories, find others with whom you can share them.

10. Move toward your grief and heal. Reconciling your grief will not happen quickly. Remember, grief is a process, not an event. Be patient and tolerant with yourself and avoid people who are impatient and intolerant with you. Neither you nor those around you must forget that the death of someone loved changes your life forever.

The Mourner’s Bill of Rights - Alan Wolfelt, Ph.D, centerforloss.com
Grief Support Groups

Right now it may feel like you are alone in this, but there are others that have been right where you are and want to help you. While everyone’s loss is unique walking through this journey with others dealing with similar situations can help. It has been our experience that the best way to go through your grief process is alongside others. The following support groups may help you find hope and healing.

Grief Share

GriefShare is a faith based, friendly, caring group of people who will walk alongside you through one of life’s most difficult experiences. You don’t have to go through the grieving process alone. 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.

GriefShare groups meet weekly to help you face these challenges and move toward rebuilding your life. Each GriefShare session has three distinct elements: Video seminar with experts; Support group discussion with focus; Personal study and reflection. There are thousands of GriefShare grief recovery support groups meeting throughout the US, Canada, and in over 10 other countries. There’s one meeting near you!

griefshare.org/groups/search

Hospice of San Luis Obispo

Hospice of San Luis Obispo offers Support Groups which provide emotional support and education about the grief process and finding comfort through connecting with like-minded individuals. Support Group meetings are offered according to the needs of the community, and often change to meet those needs. The current schedule of support groups is online and regularly updated.

http://www.hospiceslo.org/support-groups
What Do I Need To Do? A Survivor’s Checklist

The death of a loved one, especially if it is unexpected, can often leave us wondering what to do next. While normal, this can cause an incredible amount of stress. The following list is intended to help give you some direction on what to do next. This list is not comprehensive nor does it apply to every situation so if you have any questions feel free to reach out to someone for help and guidance.

As soon as possible after the death you, or someone you trust, should:

- Contact the funeral home to take your loved one into their care.
- Alert immediate family members, close friends, and associates (from work, religious, civic, and fraternal organizations).
- If employed, contact the deceased’s employer.
- Alert executor of the will and attorney regarding probate.
- Arrange for the care of any dependents and pets.
- Remove any valuables from the deceased’s home, secure the residence, and take steps to make the home appear to be occupied (for example, use of lamp timers).
- Arrange for the disposal of any perishables left in the deceased’s home—such as food, refrigerated items, and existing refuse.
- Alert the Post Office to forward the deceased’s mail.
- Locate loved one’s important documents:
  - Will
  - Birth certificate
  - Social Security card
  - Marriage license
  - Deed to burial property
  - Copy of funeral prearrangements
  - Life insurance policies
  - Military discharge papers (DD-214)
Compile the following information that the funeral home will need in order to finalize the death certificate:

- Deceased’s first, middle, and last name
- Deceased’s Maiden Name (if applicable)
- Deceased’s Home Address
- Deceased’s Social Security Number
- Deceased’s Date of Birth
- Deceased’s Date of Death
- Deceased’s Age
- Deceased’s Gender
- Race/Ethnicity
- Marital Status
- Spouse’s first and last name
- Deceased’s highest level of education attained
- Deceased’s Occupation
- Deceased’s Place of Birth (City and State)
- Deceased’s Father’s Name
  - Birth City
  - Birth State
- Deceased’s Mother’s Name
  - Birth City
  - Birth State

Within one month of the death you should:

- Consult with an attorney about probate.
- Meet with an accountant to discuss estate taxes.
- File claims with life insurance companies.
- Contact the Social Security Administration and other government offices that may have been making payments to the decedent. If the decedent was your spouse, inquire about your eligibility for new benefits.
- Notify the Registrar of Voters.
- If the deceased’s home is unoccupied, cancel unnecessary home services, such as newspaper delivery, cable service, etc.
Cancel deceased’s prescriptions and drop off unused medications at your local law enforcement agency.

Contact the Department of Motor Vehicles to cancel deceased’s driver’s license and transfer titles of all registered vehicles.

If your loved one was a veteran, inquire about benefits that you may be entitled to through the Veteran’s Administration (VA).

Contact the deceased’s employer. Inquire about any 401(k), pension, or company benefits that the decedent may be entitled to.

Notify all 3 credit reporting agencies.

Obtain a current copy of the deceased’s credit report.

Check known life insurance for benefits as well as others that may be available through existing credit cards, loan accounts, or the VA.

File any outstanding claims for health insurance or Medicare.

Obtain copies of deceased’s outstanding bills.

Locate and/or obtain other important paperwork of the necessary for the settlement of their estate:

- Real estate deeds and titles
- Stock certificates
- Real estate titles
- Loan paperwork
- Last 4 years of tax returns
- Bank and retirement account statements
- At least 12 copies of the certified Death Certificates

Advise all creditors in writing that a death has occurred.

Change ownership of assets and lines of credit.

Update your own will.

Update beneficiaries on your life insurance policies, if necessary.

Send acknowledgement cards for flowers, donations, food, kindness. Also remember to thank pallbearers.

Remove loved one’s from marketing and mailing lists.
Important Contact Information

**Christopher G. Money**  
Victim Witness Assistance Center  
(805) 781-5821

**Coroner**  
San Luis Obispo Sheriff Office  
(805) 781-4513

**Mortuaries**
- Benedict-Rettey Mortuary  
  (805) 772-7382
- Blue Sky Cremation Services  
  (805) 226-9478
- Chapel of the Roses Mortuary  
  (805) 466-1161
- Coast Family Cremation Service  
  (805) 546-0984
- Kuehl-Nicolay Funeral Home  
  (805) 238-4383
- Lady Family Mortuary  
  (805) 489-4717
- Los Osos Valley Mortuary & Memorial Park  
  (805) 528-1500
- Marshall-Spoo Sunset Funeral Chapel  
  (805) 489-5552
- Reis Family Mortuary & Cremation  
  (805) 544-7400
- Wheeler-Smith Mortuary and Crematory  
  (805) 543-6871

**Veteran and Military Burial**
- National Cemetery Scheduling Office  
  (800) 535-1117

**Death Certificates**
- SLO County Clerk-Recorder  
  (805) 781-5080

**Grief Support Groups**
- Hospice SLO County  
  (805) 544-2266

**National Suicide Prevention Hotline**  
(800) 273-8255
Law Enforcement Agencies
Arroyo Grande Police Department (805) 473-5110
Atascadero Police Department (805) 461-5051
CHP - San Luis Obispo (805) 594-8700
Grover Beach Police Department (805) 473-4511
Morro Bay Police Department (805) 772-6284
Paso Robles Police Department (805) 237-6464
Pismo Beach Police Department (805) 773-2208
San Luis Obispo County Sheriff (805) 781-4550
San Luis Obispo Police Department (805) 781-7317

Hazardous Materials Clean Up
Crimescene Stericlean (888) 577-7206
New Life Restoration (805) 925-1600
ServPro (805) 541-1271

Registrar of Voters (805) 781-5080

Other Government Agencies
Department of Motor Vehicles (800) 777-0133
Department of Veteran’s Affairs (800) 827-1000
SLO County Veterans Service Office (805) 781-5766
Social Security Administration (800) 772-1213

Credit Reporting Agencies
Equifax (800) 685-1111
Trans Union (800) 888-4213
Experian (888) 397-3742
Anytime someone you love dies you will experience a host of stressful and grief reactions. That is why we have compiled the enclosed information that you may find helpful. Further resources are available on our website:

**slocounty.ca.gov/Departments/District-Attorney/Victim-Witness-Assistance-Center/Victim-Services-Information.aspx**

While we cannot approve or advocate for any individual group, counselor, provider or other information enclosed in this pamphlet or on our website: the information has been provided to help guide you through this hurtful and confusing time in your life.