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Coping With A Funeral

By Sharon Jacobsen

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When the death of a loved one occurs, regardless or whether it was expected or not, you will find yourself having to deal with a great number of people. Some you will know closely, others may be complete strangers; all will be claiming some kind of relationship to the deceased.

Whilst grieving for your loved one you may find yourself not wanting contact with anybody other than those to whom you are closest. Having to deal with so many people can be very difficult so it's important to understand how to handle them.

Relatives and Close Friends

Those who were close to the deceased need to be contacted before the funeral. When you break the news, remember that they will also need the chance to express their grief and this must be respected, no matter how deeply distressed you are feeling yourself.

Sometimes it can be difficult, if not impossible, to trace certain family members. Don't feel guilty if you've not been able to contact all of them.

Some of those who you'll need to contact may be people who you do not know personally. If they come to the funeral and you have not been able to speak to them properly it would be a good idea to write or telephone them later, to thank them for attending.

The Small Funeral

Perhaps you have decided on a small funeral, either through your own personal preference or because the deceased made their own preference clear. Perhaps the financial side of the funeral will force you into this decision. Make the decision clear and stick to it.

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You may find that some friends or relatives insist on attending even after you've explained this to them. Be polite but firm. Explain that you appreciate their wish to attend, but that it is a family decision to enforce such a restriction. If they still insist, they are simply being insensitive and you may have to take a different approach. You might tell them that the date of the funeral has not yet been decided and leave things at that. Whatever you do, don't allow anyone to emotionally blackmail you into changing your decision. And don't feel guilty if you need to lie. They are being insensitive, and you are simply trying to deal with matters as best you can.

Polite Conversation

Unless the funeral is very small it will probably be impossible for you to speak to all of the attendees. Don't even try. Most people will understand that you are not going to feel like making polite conversation. You will find that those with any degree of sensitivity will simply approach you, kiss your cheek/shake your hand and offer their condolences. They will not expect more than you are able to

offer.

The Wake

Most people organize some form of refreshment after the funeral. This can be a good way of accepting condolences from those you were unable to speak with during the actual service. By offering refreshments you are showing that you are willing to share your grief with those who are also suffering through their own loss.

Enlist the help of a friend or two. You may feel that you will be able to cope but having support close by will be very helpful should you find that you are feeling too upset to appear.

The Will

It's an unfortunate fact that funerals can often bring out the worst in people. Some of the most long-lasting family arguments have started at a funeral, with squabbles over who should get what. You may find yourself surprised at just who is able to throw themselves into such arguments, even though they are in the midst of their own grief.

You may find yourself being quizzed at the graveside. People can be very clever in their approach, offering condolences and then adding the innocent question of what the deceased has left to whom. You may also find yourself the target of malicious comments regarding your 'improved financial situation'. There can be more hidden rivalry within families than most would imagine.

You mustn't allow yourself to be drawn into arguments. Simply pretend to ignore any unwanted comments and questions. If they persist, explain that you are far too upset to think about such matters at the moment and that if they've been mentioned in the will then they will be contacted in due course.

In the case of a will never having been made and where there is any disagreement regarding who has the right to what, explain that you will appoint a solicitor to handle the estate and explain, as above,

that they will be contacted in due course.

The Following Days

Some people find themselves terribly alone in the days following the funeral, whereas others feel that they never have any time to themselves to grieve. Remember that others cannot read your mind anymore than you can read theirs, they're simply doing what they believe to be right.

If they choose to stay away, they are probably doing so out of respect for your privacy. If they choose to spend as much time as possible with you, this will be because they fear for your ability to cope alone. Explain to them what your needs are. If you need people around you, phone some friends and ask them to visit. If you need to be alone, explain this politely and ask if you may phone them should you need their company. You'll find that most people are very accommodating as long as they understand your needs.

The loss of a loved one is never easy and nobody will ever expect it to be. For some the funeral seems to pass as just a hazy memory, leaving a feeling of guilt at not remembering the details of this last farewell. Remember that it's the memories you have of the person when alive that are important, and it's these that will remain clear to you in the future. During deep grief it can be very difficult to grasp

details of what's happening but this does not mean you didn't care. Quite the opposite in fact.

Sharon grew up in East London but moved to Norway at the age of 19, returning to England in 1998. She now lives in Cheshire with her partner and two of her three children. Besides writing, she is currently studying Social Science with The Open University, runs a web site where women in the UK can meet other women for platonic friendship (

), potters in her garden, knits

and reads everything she comes over.

To Watch Over When I'm Gone

By Ted Belfour

Life insurance is a way to provide financial security to your family after you pass away. For many, life insurance is a necessity, as costs of funerals or even medical treatments during life can drain funds that might otherwise have been used to provide security to the surviving family members. Deciding on life insurance is very important and should not be taken lightly. That being said, deciphering all the technicalities of a policy can be difficult, particularly to the many of us who don't have any type of legal training.

Anyone who provides for a family should look at life insurance. You simply never know when an accident, a freak occurrence, or just plain health will cause you to die, possibly much younger than

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anyone would have expected. If you provide for a family, or even just a spouse, you should look at life insurance, since it may not only help cover funeral costs (which shock many people who have never had to deal with them) but also provide money to your family after you die. The amount of money they receive is dependant on how large a life insurance policy you choose to purchase. The money that your policy leaves them can help to pay the mortgage (or rent), run the household, and ensure that your dependents are not burdened with debt from the funeral. Another thing to seriously consider: there is no federal income tax on life insurance benefits.

The best place to start is to figure out what exactly your family's needs would be if you were to suddenly pass away. Make sure to include expenses for the funeral, estate taxes (if you own property), and any medical bills, as well as any ongoing expense like utility, retirement savings, food, car, etc. This will give show you why a policy might be in order for far more than you would otherwise originally consider. Many people do not realize what their actual expenses over several years would be. There is no true way of deciphering a tried and true method of figuring out how large a policy you should take out. Several insurance companies recommend aiming for an amount that is roughly equivalent to six or seven times your annual income.

One real thing to watch out for is what type of life insurance you receive. Almost all life insurance is either considered "permanent insurance" or there is also "term insurance." Term insurance provides protection for only a certain period of time, while permanent insurance provides life time protection—but there are benefits and drawbacks to both. Do your research to figure out which one would work best from you and go from there.

Dave is the owner of

and

websites providing information on life insurance.

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