

# A Bereavement Guide

in Times of Loss



## MISSION

*Living God's love by inspiring health, wholeness and hope.*

*E ola mau ke Aloha o ke Akua i ke olakino, i ka pono iho,  
a me ka mana'olana.*

## VISION

*We will transform the health experience of our community by improving health, enhancing interactions and making care more accessible.*

## VALUES

*Respect | Integrity | Compassion | Excellence*



# Contents

What to Expect	<b>4</b>
Whole Person Grief	<b>5</b>
What Others Can Do to Help	<b>8</b>
Holidays	<b>8</b>
Helping Yourself Through Grief	<b>9</b>
How to Help a Grieving Child	<b>10</b>
Planning a Service	<b>13</b>
Checklist: What To Do and When	<b>14</b>
Funeral, Cremation and Memorial Services	<b>20</b>
Death Certificate	<b>21</b>
Social Security	<b>22</b>
Veterans Benefits	<b>23</b>
Resources for Adults	<b>24</b>
Resources for Children and Teens	<b>25</b>
Grief Support and Coping Skills	<b>26</b>
Frequently Asked Questions	<b>28</b>

## FALLING APART

*I seem to be falling apart.*

*My attention span can be measured in seconds.*

*My patience in minutes. I cry at the drop of a hat.*

*I forget to sign the checks.*

*Half of everything in the house is misplaced.*

*Feelings of anxiety and restlessness are my constant companions.*

*Rainy days seem extra dreary. Sunny days seem an outrage.*

*Other people's pain and frustration seem insignificant.*

*Laughing, happy people seem out of place in my world.*

*It has become routine to feel half-crazy.*

*I am normal, I am told,*

*I am a "newly grieving person..." By: Eloise Cole*



**Dear Family and Friends,**

We at Adventist Health Castle are saddened by the loss of your loved one and understand the journey ahead may be filled with a mix of emotions as you grieve.

The death of a loved one brings profound sorrow. Grief affects our daily lives, mind, body and soul. Grief can be frustrating, painful, difficult, scary and lonely. We sometimes find ourselves not knowing what to do following such a difficult time or where to look for support.

This bereavement guide serves as a resource to many of the technical aspects that lie ahead and aims to help ease administrative matters.

Should you need further support or information for grief support groups, you may contact the Mission and Spiritual Care Department at 808-263-5500.

May you and your family feel comforted and loved during this time of loss.

Sincerely,

**Your Spiritual Care Team**

## What to Expect

*The following is adapted from concepts presented in [Grief Recovery](#) by Larry Yeagley. Each person has a unique grief experience—as unique as their relationship with their loved one. Grief comes in waves and can hit you at the least expected times of your day. The pain of loss will gradually diminish as you remember and give thanks for the times and life you shared. The grief journey rarely follows neatly defined steps. You will likely go back and forth through these expressions of grief at various times in the days, months and years ahead.*

### **Numbness**

Immediately following the loss, you may not feel much of anything or be surprised that “it hasn’t hit me yet.” Many people say they “feel numb.” This is a helpful time which gives us “breathing room” as a way of coping while we go through the immediate shock.

### **Searching**

During this stage, it is common for the grieving person to yearn for the deceased to return. For many people that means you might find yourself picking up the phone to call as you once did or instinctively turning to ask your loved one a question when the sad reality hits you. Many emotions are expressed during this time and may include weeping, anger, anxiety and confusion.

### **Disorganization and Despair**

It is common for people to want to withdraw and disengage from others and activities they regularly enjoyed. Life seems to be falling apart as we look for ways to reorganize our lives that will never be the same.

Feelings of pining and yearning become less intense while periods of apathy, despair and loss of enjoyment and connection increase.

### **Reorganization and Emerging Hope**

Finally, the grieving person begins to return to a new state of “normal.” Weight loss experienced during the intense grieving may be regained, energy levels increase and an enjoyment of some familiar activities returns. While we still often miss the one we loved, sadness and despair are diminished while positive memories of our loved one become stronger.

*Grief touches all aspects of who we are: physically, mentally, spiritually, emotionally and socially. Below are some of the ways that grief might affect you in these areas. This is not an exhaustive list, nor is it a list of things that must happen to you. Rather it is a collection of some of the ways that grief can affect us.*

## **Physical**

- Fatigue, weakness
- Change of appetite: loss of appetite/wanting to eat all the time
- Disrupted sleep patterns: hard to sleep/sleeping all the time
- Unexplained weight loss/gain
- Headaches, body aches
- Anxiety

## **Mental**

- Shock and disbelief related to your loss
- Hard time thinking clearly or concentrating
- Loss of motivation for studies, work or hobbies
- Memories of your loved one coming at unexpected times
- Dreams or sense of seeing your deceased loved one
- Rehashing “what ifs” about the way your loved one died or about your relationship

## **Spiritual**

- Feeling abandoned by God
- Questioning why things happened
- Avoiding spiritual community involvement
- Loss of interest in spiritual things (prayer, meditation, reading scriptures, etc.)
- Struggling with forgiveness: needing to forgive or to be forgiven (especially related to the deceased)

## Whole Person Grief continued


### **Emotional**

- Anger
- Relief
- Shame
- Feeling numb to emotions
- Sense of fear and helplessness
- Loss of interest in previously enjoyable aspects of life
- Crying/laughter at seemingly unexpected moments (and sometimes together)

### **Social**

- Feeling isolated and lonely
- Holidays not feeling the same
- Difficulty relating to those who are not grieving
- Wondering where you fit into society without your loved one
- Losing interest in social events previously shared with your loved one
- Realizing that you are now the patriarch/matriarch of the family
- Finding others do not know how to talk or relate to you about your grief





*Keep yourself balanced through  
prayer, relaxation, work and family*

## What Others Can Do to Help

*At times of death, friends and family appreciate the opportunity to offer support and will ask if there is anything they can do. Here are some suggestions of how others can provide help and support:*

- Take turns answering the door or phone, keeping careful record of the calls.
- Organize or volunteer for appropriate childcare.
- Coordinate and supply food for the next few days/weeks.
- Prepare a list of people to be thanked for flowers, food, calls, etc.
- Consider special needs of the household, such as cleaning, which might be done by friends.
- Plan where to take flowers after the service (hospital, grow site, friends or retirement community).
- If deceased was living alone, arrange for pet care if required, notify utilities and landlord and tell post office where to send mail.

### Holidays

Holidays can be difficult after a loved one dies. Receiving cards addressed to or mentioning the name of the one who died can be very distressing. Consider sending holiday cards out very early, informing others of the death or enclose cards used at the funeral service.

As a holiday or anniversary approaches (death, birthday, wedding, marriage, etc), share your feelings and apprehensions with friends or family, so they can give the physical and moral support you may need during this time.

*Time alone does not heal grief. Healing takes emotional time and energy. Use the same understanding with yourself that you would offer to a friend in the same situation. Your grief is unique and not all of the ideas below will appeal to you. Choose the ideas that do appeal to you.*

- Remember to breathe; the initial shock can cause you to feel like you are in a daze.
- Take your time; you can take as much time as you need to make decisions.
- Ask for or accept help from family and friends. Having a close relative or friend help you through the process can take the stress off of your shoulders.
- Go gently. Don't take on new responsibilities right away. Don't overextend yourself. Keep decision making to a minimum.
- It is common to feel angry. You may be angry with yourself, the person who died, God, family or even just feeling angry in general.
- Stay active; exercise can help you through the grieving process. Exercise can also provide an excellent outlet for frustrations and help burn energy to help you sleep.
- Read books on grief. If grief is understood, it can be a little easier to handle.
- Keep a journal to assist in understanding your feelings and thoughts.
- Create a ritual to celebrate the life of your loved one. Rituals such as annual walks can help you remember an activity you used to do with your loved one.
- If weekends, holidays, etc., are especially difficult times, schedule activities that you find comforting into these time periods.
- Join a grief support group as they offer understanding, friendship, and hope. (Kōkua Mau hosts the Bereavement Network of Hawai'i resource list [kokuamau.org/grief-and-bereavement](http://kokuamau.org/grief-and-bereavement))
- Seek the help of a counselor, religious leader or a doctor if grief is unresolved.

## How to Help a Grieving Child

*Children grieve as part of a family. It is important to include them in family discussions, decisions and activities concerning the death of someone who was a part of their life. Children may learn how to grieve from the adults around them. The following are suggestions for how you may help a child who is grieving.*

### **Be Honest**

- It is important that children be told the truth, even if the truth is difficult.
- Provide information that a child can understand.
- Suicide and murder are especially difficult to explain to children. It may be helpful to consult a professional or read information on this topic.

### **Share Your Feelings**

- Talk about your feelings and allow children to talk about theirs as well. Recognize that children may not grieve in the same way as you or other adults and try to not judge their feelings.
- You can cry, be angry or express other feelings in front of children; it helps them to know that it is okay to have these feelings themselves.

### **Include Children in Funerals, Ceremonies, Services**

- Encourage children to be involved in the funeral and/or memorial service. Provide opportunities for children to make choices about the service: picking out a song, helping to choose what the person wears, putting something in the casket as a way of saying goodbye.
- Recognize that it may be difficult for children to sit still and be quiet at this time. Make arrangements for a space where it is okay for children to run, play and be loud.

## **Keep Memories Alive**

- Share memories of the person who has died.
- Leave photographs out where they can be seen.
- Help each child choose something that belonged to the person who has died, to keep as theirs.
- Talk about the person who has died.
- Acknowledge feelings and special events when they occur.
- Sing religious songs, favorites of the person who died or songs with special meaning.
- Remember and recognize significant dates and events (the anniversary of the death, the person's birthday, etc.)
- Light a candle in memory.
- Plant a tree in honor of the person who died.
- Write letters to the person, expressing feelings or saying goodbye.
- Create a memory book or memory box, with photos, written memories and mementos of the person who has died. Children can decorate the book or box and choose items to put in it.

## **Take Care of Yourself**

- Recognize that you have needs too and that you cannot care for a child if you do not care for yourself.
- Ask for help when you need it. Allow a friend to prepare a meal, clean or babysit.
- Recognize you will not have the energy for everything. Prioritize. Don't expect too much from yourself.

## How to Help a Grieving Child continued

### Keep in Contact with School

- Let teachers and school administrators know about the death and tell them what information you would like them to tell others at the school.
- Encourage the teacher to tell the class why your child is not at school and let your child know what their classmates have been told.
- When your child is ready to return to school, talk to the teacher about what to expect. Set up a plan with your child and the teacher for what your child can do if he or she is having a hard time and can't participate in school.

*Talk about your feelings and allow children  
to talk about theirs as well.*



*A gathering for a service can be a bridge to healing for many. It allows us to acknowledge our loss and share precious memories together and also provides opportunity for us to give and receive comfort from others.*

The service can be anything from a traditional funeral to a gathering spontaneously created by just a few people. Many people express their desire to create a time of gathering focused more intentionally on celebrating the life of their loved one rather than dwelling on the loss. Keep in mind that the best service is one that creates and supports a healing atmosphere.

- Choose a mortuary with burial or cremation preference in mind. Guidance can be found on [kokuamau.org](http://kokuamau.org) (under the resources tab, click on making decisions regarding mortuaries, as they host local funeral arrangement resources.)
- Decide on a time and place of funeral or memorial service(s), if one is desired. If you prefer, explore other ways to honor and remember your loved one.
- Make a list of immediate family, close friends, and coworkers. Contact, or designate someone to contact each person by phone.
- Prepare a list of distant persons to be notified by mail or electronically.
- Write an obituary. Include age, place of birth, cause of death (optional), occupation, college degrees, memberships held, military service, outstanding work and a list of survivors in the immediate family. Give time and place of the services. Funeral homes can be a great help during this process.
- If flowers are to be omitted, decide on an appropriate organization or project to which memorial gifts may be made and include it in the obituary listing.

## Checklist: What To Do and When

Adventist Health Castle is committed to helping you through this difficult time. This information is just a guide and not everything on this list will apply in every case. Some of the items on this notification list will need to be done by the executor of the deceased person's estate and others can be done by family or friends.

- Death Certificates: Obtain 10-15 copies when dealing with the mortuary. (It is easier to obtain copies during funeral planning than through the Department of Health at a later date. Many items below will need death certificates as proof.)
- Accountant or tax preparer or IRS, to find out whether an estate tax return or final income tax return should be filed
- Agencies providing care (social services, home care services, meals-on-wheels, daycare centers)
- Building and property insurance companies, to ensure continued coverage, especially if property is left unoccupied
- Clubs, organizations and social groups, to cancel memberships
- Child support services
- Credit card companies
- Websites, to cancel accounts (online banking, etc.)
- Debtors (mortgage, utilities, auto, cellphone, etc.)
- Department of Motor Vehicles, to cancel driver's license
- Educational establishments
- Employer regarding outstanding employee benefits, employee retirement plan, etc.



- Health professionals to cancel any outstanding medical, dental, podiatry or other health-related appointments
- Property management company
- Housing benefit
- Insurance companies (life, travel, rent, car, etc.)
- Library services
- Local police department, if deceased held a firearms license for work and/or recreational purposes
- Mortgage provider
- Passport and/or visa agency
- Pension provider (if other than employer)
- Post Office
- Social Security, Veterans Affairs, Employment Development Department, Medicaid, Medicare, and any other agency from which the deceased received benefits to stop payment and ask about applicable survivor benefits
- TV and internet provider
- Utility companies (electricity, gas, water, telephone) and arrange transfer of account details if necessary

Items you may need while contacting these agencies may include: Deceased's social security number, date of birth, address, proof of death/death certificate and funeral home contact information.

## Checklist: What To Do and When continued

*The following list contains excerpts from [No Lifetime Guarantee](#) by Katie Maxwell. This is a guide for dealing with the practical aspects of death, particularly the death of a spouse. However, remember your particular circumstances may warrant a quicker or slower action than this timetable suggests. Use this as a guide and make adjustments when necessary depending upon your financial situation.*

### First Week

(\*Some religions/cultures do not want the grieving person/family to do anything but mourn for the first week. The second week is when they are often able to “get back into life”. Adjust timeline according to your needs and beliefs.)

- Choose a mortuary if one has not yet been identified by the deceased.
- Contact life insurance company for claim forms. Request only the funds you need to live on until you can consult with a financial advisor.
- Visit your bank to open an account for yourself if necessary.
- See an attorney who can explain the terms of the will, and file the will with the courts.
- Begin probate proceedings, if necessary.
- Petition the court for appointment as executor or executrix.
- Locate important documents.

### Second Week

- Begin applying for survivor benefits.
- Send medical claims to the appropriate insurance carriers.
- Consult with a financial advisor about how to request large sum benefits.
- As executor:
  - Open a bank account to receive money due the estate.
  - Inventory all assets.
  - Collect all monies due the estate.
  - Apply for a tax identification number.
  - File Form 56, Notice Concerning Fiduciary Relationship.
- Send thank you notes and acknowledgments.

## Third Week

- See an accountant to get a tax projection.
- Review all insurance with your agent to see if coverage is appropriate and adequate.
- Change beneficiaries on insurance policies, retirement accounts, savings bonds, etc.
- Transfer all assets into your name or into trust accounts.
- Make a plan for paying debts and obligations.
- Make necessary decisions concerning the deceased's self-employment business.

## After First Month

- Contact credit card and charge card companies.
- Change billing name with utility companies.
- Change registration on vehicles by contacting the Department of Motor Vehicles.
- Notify book clubs, record clubs and other subscription material.
- Contact rental and lease companies.
- Update will.
- Prepare a net worth statement.
- Make a list of income and expenses.
- Track your expenses to see where your money is being spent.
- Go through old records and files, including canceled checks for clues to any additional benefits, assets or obligations.
- Choose a memorial marker.

## Checklist: What To Do and When continued

### **After the Third Month**

- Create a new budget.
- Apply for credit in your own name.
- Begin gathering information for tax returns.

### **After the Sixth Month**

- Begin to think about investments.
- As executor:
  - List claims against the estate.
  - Liquidate assets as necessary to pay bills.
  - Prepare tax returns and pay tax liabilities.
  - Disburse assets to heirs.
  - Prepare an accounting for the courts.
  - Advise beneficiaries of the new tax basis for assets.

### **After One Year**

- Close probate.
- Make decisions about your future living arrangements.



## Funeral, Cremation and Memorial Services

### **O'ahu:**

Ballard Mortuary

Borthwick Mortuary

Diamond Head Mortuary

Hawaiian Memorial Park and Funeral Services

Hosoi Garden Mortuary

Mililani Mortuary and Cemetery

Nu'uuanu Memorial Park and Mortuary

O'ahu Mortuary

Valley of the Temples/ Hawaiian Memorial Park and Mortuary

### **Neighbor Island:**

Ballard Mortuary (Hilo/Kona)

Ballard Mortuary (Maui)

Borthwick Mortuary (Kaua'i)

Dodo Mortuary

Homelani Memorial Park (Hilo)

Kona Memorial Park

Nakamura Mortuary/Maui Memorial Park

Kōkua Mau hosts an up-to-date list and price ranges. Feel free to visit their website [kokuamau.org](http://kokuamau.org) (click on resources tab, then making decisions regarding mortuaries).

*A death certificate is a legal form from the certifying physician, the hospital and the funeral home completed when someone has died. The physician records the name of the deceased, cause of death, date and time of death, and his or her name and medical license number.*

The death certificate originates at the funeral home. It is completed by the doctor or coroner and taken to the County Health Department for recording and certification. In most counties it remains at the health department for a one-year period after which it is moved to the County Recorder's Office for permanent filing.

Fraudulent use of Social Security numbers of deceased people has increased. Many institutions and benefit programs now require a certified copy of the death certificate for business transactions where they previously would accept a photocopy. The funeral home can obtain any copies needed for a fee. You will likely need 10–15 copies of the death certificate. You should know that the County will charge you for all copies except the one required for veteran's benefits. The certificate may be needed as you work with:

- Bank accounts
- Credit union accounts
- Franchise Tax Board
- Insurance companies and mortgage insurance
- Lawyer
- Executor of estate
- Pension plan or retirement system
- Real property—one copy each
- Social Security
- Stocks and bonds—one copy each
- Veterans' benefits

## Social Security

Generally a Social Security death benefit is paid only to a surviving spouse unless there are special circumstances. Depending on the type of benefits for which you may apply, some of the following records may be required:

- Proof of death (certified copy of the death certificate)
- Social Security card for deceased
- Copy of marriage certificate
- Birth certificate of applicant
- Birth certificate of deceased
- Birth certificate of minor children
- Disability proof for children over 18
- Receipted funeral bill (if applicant is other than surviving spouse)
- Employment record of deceased (most recent nine-month period)
- Proof of support if applicant is parent or husband

The funeral home will notify Social Security of the death by filing a Form 2872. The family, however, must follow up to determine if any additional benefits are due.

You can also apply through [ssa.gov](https://ssa.gov). Public records like your birth certificate and marriage records must be the originals or copies certified by the issuing agency. Social Security will not accept uncertified photocopies. Certified documents will be returned to you.

Apply for benefits as soon as possible after the death. In some cases, benefits are not retroactive but begin with the application rather than the date of death.

### Social Security Administration

Social Security Administration	<a href="https://ssa.gov">ssa.gov</a>
Public Information (all offices)	800-772-1213
TTY only	800-325-0778

### Honolulu County Local Office

Federal Building	
300 Ala Moana Blvd., Suite 1-114, Honolulu	855-572-4879



Category I veteran's benefits apply only to disabled veterans for a disability attributed to their military service. The dependents of these disabled veterans widows and/or children under twenty-three years of age, should visit their nearest Veterans Administration office immediately upon a veteran's death to complete a claim form. Category II veterans' benefits apply to all veterans. A certified copy of the death certificate is required when applying for any veterans' benefits.

## **VA Honolulu Regional Office**

Tripler Army Medical Center

459 Patterson Road, E Wing, Room 2a100C, Honolulu

All veterans are entitled to the following things:

- Burial in a National Cemetery
- Headstone or marker
- U.S. Flag

Death certificate and proof of honorable discharge required.

If you have any questions related to either category of veteran's benefits, please contact the regional office at 800-827-1000 or visit [dod.hawaii.gov](https://dod.hawaii.gov) or [va.gov](https://va.gov)

## Resources for Adults

### Websites

**ChaplainsOnHand.org** — Professional healthcare chaplains and resources are available by phone, email or video to provide spiritual care comfort for everyone—whomever you are and whatever you believe.

**AdventistHealthCastle.org** — Find help by clicking on the Services link. You will find Spiritual Care in our list of services. Adventist Health Castle offers many classes and services for your well-being as you experience stress and change. Find the events calendar on our homepage or feel free to contact us for more information.

**GriefWatch.com** — The grief watch site was created to provide you with bereavement resources, memorial production and links that can help you through your personal loss.

**KōkuaMau.org** — Kōkua Mau is a statewide movement to improve care to support those with serious illness, their loved ones and those that care for them. Free resources and local information are available at [kokuamau.org](http://kokuamau.org).

### Books

***Heartache and Healing***, by Larry Yeagley

A loss—whether it be of a loved one, a career, or anything else of importance—shapes the rest of a person's life.

***How To Go On Living When Someone You Love Dies***, by Therese A. Rando

There is no right or wrong way to grieve; each person's response to loss will be different.

***Understanding Your Grief: Ten Essential Touchstones for Finding Hope and Healing Your Heart***, by Alan D. Wolfelt

Explaining the important difference between grief and mourning, this book explores every mourner's need to acknowledge death and embrace the pain of loss.

***Tear Soup***, by Pat Schwiebert and Chuck DeKlyen

In this modern-day fable, a woman who has suffered a terrible loss cooks up a special batch of "tear soup." Blending the unique ingredients of her life into the grief process.

## Websites

[ChildrenGrieve.org](#) — The National Alliance for Children's Grief promotes awareness of the needs of children and teens grieving a death and provides education and resources for anyone who wants to support them.

[Dougyc.org](#) — The Dougy Center provides support in a safe place where children, teens, young adults, and their families grieving a death can share their experiences. The Dougy Center provides support and training locally, nationally and internationally to individuals and organizations seeking to assist children in grief.

[Scholastic.com/snp/childrenandgrief-2.htm](#) — Resources to help grieving children in the school and home setting. Additional links to reading lists, support groups, and grief organizations.

## Grief Support and Coping Skills

### Grief Support

The staff at Adventist Health Castle understands that although each person deals with grief in his or her own unique way, people who are grieving the loss of a loved one share a common bond. Grief support groups are programs offered for free to the community and is open to anyone experiencing a loss. There is a list of Bereavement Support at [kokuamau.org/grief-and-bereavement/](http://kokuamau.org/grief-and-bereavement/).

As stories are shared, support group members can help each other work through their feelings and come to terms with the new realities of life without their loved ones. Group guidelines indicate that members are willing to share about their grief and the information shared will be kept confidential. We encourage you to find a group or support system that is appropriate for your situation. You are in our thoughts and prayers and if there is any way that Castle can support you during this tough time, please reach out to our Chaplain team in the Spiritual Care department 808-263-5500.

## Coping Skills

- Practice meditation and relaxation techniques
- Take time for yourself: Say no and set boundaries, journal, listen to music, breathe, laugh, cry
- Engage in physical activity: walk, swim, yoga, weights
- Spend time with friends and family
- Find humor: watch or read things that make you laugh or bring you joy
- Spend time in your hobbies: paint, hike, listen to music, cook
- Engage in spirituality: pray, go into nature, reflect on gratitude or attend religious services
- Take a break: watch shows, play a game, go on vacation, etc.
- Sleep. Eat Well. Celebrate the small wins.
- Find local support groups or a therapist to help you navigate through your grief journey

## Frequently Asked Questions

### **Q: What is an autopsy?**

A: An autopsy is an examination of a person who has died to determine or confirm the cause of the death. It can also determine changes produced by disease. Autopsies are not commonly done or required.

### **Q: What is embalming?**

A: Embalming preserves the body for suitable viewing during funeral services. Embalming is only required under special circumstances. Talk to your mortuary or funeral home for more information.

### **Q: What happens next?**

A: Once the patient has died, we allow the family to be with deceased patient for an allotted amount of time. After the allotted time we lovingly clean the deceased and prepare them for morgue transfer. The deceased is in the hospital morgue until the mortuary/funeral home retrieves the deceased for preparation.

### **Q: What if I don't have a mortuary chosen?**

A: Adventist Health Castle allows the family time to locate a mortuary. Preferably within the next business day. A mortuary can be chosen even if a memorial date has not been set.

## **Q: What is the difference between a mortuary and a funeral home?**

A: Mortuaries and funeral homes both provide services to the families of a recently-deceased person. Both facilities offer similar services, but mortuaries are more likely to have cremation services, which are less common in funeral homes. Generally, funeral homes are more adept at planning a funeral or memorial services, and they are more likely to offer help with grief counseling. However, a director at a mortuary may have the skills to help plan a memorial service as well. If a funeral home does not have a licensed embalmer or crematorium, they may work with a mortuary to offer full service to clients.

## **Q: What is a Medical Examiner or "ME"?**

A: A medical examiner is usually an appointed public officer whose duties are similar to those of a coroner but who is typically required to have specific medical training (as in pathology) and is qualified to conduct medical examinations and autopsies.

## **Q: What is Cremation?**

A: Cremation is an alternative to traditional burial in a coffin or casket through the process of burning your loved one into ashes.







### **Our Mission**

Living God's love by inspiring health, wholeness and hope.

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**[AdventistHealthCastle.org/SpiritualCare](https://AdventistHealthCastle.org/SpiritualCare)**  
**808-263-5500**

