



**Trauma Intervention Program of the
Treasure Valley**

Resource Guide

**TIP of the Treasure Valley
www.TIPTreasureValley.org
www.WhenTragedyStrikes.org
Phone: 208.999-2081**



TIP Treasure Valley

Table of Contents

About TIP	2
Coping After a Tragedy	3
Dealing with Your Emotions.....	6
Helping Children Grieve	7
Dealing with Suicide	9
Emotional First Aid	10
After a Fire.....	16
Dealing With the Media	18
Handling Estates	22
Helpful Number's.....	30
Assistance: Food, Rent and General Aid.....	31
Clean Up Services.....	31
Clergy.....	32
Counseling Agencies.....	32
Crisis Hotlines.....	33
Fire Resources.....	33
Grief Services/Support Groups.....	33
Hospitals.....	34
Mortuaries/Cremation.....	35
Non-Emergency Numbers.....	37
Obituaries.....	37
Organ Donation.....	38
Pet Services.....	38
Senior Services.....	38
Transportation.....	39
Veterans Services.....	39
Victim Services.....	39



Trauma Intervention Programs, Inc. is a group of specially trained, certified, and screened citizen volunteers who provide emotional and practical support to victims of traumatic events and their families in the first few hours following a tragedy. The volunteers are officially called to crisis scenes by police officers or sheriff deputies, firefighters, paramedics and coroner's deputies.

Trauma Intervention Programs, Inc. is a national non-profit, tax-exempt organization. Services are provided to victims and their families free of charge and are made possible by donations from local governments, hospitals, businesses, and individuals.

The Treasure Valley Chapter was founded in 2015.

Local volunteers are available to respond immediately to crisis situations on a 24/7/365 basis.

If you would like to become a corporate or individual financial partner with TIP or *provide a donation in memory of a loved one*, please contact us through our website or by phone:

www.TIPTreasureValley.org

(208) 999-2081



Coping After a Tragedy Dealing with Loss

Loss from a tragedy or traumatic event can take many forms. It might involve the loss of a loved one, a home, or a pet. It could involve a life-changing injury or illness. It might involve the loss of a sense of safety and security when a crime has been committed. Although our information generally reflects the death of a loved one, your emotional responses and the recommendations regarding your health and well-being can apply to all categories of traumatic loss.

- **The first response to your loss may be emotional shock.** You may feel numb and feel like the situation is unreal. You may have moments of disbelief that your loved one is really gone. Others may want you to quickly “accept reality and get on with your life.” Don’t be hurried. There is no timetable. Accepting the reality of your loss is usually a slow and gradual process.
- **Be involved in burial and funeral planning.** Take the time to explore the many options available to you. Plan a service that is meaningful and special to you and your family. There are no hard and fast rules.
- **Delay major decisions.** Until you have recovered from the initial turmoil following a death, major decisions should be delayed.
- **Accept your feelings.** You may find yourself experiencing a “roller coaster” of feelings for weeks and months after the loss. Don’t try to escape these feelings. They are normal. Going through these emotions is a part of the healing process. These emotions might include:
 - ✓ **Anger:** You may blame yourself, a family member, the deceased, or God for the loss (“Why me?”)
 - ✓ **Guilt:** “If only I had done...”
 - ✓ **Depression:** You may feel unable to perform even basic daily tasks. You may feel “Why bother?”



Coping with Tragedy (continued)

- **Keep a journal.** It may help to write down how you are feeling. Re-reading it can help you see the healing that is taking place.
- **Maintain a healthy lifestyle.** Try to maintain a quiet and safe routine. Eat regular healthy meals, take your medications, and make sure to get enough exercise and sleep.
- **Seek Help from Others.**
 - ✓ **Friends and Family.** Talking to those outside of the immediate family may help you express your feelings without blaming those closest to you.
 - ✓ **Professional Help:** Seek professional help if despair and worthlessness persist, if your family relationships are deteriorating, or if you continue to blame yourself for what happened.
 - ✓ **Support Groups:** There are support groups where you can receive support from others who have lost a loved one in similar circumstances.
- **Nurture Yourself.** On a daily basis, do something good for yourself. Exercise can be very helpful. Maintain simple routines.
- **Hope and Healing:** It may take time and work, but you can survive a terrible loss. You will always have memories of the loss of a loved one, but you can live your life in the future with joy and perhaps with a new understanding and purpose.



Coping with Tragedy (continued)

Common Reactions Following a Traumatic Event

It is not uncommon for people who have been closely involved in a crisis or traumatic situation to experience unusual emotional detachment in order to cope and function. Some other typical reactions might include:

- ❖ **Irritability/anger**
- ❖ **Preoccupation with the event and one's role in it**
- ❖ **Depression**
- ❖ **Guilt**
- ❖ **Anxiety**
- ❖ **Emotional "numbness"**
- ❖ **Silence/withdrawal**
- ❖ **Sleep disturbances/nightmares**
- ❖ **Change in personal work habits**
- ❖ **Poor concentration**
- ❖ **Difficulty in making decisions**
- ❖ **Memory problems**
- ❖ **Difficulty with details.**



Dealing with Your Emotions Resolving Grief

- Accept all of the feelings you are having as normal reactions to an extraordinary event. You are not “crazy.” You are reacting normally to a “crazy” event. Be patient with yourself. It takes time to recover emotionally from a traumatic event.
- Accept the fact that you have been a victim and accept the feelings that result. Remember, others may not validate your feelings. In fact, they may minimize your experience by saying things like, “You were only a witness,” or “You were really lucky,” or “It’s been two weeks. Why are you still bothered?”
- Avoid alcohol, drugs, or overeating as a way to cope. These behaviors will only make matters worse.
- Maintain normalcy. Go about your daily routines and take care of business.
- Attempt to understand what happened by getting the facts.
- Talk about the event and write about it.
- Combat any guilt you might have by:
 - ✓ Accepting your sense of guilt as normal.
 - ✓ Talking to others about your role and their role during the event; you are probably not alone in your reaction to this event.
 - ✓ Realize you were a victim yourself and not a trained rescuer.
 - ✓ Recognize what you “did right.”
 - ✓ Recognize the extenuating circumstances related to the event, such as the suddenness or the danger.
 - ✓ Help others in your family or group.
 - ✓ Reach out to support those who are particularly traumatized take time to talk, and to reminisce.
 - ✓ Respect each other’s way of coping. Don’t victimize them by judging their individual coping style. Let the “grievers” grieve and allow the “doers” to do.
 - ✓ Bereavement groups provide an opportunity to share grief with others who have experienced a similar loss.
 - ✓ If the healing process becomes too overwhelming, seek professional help.

Helping Children Grieve

- **Tell children the truth about what happened**, in language they can understand for their age. Answer their questions in a straightforward manner. They often sense when you are not telling them important information. Let children participate in the family sorrow and in grieving rituals. It is an important learning process. Protect the child from imagined guilt, such as, “I was bad – it was my fault.” Provide much love and reassurance, especially that you and others will still protect and love them.
- Reassure the child that he/she will be taken care of, loved, and cherished as before. The greatest fear of the bereaved child is that of being abandoned and deserted.
- Touch, hold and hug the child. Non-verbal communication is the most powerful and direct way of telling the child that you care.
- Explain to the child that the parent did not intend to die, nor did the parent want to die. The child needs to be assured that his or her parent did not intentionally desert the child.
- Explain that it was not the child’s fault that the parent died. Young children often believe they possess magic power, and through the power of such thought the child actually brought about their parent’s death. The child may need help to relieve this burden of guilt.
- Encourage the child to ask questions about anything that is on his or her mind. Do this on many occasions.
- Answer the child’s questions simply, directly, and honestly. Children are quick to sense deceptions and may come to distrust adults.
- Allow the child the option of participating in the funeral. Describe the proceedings in detail beforehand. The funeral has an important cultural, religious, and therapeutic function for the family, and the child is a member of that family. Excluding them may make them feel abandoned.
- Be tolerant. It is normal for a child confronting a major crisis to regress to levels below his or her present level of maturity.
- Encourage the child to express his or her feelings and thoughts.
- It is OK to let children see your tears and cry with them in a shared experience.



Helping Children Grieve (continued)

In dealing with children when the trauma involves suicide, the following suggestions may be helpful:

- It is important to be honest with your children. Give the correct information in a loving, compassionate way.
- The explanation should be clear and direct. **Be careful not to over explain.**
- **Listen carefully.** Answer their questions truthfully and be consistent in telling the truth about suicide.
- Talk about the deceased family member.
- Discuss better ways than suicide to handle problems.
- Tell all your children – even the younger ones.
- Encourage children to share their grief with those at home and with trusted persons outside the family.
- Teach your children to be selective about who they tell the story of suicide.
- You can help your children grieve by letting them see your tears, by crying with them, and by letting them know that it's okay to be upset.
- Have a positive attitude toward your children.
- Be aware of your children's possible feelings of guilt. Assure them that it wasn't their fault.
- Children need to know that suicide is an individual matter. Even if family members do it, they can still choose not to.
- Children may experience all of the many emotions and phases of grief.



Suggestions for Families Dealing with Suicide

It is important to sit down together to talk, cry, rage, feel guilty and even to be silent. Communication is the key to survival in the aftermath of suicide. At the same time there should be respect for each person's individual way of handling grief. Some family members will grieve privately, others openly, and others a combination of these two styles. In many ways each family member must grieve alone. Here are some suggestions to help with family grief:

- Pay attention to your family members when you are with them. Let them know that you love them.
- Be sensitive to how other family members feel.
- Listen to what is meant as well as what is being said.
- Accept the other person and what they say.
- Don't give each other the silent treatment. This has many negative effects.
- Sit back and actively listen. Let other family members have an opportunity to talk.
- Be sure to hug and touch each other at every opportunity.
- If depression, grief, or problems in your family are getting out of control, seek the advice of a counselor.
- Recognize that anniversaries, birthdays, and special holidays will be difficult for the family and each member of the family.
- Remember you can't help anyone if you are falling apart. Do what you can do, get help for what you can't do, and trust that your life will improve.
- Studies show that a bereaved person's self-esteem is extremely low. Survivors should work on their image of themselves and help each family member to think and feel good about their selves.
- If there is a suicide note, discuss as a family what to do with it. If you think it will only bring you pain, then have a private burning and commit its contents to God.



Emotional First Aid

Helping the Emotionally Injured After Tragedy Strikes

Reach Out Physically

- Position yourself at the victim's side and at his/her level
- Touch – unless the victim pulls away
- Use a soft voice
- Use the victim's name

Reach Out Emotionally

- Ask the victim how he/she is feeling
- Acknowledge the victim's experience
- Don't minimize the victim's experience (i.e. "You'll be OK")

Don't Overlook the Quiet Victims

Many victims after a tragic event are stunned and may appear unaffected. Remember that many people can be affected by a tragic event, such as witnesses, rescuers, children, or friends who come later.

- Don't overlook these "invisible victims"
- When you suspect someone is affected by a tragic event, reach out with caring and curiosity – "How are you?"

Protect the victim from making impulsive decisions

- Most major decisions can wait until the victim is thinking clearly.
- Protect the victim from being victimized by others who may not have the best interest of the victim in mind.
- Provide for the victim's physical needs – food, medicine, water, warmth, a safe place.

Reassure

Many victims have an urgent need for information after a tragic event – "What happened?" "Why?" Assist the victim in getting the information he/she needs. The victim may need an Information Advocate.

- Victims often blame themselves for the crisis event. Help a guilty victim gain perspective by asking them to tell you the "whole story."
- Try to gently point out to the victim what he/she did right before, during, or after the tragic event.



Emotional First Aid (continued)

Organize

Victims are often paralyzed after a tragic event and often lose their capacity to deal with all of the new demands created by the tragedy. Assist the victim in developing a simple plan. Suggest – “Let’s focus on what needs to be done now.”

Reinforce

Reinforce the actions which the victim is taking or wants to take to emotionally survive the tragic event. The victim will struggle to find something or someone to hold onto in the first few hours. You may need to “clear the way” so that what the victim wants to do he is able to do.

Summary

In the first few hours after a tragic event, the victim is often surrounded by people who have “a job to do” or who have opinions about what the victim should or shouldn’t do. The primary goal of the person providing Emotional First Aid is to enable the victim to act according to their wishes, values, and beliefs and not according to what others think should be done.

- Do not “over care” or do too much for the victim. Remember that the primary psychological challenge for the victim is to be encouraged to make decisions and take action in his own behalf.
- Finally, a broken heart cannot be “fixed.” Don’t try! A caring presence is what you can offer someone who is emotionally devastated. Just being there is very powerful and will be experienced by the victim as very helpful.

It is Usually Helpful to Say

- I’m so sorry.
- What happened?
- This must be very difficult for you.
- Can you share with me how you are feeling?
- It’s OK to feel ...

Often, people are uncomfortable with the victim’s emotional pain, and they try to use clichés to make things better. In fact, these statements can often make people feel even worse.



Emotional First Aid (continued)

It is NOT Usually Helpful to Say:

- I know how you feel.
- Don't cry, It's okay.
- Calm down!
- You don't want to do that.
- It will be better tomorrow.
- Don't feel.
- It's God's will.
- They will never hurt again.
- They are better off.
- Had they lived, they would never be the same.
- They're happier in heaven.
- You will have another child to replace this one.
- You will get married again.
- It's time to get on with your life.
- Time heals all wounds.
- Life goes on.
- It was part of God's plan.
- It is divine to forgive.
- I just don't know how you are so strong.
- I don't know what I would have done if it had been me.
- Call me if you need me.

How Can You Help Later?

There is much you can do to help in the days and weeks that follow a traumatic loss. The following suggestions demonstrate the kinds of attitudes, words, and acts that are truly helpful.

The importance of such help can hardly be overstated. Bereavement can be a life-threatening condition, and your support may make a vital difference in the mourner's eventual recovery.

Perhaps you do not feel qualified to help. You may feel uncomfortable and awkward. Such feelings are normal – don't let them keep you away.



Emotional First Aid (continued)

If you really care for your sorrowing friend or relative, if you can enter a little into his or her grief, then you are qualified to help. In fact, the simple communication of the feeling of caring is probably the most important and helpful thing anyone can do.

Get in touch. Place a phone call and speak either to the mourner or to someone close and ask when you can visit and how you might help. Even if much time has passed, it's never too late to express your concern.

- Say little on an early visit. In the initial period (before burial), your brief embrace, your press of the hand, your few words of affection and feeling, may be all that is needed.
- Avoid clichés and easy answers, “He is out of pain” and “Aren’t you lucky that...” are not likely to help. A simple “I’m sorry” is better.
- Be yourself. Show your natural concern and sorrow in your own way and in your own words.
- Keep in touch. Be available. Be there. If you are a close friend or relative, your presence might be needed from the beginning. Later, when close family may be less available, a friend’s visit and phone call can be very helpful.
- Attend to practical matters. Find out if you are needed to answer the phone, usher in callers, prepare meals, clean the house, care for the children, etc. This kind of help lifts burdens and creates a bond. It might be needed well beyond the initial period, especially for the widowed.
- Encourage others to visit or help. Usually one visit will overcome a friend’s discomfort and allow him or her to contribute further support. You might even be able to schedule some visitors so that everyone does not come at once in the beginning and fails to come at all later on.
- Accept silence. If the mourner doesn’t feel like talking, don’t force conversation. Silence is better than aimless chatter. The mourner should be allowed to lead.

Be a good listener. When suffering spills over into words, you can do the one thing the bereaved needs above all else at that time – you can

Emotional First Aid (continued)

listen. Is she emotional? Accept that. Does he cry? Accept that too. Is she angry at God? God will manage without you defending him.

- Accept whatever feelings are expressed. Do not rebuke. Do not change the subject. Be as understanding as you can be.
- Do not attempt to tell the bereaved how he or she feels. You can ask (without probing), but you cannot know, except as you are told. Everyone, bereaved or not, resents an attempt to describe his feelings. To say, for example, “You must feel relieved now that he is out of pain,” is presumptuous. Even to say, “I know just how you feel,” is questionable. Learn from the mourner, do not instruct.
- Do not probe for details about the death. If the survivor offers information, listen with understanding.
- Comfort children in the family. Do not assume that a seemingly calm child is not sorrowing. If you can, be a friend to whom feelings can be confided and with whom tears can be shed. In most cases, incidentally, children should be left in the home and not shielded from the grieving of others.
- Avoid talking to others about trivia in the presence of the recently bereaved. Prolonged discussion of sports, weather, or stock market, for example, is resented, even if done purposely to distract the mourner.
- Allow the “working through” of grief. Do not whisk away clothing or hide pictures. Do not criticize seemingly morbid behavior. Young people may repeatedly visit the site of the fatal accident. A widow may sleep with her husband’s pajamas as a pillow. A young child may wear his dead sibling’s clothing.
- Personal letters or notes can be very helpful. If you find an appropriate sympathy card, you might add a personal note that shares your love for and memories of the one who died. Your note or letter might be read and cherished many times.
- Encourage the postponement of major decisions. Whatever can wait should wait until after the period of intense grief.
- In time, gently draw the mourner into quiet outside activity. He may lose the initiative to go out on his own.
- When the mourner returns to social activity, treat him or her as a normal person. Avoid pity – it destroys self-respect. Simple understanding is enough.



Emotional First Aid (continued)

- Acknowledge the loss, the change in the mourner's life, but don't dwell on it.
- Be aware of needed progress through grief. If the mourner seems unable to resolve anger or guilt, for example, you might suggest a consultation with a member of the clergy or another trained counselor.

A final thought: Helping must be more than following a few rules. Especially if the bereavement is devastating and you are close to the bereaved, you may have to give more time, more care, more of yourself than you imagined. And you will have to perceive the special needs of your friend and creatively attempt to meet those needs. Such commitment and effort may even save a life. At the least, you will know the satisfaction of being truly and deeply helpful.

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**For additional support materials please visit:
www.WhenTragedyStrikes.org**



Taking Care of Details After a Fire

What to Do

CONTACT YOUR INSURANCE COMPANY IMMEDIATELY TO REPORT YOUR LOSS. THEY WILL SEND AN ADJUSTER TO DISCUSS YOUR SITUATION.

- Protect your property from further damage, weather, vandalism, and theft. Arrange for board-up if necessary to prevent entry of intruders or rain. Lock outside doors.
- If you are the tenant, contact the manager, the owner or the owner's insurance agent. It is their responsibility to prevent further damage. Make sure your personal belongings are secure, either in building or have them moved to another location.
- Make sure all utilities are turned off – water, at the valve, gas at the meter, and electricity at the meter. **DO NOT** use any utility until it has been inspected by the utility company or by a competent professional.
- Contact your local Disaster Relief Services (**American Red Cross at 208-947-4357**) for immediate help for any essential needs. Emergency relief is provided regardless of income.
- Remove your pets (especially birds) to a cleaner and safer environment.
- Once it is safe, remove any valuables remaining in the building if you plan to leave the site of the fire. Try to locate and take the following items:
 - ✓ Identification (Purse and/or wallet).
 - ✓ House and car keys.
 - ✓ Mobile telephone and charger and any other electronic devices.
 - ✓ Medication, eyeglasses, hearing aids, prosthetic devices and other personal aids.
 - ✓ Money, jewelry, credit cards, check books, bank records, passports, insurance policies, legal paperwork, etc.
 - ✓ Necessary clothing and shoes.
 - ✓ With permission, remove your vehicle from the premises if it is safe to do so.
- Contact your local police. They can keep an eye on your property during your absence.



After a Fire (continued)

Notify the following parties of your situation, your new location and/or where you can be contacted:

- ✓ Insurance agent or adjuster.
 - ✓ Family and friends.
 - ✓ Mortgage company.
 - ✓ Employer.
 - ✓ Children's school.
 - ✓ Post Office.
 - ✓ Newspaper.
 - ✓ Local fire department.
 - ✓ Utility companies.
 - ✓ DMV.
 - ✓ Bank and credit card companies.
- Begin collecting receipts of money spent whether you are insured or not.
 - Medication subjected to smoke, heat or water should be replaced.

What Not to Do

- If you have a fire safe, **DO NOT open immediately**, even if there are important documents inside. The safe may explode or the contents ignite
- **Do Not** leave the site until it is secured.
- **DO Not** sign anything immediately after property damage to home or business. Take time to read thoroughly all forms or work orders.
- **Do Not** give anyone carte blanche for any repairs or work to be done. Get an estimate.
- **Do Not** throw away any damaged property until inventoried.

AMERICAN RED CROSS

208-947-4357



Dealing with The Media – Your Rights

- **You have the right to say “No” to an interview.**

Never feel that because you have unwillingly been involved in an incident of public interest that you must personally share the details and/or your feelings with the general public. If you decide that you want the public to be aware of how traumatic and unfair your victimization was, you do not automatically have to give up your right to privacy. By knowing and requesting respect for your rights, you can be heard and yet not violated.

- **You have the right to select the spokesperson or advocate of your choice.**

Selecting one spokesperson – especially in multiple-victim cases – eliminates confusion and contradictory statements. You also have the right to expect the media to respect your selection of a spokesperson or advocate.

- **You have the right to select the time and location for media interviews.**

Remember, the media is governed by deadlines. However, nobody should be subjected to a reporter arriving unannounced at the home of a victim. When you are traumatized, your home becomes your refuge. If you wish to protect the privacy of your home, select another location such as a church, meeting hall, office setting, etc. It helps if you are familiar and comfortable with the surroundings.

- **You have the right to request a specific reporter.**

As a consumer of daily news, each of us identifies with or respects a reporter whom we may never have met. We often form personal opinions about reporters whom we feel are thorough, sensitive, compassionate and objective. If a newspaper, radio station, or television station contacts you for an interview, don't hesitate to request the reporter you feel will provide accurate and fair coverage of your story.

- **You have the right to refuse an interview with a specific reporter even though you have granted interviews to other reporters.**

You may feel that certain reporters are callous, insensitive, uncaring, or judgmental. It is your right to avoid these journalists at all costs. By refusing to speak to such reporters, you may help them recognize their shortcomings in reporting victim-related stories. However, recognize that the reporter may write the story regardless of your participation.



Dealing with the Media (continued)

- **You have the right to say “No” to an interview even though you have previously granted interviews.**

It is important to recognize that victims often ride an “emotional roller coaster.” You may be able one day to talk with a reporter, and be physically or emotionally unable to do so the next. Victims should never feel “obliged” to grant interviews under any circumstances.

- **You have the right to release a written statement through a spokesperson in lieu of an interview.**

There may be times when you are emotionally incapable of speaking with the media, but you still wish to express your point of view. Writing and distributing your statement through a spokesperson allows you to express your views without personally granting interviews.

- **You have the right to exclude children from interviews.**

Children already suffering from the trauma of crime are often re-traumatized by exposure to the media. Children often lack the means to verbalize their emotions and may be misinterpreted by both the media and the public. You have a responsibility to protect the interest of children at all cost!

- **You have the right to refrain from answering any questions with which you are uncomfortable or that you feel are inappropriate.**

You should never feel you have to answer a question just because it's being asked.

- **You have the right to know in advance what direction the story about your victimization is going to take.**

You have the right to know what questions reporters will ask you, along with the right to veto any questions. This places you in a partnership with the reporter who is covering the story.

- **You have the right to ask for review of your quotations in a storyline prior to publication.**

Articles are reviewed and revised by editors who have neither seen nor spoken to you. All too often, victims' statements and the intended impact of their remarks are misinterpreted or inaccurate. To protect your interests and the message you wish to convey, you have the right to request for a review of direct quotations attributed to you in the storyline.



Dealing with the Media (continued)

- **You have the right to avoid a press conference atmosphere and speak to only one reporter at time.**

At a time when you are in a state of shock, a press conference atmosphere with numerous reporters can be confusing and emotionally draining. If a press conference is absolutely unavoidable, you have the right to select one reporter to ask questions for the majority present.

- **You have the right to demand a retraction when inaccurate information is reported.**

All news mediums have methods of correcting inaccurate reporting or errors in stories. Use these means to correct any aspect of media coverage which you feel is inaccurate.

- **You have the right to ask that offensive photographs or visuals be omitted from airing or publication.**

If you feel that graphic photographs or visuals are not the best representation of you or your loved ones, you have the right to ask that they not be used.

- **You have the right to conduct a television interview using a silhouette or a newspaper interview without having your photograph taken.**

There are many ways for reporters to project your physical image without using your photograph or film footage of you, therefore protecting your identity.

- **You have the right to completely give your side of the story related to your victimization.**

If you feel that a reporter is not asking questions which need to be addressed, you have the right to give a personal statement. And if the alleged or convicted offender grants interviews which are inaccurate, you have the right to publicly express your point of view.

- **You have the right to refrain from answering reporters' questions during trial.**

If there is any chance of jeopardizing your case by interacting with the media during judicial proceedings, you have the right to remain silent.



Dealing with the Media (continued)

- **You have the right to file a formal complaint against a reporter.**

A reporter's superior would appreciate knowing when his or her employee's behavior is unethical, inappropriate or abusive. By reporting such behavior, you will also protect the next unsuspecting victim who might fall prey to such offensive reporters or tactics.

- **You have the right to grieve in privacy.**

Grief is a highly personal experience. If you do not wish to share it publicly, you have the right to ask reporters to remove themselves during times of grief.

- **You have the right to suggest training about media and victims for print and electronic media in your community.**

Resources are available to educate media professionals about victims, how to deal with victims, and how to refrain from traumatizing victims. You will be suggesting a greatly needed public service to benefit not only victims and survivors, but all members of the community who interact with the media.

You have the right at all times to be treated with dignity and respect by the media.



HANDLING ESTATES

Practical Considerations A Guide for Survivors When Death Occurs

The death of a spouse or loved one is a very difficult time. Yet even during this period of grief and emotional readjustments, important financial arrangements must be made. Some attention may have been focused on these items prior to a death. This guide, however, was developed to help you prepare for and handle the many details which must be attended to, whether or not any prior arrangements were made. We hope the following information will help to guide you through the many decisions which need to be made and actions which need to be taken in the first few months after death.

Not all of the following items may be related to your situation. Also, whenever possible, do let other members of your family or family friends help and take over some of these tasks

Practical Considerations for Funeral or Memorial Services

- Decide on the time and place.
- Make a list of immediate family, close friends, and employer or business colleagues. Notify each by phone.
- Write an obituary. Normally, the mortuary does this, but you may wish to consult with them. Include age, place of birth, occupation, college degrees, memberships held, military service, outstanding work, list of survivors in immediate family. Give the time and place of services.
- If flowers are to be omitted, decide on appropriate memorial to which gifts may be given (a church, library, school, or charity).
- Select pall bearers and notify them (avoid men with heart or back difficulties, or make them honorary pall bearers).
- Arrange for family members or close friends to:
 - ✓ Take turns answering the door or phone, keeping careful records of calls.
 - ✓ See to the needs of visiting relatives and friends.
 - ✓ Make appropriate plans for any childcare.
 - ✓ Coordinate special needs of the household, e.g. cleaning, grocery shopping, etc., that might be done by friends.

Considerations for After Funeral or Memorial Services

- Prepare a list of distant persons to be notified by letter and/or printed notice and decide which to send each.



Handling Estates (continued)

- Prepare a list of persons to receive acknowledgements of flowers, calls, etc. Send appropriate acknowledgements (can be written notes, printed acknowledgements, or some of each).
- If the deceased was living alone, notify utilities and landlord, cancel newspaper subscriptions and notify the post office where to send mail.
Take precautions against thieves.

Copies of the death certificate

You will need to give copies of the death certificate to many of the offices or agencies you contact. You can purchase certified copies of the death certificate through your funeral director or directly from the county Health Department. There will usually be a charge of a few dollars per certificate. You may save money by using a photocopy when possible, but many companies will require a certified copy. For most circumstances, you initially will want 6-8 copies, but you may need more later.

Insurance Policies

The deceased may have had several types of insurance policies. These could include:

- Mortgage or loan insurance
- Life insurance
- Accident insurance
- Auto insurance
- Credit card insurance
- Health Insurance
- Supplemental Health Insurance
- Various types of insurance provided by the employer of the deceased

Notify insurance companies, including automobile insurance, of immediate cancellation and request any refund.

The proceeds from an insurance policy can generally be paid directly to the named beneficiary (owner). These claims are usually processed quickly and can be an important source of money for the survivors.

You should file claims for insurance policies as soon as possible, especially if finances are a concern. It is also important to check on the possibility of income for survivors from these same sources.



Handling Estates (continued)

You may need to make a decision regarding the type of payment plan you desire. Your options might include taking the money in a lump-sum payment, or having the insurance company make fixed payments over a period of time. The decision depends on your financial situation. You may want smaller fixed payments in order to have a steady income and to pay less tax on the money. Or you may want the full amount immediately to pay bills or to invest. You should consider consulting a lawyer or financial advisor about this decision.

Social Security

The deceased is considered to be covered by Social Security if he/she paid into Social Security for at least 40 quarters. Check with your local Social Security office to determine if the deceased was eligible. If the deceased was eligible, there are two type of possible benefits.

- A death benefit of \$255 [in 2016] toward burial expenses is usually available. You can complete the necessary form at your local Social Security office, or you can ask the funeral director to complete the application and apply the payment directly to the funeral bill. This payment is made only to eligible spouses or to a child entitled to survivor's benefits.
- Survivor's benefits for a spouse or children
 - ✓ If the spouse is age 60 or older, he/she will be eligible for benefits. The amount of the benefit received prior to age 65 will be less than the benefit due at age 65 or over.
 - ✓ Disabled spouse age 50 or older will be eligible for benefits.
 - ✓ The spouse of the deceased who is under 60, but who cares for dependent children under 16 or cares for disabled children may be eligible for benefits.
 - ✓ The children of the deceased who are under the age of 18 or are disabled may also be entitled to benefits.

When applying for Social Security benefits, you should have available the social security number, birth and death certificates of the deceased, marriage certificate and social security number of the spouse, birth certificates and social security numbers of any dependent children, and copies of the deceased's most recent federal income tax return.



Handling Estates (continued)

Copies of a marriage certificate are available at the Office of the County Clerk where the marriage license was issued.

Copies of birth certificates are available at either the State or County Public Health offices where the child was born.

Veterans' Benefits

If the deceased was a veteran who received a discharge other than dishonorable, the survivors may be eligible to receive a lump-sum payment of \$300 for burial expenses and an allowance of \$300 for purchase of a plot in a private cemetery. Veterans are also eligible for a headstone or grave marker and a burial flag provided without charge. The funeral director often can help you apply for these benefits, or contact the local Veterans Administration office.

Write the Department of Defense's National Personnel Record Center, 9700 Page Boulevard, St. Louis, MO 63132, if you cannot find a copy of the discharge papers (DD214).

The surviving spouse and dependent children of veterans receiving disability benefits may also be entitled to monthly payments. Check with the local Veterans Administration office (500 W. Fort Street, Boise, ID 83701, phone 208-422-1000)

Employee Benefits

If the deceased was employed at the time of death, you should contact the employer regarding any benefits for the survivors. The employer may have provided life, health, or accident insurance which will yield payments. The deceased may be due a final paycheck for vacation or sick leave. If the death was work-related, there may be worker's compensation benefits.

Also check with the employer to see if the deceased belonged to a union or professional organization. These groups may offer death benefits for their members.

You should contact all past employers, including federal, state, or local government, to determine if the survivors of the deceased are entitled to any payments from a pension plan

If the deceased was already retired and received a pension, you should check with the employer to determine if survivors will continue to receive a pension payment and whether the payment will be reduced.



Handling Estates (continued)

The Will

Hopefully a valid will, signed by the deceased, is available. Try to locate a copy of it. Check with the lawyer, family, and friends of the deceased who might know where the will is kept. It may be stored in a safe deposit box, which is sealed at the time of death in some states. (See the section on safe deposit boxes)

For purposes of the will, state and federal taxes and probate, it is necessary to make a complete list of all property, including real estate, stocks, bonds, savings accounts, and personal property of the deceased. Land titles, stock certificates and other financial papers may be stored in a safe deposit box or another secure place.

If the deceased did not have a will, this is referred to as dying “intestate” In this case, the estate, including property and assets belonging to the deceased, will be disbursed according to state law. This will not include property where the title is in the name of the deceased and another person. This property will automatically pass on to the co-owner.

Probate

Probate is the legal process of distributing the estate of the deceased to the rightful heirs. This process usually entails:

- The appointment of an individual by the court to act as a “personal representative” or “executor” of the estate. This person is often named in the will. If there is no will, the court will appoint a personal representative, usually the spouse or a relative.

Proving that the will, if it exists, is valid

- Informing interested parties, especially heirs and beneficiaries, that the will is being probated.
- Disposing of the estate by the personal representative in accordance with the will or the laws of the state.



Handling Estates (continued)

Federal Estate Tax

Because of changes in recent years, very few estates now have to pay federal estate tax. Contact your local Internal Revenue Service office for form 706.

A federal estate tax return must be filed and taxes paid within nine months of the date of death.

Income Taxes

The federal and state income taxes of the deceased are due for the year of death. The taxes are due on the normal filing date of the following year, unless an extension is requested.

The spouse of the deceased may file jointly for the year of death. A spouse with dependent children may file jointly for two additional years. The IRS offers a booklet, publication #559, "Information for Survivors, Executors and Administrators", which may be helpful. You can obtain this booklet by contacting your local IRS office. The phone number is listed under IRS Forms in the government section of your directory.

Credit and Debit Cards, Other Debits and Installment Payments

It is important to check on these as soon as practical. Some may carry insurance clauses that will cancel them. If there is to be a delay in meeting payments, consult with creditors and ask them for more time before payments are due.

Cancel credit cards held exclusively in the name of the deceased. Any payments due on these cards should be paid by the estate.

There may be credit cards in your and the deceased name, or you may have used cards which listed only the name of the deceased.

In this situation, your own credit rating will be affected if you do not continue to make payments. You should begin to notify the credit card companies that your spouse is deceased, and that the card should list your name only. Some people, particularly widows, may experience difficulties in getting a new card if they do not have their own credit rating. When applying for a card, inform the lender about credit cards you shared with your spouse, even if your name was not listed.



Handling Estates (continued)

General Finances

Debts owned by the deceased will be the responsibility of the estate and should be forwarded to the personal representative or executor who is settling the estate. However, debts which are jointly owned, particularly mortgage payments and utility or phone bills, should be paid by the survivor in order to keep a good credit rating.

An extra word of caution to widows and widowers: it is generally suggested that you do not immediately make permanent significant financial decisions, such as selling your home, moving, or changing jobs. You should take the time to consider your situation so you can make these decisions responsibly. If at all possible, don't rush into a decision you might later regret.

Changing Ownership or Title

You may need to transfer ownership or change title on property, or revise documents after a death. Some items to check include:

- **Insurance Policies**

For policies held by the spouse of the deceased, beneficiaries may need to be changed. You may decide you no longer need to have the same amount of life insurance if you do not have dependents. Auto insurance and home insurance may also need revision. You may need to purchase your own medical insurance if you were covered under the deceased's work policy. Check with the employer to see if you can continue with their group health insurance plan, which may be less expensive. Contact the company issuing the policy to make any changes, or for more information

- **Auto**

The title of the car owned by the deceased may need to be changed. Contact the Idaho State Department of Motor Vehicles.

- **Will**

Your will may have passed property on to the deceased, and should be updated. You may want to contact your attorney for assistance.

- **Bank accounts, stocks, bonds**

If you had a joint bank account with the deceased, it will automatically pass to you. You should check with the bank



Handling Estates (continued)

representative to change the title and signature card of the account. To change stocks or bond titles, check with your stockbroker. If the bank account was held only in the name of the deceased, those assets will have to go through probate. An exception to this would be trust accounts.

- **Safe Deposit Box**

If you had a joint safe deposit box with the deceased, it will automatically pass on to you. If the box was rented only in the name of the deceased, it will require a court order to open the box. Only the will or any other materials pertaining to the death can be removed until the will has been probated. Contact the Superior Court Probate Division for details.

Professional Assistance

You may need or desire the services of a professional, particularly a lawyer or a financial advisor. It may be easy initially to use the services of the lawyer who wrote the will for the deceased or to work with the financial advisor of the deceased. Or you may wish to locate another professional with whom you feel more comfortable. One good place to begin finding names of competent professionals is from friends or family members who have had successful dealings with the kind of advisors you are seeking. Professional organizations, such as the local Bar Association, may be able to provide referrals.

Forwarding Mail

In the event the deceased was living alone at their residence, consider having the post office forward mail to a person responsible for estate matters.

Avoiding Fraud and Unwanted Pressure

Remember, death statistics are public records. In the event the survivor might be vulnerable to pressure or fraudulent approaches, consider changing the mail delivery to the address of a family member or legal representative who can monitor potentially questionable situations. In some instances, it might also be advisable to change the survivor's phone number as well.



Helpful Phone Numbers

Assistance: Food, Rent and General Aid	31
Clean Up Services	31
Clergy	32
Counseling Agencies	32
Crisis Hotlines	33
Fire Resources	33
Grief Services/Support Groups	33
Hospitals	34
Mortuaries/Cremation	35-36
Non-Emergency Numbers	37
Obituaries	37
Organ Donation	38
Pet Services	38
Senior Services	38
Transportation	39
Veterans Services	39
Victim Services	39

Any businesses and services shown in this Resource Guide are provided as a convenience for you. We hope you will find one or more of these resources helpful during this difficult time. Please be aware we do not endorse these businesses and services, nor can we guarantee the quality of their products and services. You should use this section as a starting point in searching for services. Then you should conduct your own more in-depth search for the particular business or service that is right for you.



Assistance: Food, Rent and General Aid

Agape in Action	208-685-0612
Boise Salvation Army	208-433-4438
Calvary Chapel Food Pantry	208-321-7440
Cathedral of the Rockies First United Methodist Church	208-343-7511
Community Action Partnership	208-377-0700
Community Ministries Center	208-378-7774
First Baptist Church Food Bank	208-344-7809
First Bible Missionary Church	208-376-2439
Foothills Christian Church Pantry	208-853-0011
Friendship Food Pantry	208-345-3441
Grace Chapel	208-375-5515
Heritage Bible Church Food Pantry	208-407-5793
Hope Food Pantry	208-939-9181
Idaho Foodbank	208-336-9643
Kuna Good Neighbors	208-362-1907
Real Life Ministries Food Room	208-888-7385
St. John's Cathedral	208-342-3511
St. Vincent De Paul Food Pantry	208-333-1460
The Vineyard	208-377-1477
Treasure Valley Full Gospel Fellowship	208-562-0651

Clean UP/Board Up Services

AD Valor Technical Cleaning	208-745-3390
Bioguide Idaho	208-953-1043
BioOne	208-505-8731
CTR Cleanup and Restoration	208-377-1877
Done Right Flood and Fire Services	208-215-2577
Mercy Bio-Remediation	207-888-1756
Resto Clean	208-899-4442
ServPro of Boise	208-375-0300
ServPro – Emergency Board Up Service	208-514-6817



Clergy

Discovery Church (Non-Denominational)	208-888-6939
Pastor Monte Ralstin	
Harvest Church (Non-Denominational)	208-345-0981
Pastor Mark Bryan	
Holy Trinity Charismatic Episcopal Church	208-854-9986
Reverend Father Mike DiTaranto	
MGT Legacy Church (Non-Denominational)	208-888-2310
Pastor Ralph Lowe	
River Valley Church (Non-Denominational)	208-724-1597
Pastor Tim Fortin	
Southside Christian Center (Assembly of God)	208-851-1120
Pastor Rod Enos	
The Summit Church (Baptist)	208-375-4031
Pastor Jim Steiner	
Valley Shepherd Church of the Nazarene	208-888-2141
Pastor Tim Pusey	

Counseling Agencies

About Balance Mental Health	208-342-6300
All Together Now, Inc.	208-336-9591
Catholic Charities of Idaho	208-345-6031
Genesis Counseling and Psychological	208-375-7777
IDHW Mental Health Services Program	208-334-0808
Intermountain Hospital Journeys Adolescent Treatment	208-377-8400
Life Solutions Inc.	208-322-7699
Living Hope Clinic	208-323-0996
Methodist Counseling Center	208-343-7511
National Alliance for the Mentally Ill (NAMI)	208-376-4304
Phyllis Nodler	208-577-7634
Real World Mental Wellness Center	208-713-8070
Recovery Ways Aida Barac LCSW	208 343-2737
Ronald B. Tye, Psy.D & Assoc.	208-672-8699
Tidwell Social Work Services	208-853-5095
Tomorrow's Hope	208-319-0760
Warm Springs Counseling Center	208-343-7797



Crisis Hotlines

AIDS Hotline	800-342-2437
Alcoholics Anonymous (AA)	208-344-6611
Al-Anon	208-344-1661
Crisis Text Line (SMS messages)	741-741
Depression Support	208-375-6277
Girls & Boys Town Hotline	800-448-3000
Idaho Suicide Prevention	800-273-8255
MADD	208-853-3700
Mental Health Emergencies	800-600-6474
Suicide and Crisis Line	988

Fire Resources

American Red Cross of Greater Idaho	208-947-4357
Burn Out Fund	208-859-7116
Board Up Services - See Clean Up Services	
ServPro – Emergency Board Up Service	208-514-6817

Grief Services/Support Groups

Grieving Children

Touchstone Center (Child/Adolescent Grief)	208-343-7797
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National Support Groups - Non Local

Parents of Murdered Children	888-818-7662
First Candle/SIDS Alliance	800-221-7437
Infant Loss Support Group	800-821-6819

Online Grief Support

www.griefnet.org

Suicide Survivor Groups

Boise Area Facilitators: Kirby and Susa Orme

Where: First United Methodist Church Cathedral of the Rockies
11&th and Hays Streets, Boise, ID

When: 7:00 p., 2nd Thursday of each month



Hospitals

Intermountain Hospital 303 N. Allumbaugh Street, Boise, ID 83704	208-377-8400
St. Alphonsus Medical Center 1512 12 th Ave Road, Nampa, ID 83686	208-288-4620
St. Alphonsus Regional Medical Center 1055 N. Curtis Road, Boise, ID 83606	208-367-2121
St. Luke's Children's Hospital 190 E. Bannock Street, Boise, ID 83712	208-381-2804
St. Luke's Medical Center – Boise 190 E. Bannock Street, Boise, ID 83712	208-381-9000
St. Luke's Medical Center – Meridian 520 S. Eagle Road, Meridian, ID 83642	208-706-5000
St. Luke's Medical Center-McCall 1000 State St. McCall, ID 83638	208-634-2221
Treasure Valley Hospital 8800 W. Emerald Street, Boise, ID 38704	208-373-5000
Veterans Affairs Medical Center 500 W. Fort Street, Boise, ID 83702	208-422-1000

Other

Terry Reilley (a wide range of care including sliding scale, mental health and dental as well. 208-344-3612)



Mortuaries/Cremation

Memorial Services

Mortuary and Cremation Services

There are three basic types of funeral arrangements:

1. Traditional Service

- A viewing or visitation can be arranged
- A hearse usually transports the body to the funeral location and burial site.
- There is usually a choice between an open or closed casket
- There is a choice as to the deceased's clothing and jewelry
- A person is selected to conduct the service
- Pallbearers should be chosen
- People may be chosen to speak at the service
- Live or recorded music selections can be presented

2. Direct Burial

- The deceased is buried shortly after death
- There is no viewing or visitation
- The body is not embalmed
- A memorial service may be held at the gravesite or elsewhere

3. Direct Cremation

- The deceased is cremated shortly after death
- The cremains are placed in a container
- There is no viewing or visitation of the deceased before cremation
- A memorial service may be held with or without the cremains
- The cremains may be kept by a loved one, buried in a grave or mausoleum, or scattered at a favorite location.

BOISE

Alden Waggoner Funeral and Cremation 208-376-5400
5400 W. Fairview Ave., Boise, ID 83706

**Aclesa Cremation and Burial Society and
Boise Funeral Home Aclesa Chapel** 208-322-2998
8209 West Fairview, Boise, ID 83704

Bella Vida Funeral Home 208-321-9661
9661 Chinden Blvd., Boise, Idaho 83714

Cloverdale Funeral Home Cemetery and Cremation 208 375-2212
1200 North Cloverdale Road, Boise, ID 83713



Mortuaries/Cremation (continued)

Cremation Society of Idaho and Funeral Home 208-322-3590
5541 W. Overland Road, Boise, ID 83705

Relyea Funeral Chapel 208-344-4441
318 N. Latah Street, Boise, ID 83706

Summers Funeral Home 208-214-5244
3629 E Ustick Rd, Meridian, ID 83646

GARDEN CITY

Bowman Funeral Parlor 208-853-3131
10254 W. Carlton Bay Drive, Garden City, ID 83714

MERIDIAN

Accent Funeral Home 208-888-5833
1303 N. Main Street, Meridian, ID 83642

Summers Funeral Home 208-898-0642
3629 East Ustick Road Meridian, ID 83646

Ada County Low Income Cremation Assistance 208-287-7960
252 East Front Street Suite 199, Boise, ID 83702

NAMPA

All Valley Cremation/ Burial 208-899-9361
1538 11th Ave N, Nampa, ID 83687

Alsip and Persons Funeral Chapel 208-466-3545
404 10th Avenue South Nampa, ID 83651

Nampa Funeral Home 208-442-8171
415 12th Ave., South Nampa, Idaho 83651

Zeyer Funeral Chapel 208-467-7300
83 North Midland Boulevard, Nampa, ID 83651

Heikkila Funeral Chapel 155 S. Samson Trail. McCall, ID 83638
208-634-2220



Non-Emergency Numbers

Ada County Dispatch	208-377-6790
Ada County Sheriff's Office	208-577-3000
Boise City Police Department	208-570-6000
Boise Fire Department	208-570-6500
Canyon County Coroner	208-454-7350
Canyon County Dispatch	208-454-7531
Canyon County Sheriff's Office	208-454-7510
Caldwell Police Department	208-455-3115
Eagle Fire Department	208-939-6463
Kuna Fire Department	208-922-1144
Meridian Fire Department	208-888-1234
Star Fire Department	208-286-7772
North Ada County Fire Department	208-375-0906
Ada County Coroner	208-287-5556
Indigent Burial	208-287-7080
Public Administrator	208-287-7080
Death Certificates	208-364-2223
Social Security Administration	208-321-2900
Adult Protection Services	208-322-7033

Obituaries

Idaho Press Telegram 1618 N. Middleton Boulevard, Nampa, ID 83642 idahopress.com	208-465-8124
Idaho Statesman 1200 N. Curtis Road, Boise, ID 83706 idahostatesman.com	208-377-6423

Online

Idobits.com
Legacy.com
Tributes.com
Dignifiedobituaries.com



Organ Donation

United Network for Organ Sharing (UNOS)	888-894-6361
Pacific Northwest Transplant Bank	503-494-5560
Idaho Lions Eye Bank	208-338-5466
Community Tissue Services	800-684-7783

Pet Services

Ada Animal Cremation	208-866-0362 or 208-375-2502
7330 W. Airway Ct., Suite 102 Boise, ID 83709	

Memorial Pet Care	208-887-7669
654 E. King St. Meridian, ID 83642	

Senior Services

Ada County Health and Welfare	208-344-6700
Ada County Senior Services	208-345-2820
Garden City Senior Services	208-337-4812
Senior Solutions	208-345-7777
Meals on Wheels	208-321-0030

Senior Centers

Boise Senior Center	208-345-9921
Eagle Senior Center	208-939-0475
Garden City Senior Center	208-336-8122
Kuna Senior Center	208-922-9714
Meridian Senior Center	208-888-5555
Star Senior Center	208-286-7943

Home Check

ECHO Telephone Reassurance	208-345-7777
Norco	208-344-0299
Response Link	208-401-0005



Transportation

Senior/Disabled/Wheelchair Accessible-must be scheduled

Access	208-345-7433
Door to Door	208-344-9228
Eggers Transportation	208-283-7442
ValleyRide Bus Service	208-345-7433

Taxi Service

Boise City Taxi	877-499-9994
Green Cab	208-230-1147
B&W Taxi of Meridian	208-412-8283
Black and White Taxi of Kuna	208-571-4611
Canyon Cab – Nampa	208-371-4111

Veterans Services

Idaho Division of Veterans Services	208-780-1300
Veterans Affairs Medical Center	208-422-1000
Tragedy Assistance Program for Survivors (TAPS)	877-272-7337

Victim Services

Ada County Sheriff's Office Victim Services	208-573-0607
Boise City Police Department Victim Services	208-570-6220
24 Hour Rape Crisis Line	208-346-7273
24 Hour Domestic Violence Hotline	208-343-7025
National Domestic Violence Hotline	800-799-7233

FACES of Hope Victim Center 208 577-4400
(Helps victims of child abuse, sexual assault and domestic violence)
After Hours – 377-6790

CARES Program – Child Abuse 208 577-4460
(Children at Risk Evaluation Program – Referrals for Children)

Child Protective Services	208-343-3688
Childhelp National Child Abuse Center 1-800-4-A-CHILD	800-422-4453



Additional resources are available at:

TIPTreasureValley.org

WhenTragedyStrikes.org

TIPNational.org

Give Us Your Feedback

We value your feedback. Whether you want to tell us about a positive experience you've had with our organization or you have constructive criticism for us, we promise to take what you say very seriously. Using your feedback and the feedback of others, we will be able to continually improve the services we offer to our constituents.



www.tiptreasurevalley.org/feedback.html