Resources for Final Arrangements
A Guide for Loved Ones

We are sorry for your loss. We hope this guide will be helpful at this particularly difficult time.

Contents

Controlling Costs ................................................................. 1
  Burials .................................................................................. 1
  Cremation ........................................................................... 2
The Funeral Consumers Alliance ....................................................... 2
Other Types of Arrangements .......................................................... 3
  Transporting a Body (Out of State or Internationally) .................. 3
  Donating a Body or Skeletal Remains to Medical Science ............ 3
Burial and Funeral Funds ............................................................ 4
  Social Security Death Payment ................................................ 4
  Veterans, Their Spouses, and Their Minor or Disabled Children ...... 4
  Victims of Violent Crimes ....................................................... 5
  Catastrophic Illness In Children Relief Fund (CICRF) ............... 6
  Child Loss- Private Charities .................................................. 6
  Department of Transitional Assistance (DTA) Funds .................. 6
  The Lazarus Ministry ............................................................ 7
  Jewish Cemetery Association of Massachusetts .......................... 7
Funeral Homes (Boston Area) ..................................................... 7
Bereavement Support ............................................................... 9

Controlling Costs

Burials

Financial concerns add to the already stressful process of making final arrangements. It may help to ask a family member, friend or clergy person to accompany you to meet the funeral director to help you make decisions and stay within your budget.

Burial costs depend on the cost of the casket, the mortician's services and the cemetery charges. Always ask in advance for a written cost estimate from the funeral home, and ask that it include all charges.
• **The Casket** - It is illegal for a mortuary to charge a "handling fee" if you use a casket you make or obtain on your own. Discount caskets are available online from Walmart, Costco, and Overstock.com among other online vendors. One option is to purchase a simple, unadorned casket from the funeral home and drape it with an attractive material of your own taste.

• **Grave Liners and Coffin Vaults** - Most, but not all, cemeteries mandate the use of grave liners (cement slabs) to keep the ground from settling. Ask if this is required. If required, a grave liner is usually more affordable than a coffin vault.

• **Embalming** - If the deceased is to be cremated or buried without a public viewing, the body does not need to be embalmed.

• **Funeral or Memorial Service?** A memorial service is held without the body, making it less expensive than a funeral service where the body is present. A memorial service may be scheduled several days or weeks after the death, allowing far-away family and friends to gather.

• **For more information about your legal rights, see The Federal Trade Commission’s Website:**
  [http://www.consumer.ftc.gov/articles/0300-ftc-funeral-rule](http://www.consumer.ftc.gov/articles/0300-ftc-funeral-rule)

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**Cremation**

Cremation is an economical alternative that is becoming increasingly popular. In Massachusetts, crematories are not licensed to remove a body, so generally you must work with a funeral home. Families may remove the body themselves, but consider if you have access to a vehicle that will accommodate the casket to ensure the dignity of the body.

• **Options for the Cremated Remains** - Ashes may be scattered or placed in an urn. Cemeteries offer various options for cremated remains such as displaying in a niche, mausoleum or using a scattering garden. Family members may scatter ashes in another place of their choosing.

• **Traveling with cremated remains** - See page 3.

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**The Funeral Consumers Alliance**

The Funeral Consumers Alliance (FCA) monitors the funeral industry and provides educational materials on funeral choices. Active groups have surveyed local funeral prices and may have negotiated discounts for members. See [www.funerals.org](http://www.funerals.org) or call 1-800-765-0107 for more information.

• Funeral Consumer Alliance of Eastern Massachusetts
  66 Marlborough Street, Boston, MA 02116 | 617-859-7990 | [http://fcaemass.org/](http://fcaemass.org/)

• Funeral Consumer Alliance of Western Massachusetts
  P.O. Box 994, Greenfield, MA 01302-0994 | 413-376-4747 | [http://www.funeralconsumerswmass.org/](http://www.funeralconsumerswmass.org/)

• Funeral Consumers Alliance of Rhode Island

• There is no Funeral Consumer Alliance In New Hampshire. New Hampshire Resources, Education and Advocacy offers similar information.
  P.O. Box 456, Holderness, NH 03245 | 603-236-9495 | [http://www.nhfuneral.org/](http://www.nhfuneral.org/)
Other Types of Arrangements

Transporting a Body
(Out of State or Internationally)

Transporting a body, especially out of the country, is quite costly. Unfortunately, we are not aware of any organizations that will help pay these costs. We suggest you call funeral homes and compare prices, as they may vary by thousands of dollars. Then consider soliciting donations from clergy, family, friends, the deceased’s employer and/or personal fundraising websites. This process may take some time; we encourage you to begin as soon as you are able. Keep in mind that arrangements must be made between two funeral homes – one here and one where the deceased will be buried.

Traveling with Cremated Remains: For international travel, contact the country’s embassy well in advance to ask if there are special procedures or paperwork. For air travel see the Transportation Security Administration (TSA) website for guidance on acceptable containers. Also search your airline’s website for “cremated remains” as their policies vary. Some airlines require notice well in advance. Ensure that you travel with related paperwork and attach a copy to the remains.

Donating a Body or Skeletal Remains to Medical Science

Whole Body Anatomical Gifts Programs

- Any adult (18 or over) who has not been declared incompetent may bequeath their body to a medical school.
- Registering as an organ donor through your driver’s license does not give permission to donate your body. Arrange to donate your body using the “Instrument of Anatomical Gift” form available from one of the following institutions. Families/next of kin cannot donate a body after death (but they may be able to donate skeletal remains—see next program below).
- There are some circumstances that may render the body inappropriate for teaching purposes, including communicable diseases or if the body was badly disfigured, if an autopsy has been performed, or if organs (other than corneas) have been donated. There are also other situations in which the school may not be able to use a body, so it is wise to have a back-up plan.
- The medical school must be informed within 24 hours of the death as the body must be quickly transported and refrigerated. This tight time-line means that families are rarely able to have a funeral service with the body present.
- It may take 1 to 2 years for the medical school to use the body for teaching purposes.
- In Massachusetts, unless the family requests the remains, after the body has fulfilled its educational purposes, the medical schools transport cremated remains to a vault in Pine Hill Cemetery in Tewksbury.
Boston University Donated Osteological Collection (Skeletal Remains)

Boston University Medical school is creating a collection of skeletons for use in the Forensic Anthropology Master’s Degree program as well as by medical/dental classes and by the State Police. The program can accept an after-death donation made by the deceased’s legal next of kin. Unlike whole body donation programs, this program can also accept donations that have been autopsied, have had extensive surgery or have donated organs for transplant. For more information or to donate, please contact:

Lee A. Faris, Forensic Anthropology Gift Administrator
leeanne@bu.edu
617-638-4260

Burial and Funeral Funds

Social Security Death Payment

Benefits - $255 one-time death payment and possibly ongoing survivor benefits

Eligibility - A surviving spouse who was living in the same household with the worker at the time of death may receive a special lump-sum death payment of $255. In certain circumstances other family members may be eligible.

Survivors may also be eligible for ongoing survivor benefits.

How to Access - call Social Security at 800-772-1213 and inform them of the recipient’s death. Social Security will determine if the family is eligible for the death benefit as well as arrange for any ongoing survivor benefits. Survivors must apply for the death payment within two years of the date of death.

For more information - www.ssa.gov
https://www.ssa.gov/planners/survivors/ifyou.html

Veterans, Their Spouses, and Their Minor or Disabled Children

Burial in Private Cemeteries: Some veterans may be eligible for a small allowance for cremation and other funeral expenses in a private cemetery including a Government headstone or marker, a burial flag, and a Presidential Memorial Certificate. Some Veterans may also be eligible for Burial Allowances.
Please contact a benefits counselor at the nearest VA regional office for assistance: 800-827-1000 or see: http://www.benefits.va.gov/compensation/claims-special-burial.asp

**Burial in Veteran’s Cemeteries**

**Benefits** - Burial in a Veteran’s Administration (VA) national cemetery which includes a gravesite in any of the 131 national cemeteries with available space, opening and closing of the grave, perpetual care, a Government headstone or marker, a burial flag, and a Presidential Memorial Certificate at no cost to the family. Cremated remains are buried or inurned in national cemeteries in the same manner and honors as casketed remains.

**Eligibility** - An eligible veteran must have been discharged or separated from active duty under conditions other than dishonorable and must have completed the enlisted period of service. Spouses and unmarried children under age 18 are eligible as well as any disabled adult child.

**How to Access** - call a Veteran’s Benefits Counselor (U.S. Dept of Veteran’s Affairs) at 800-827-1000 or the Boston Veterans’ Services Department at 617-727-3578. Once eligibility is confirmed, you may contact your local funeral home to make arrangements.

**For more information** - www.cem.va.gov/cem/

**National VA Cemetery**

- Bourne National Veterans’ Cemetery  
  Connery Ave., Bourne, MA 02532 | 508-563-7113

**Massachusetts State Veterans’ Cemeteries**

- Massachusetts State Veterans' Cemetery - Agawam  
  1390 Main Street, Agawam, MA 01001 | 413-821-9500
- Winchendon Veteran Cemetery  
  111 Glenallen Street, Winchendon, MA 01475 | 978-297-9501

**Victims of Violent Crimes**

**Benefit** - Funeral and burial costs up to $6,500 for crime victims. May also cover counseling for a victim’s family members and for children who witness violence against a family member.

**Eligibility** - The crime must be reported to the police within five days, unless there is good cause for delay. Applications accepted within three years of the crime. The family must cooperate with the law enforcement in the investigation and prosecution of the crime.

**How to Access** - Contact: Victim Compensation Division, Attorney General's Office, One Ashburton Place, 19th Floor, Boston, MA 02108, 617-727-2200 ext 2160 or see http://www.mass.gov/ago/public-safety/resources-for-victims/victims-of-violent-crime/. The application process may take 4-6 months.

**Children Involved with the Department of Children and Families (DCF)**

**Benefit** - The DCF worker generally will work closely with the family to make the funeral arrangements and DCF may assist financially. DCF has contracts with funeral homes that are sensitive to families who have lost a child and may make extra efforts to provide a dignified burial at a reduced cost to the family.

**Eligibility** - The child must have an active DCF case or a case that was closed within 6 months.

**How to Access** - Contact the child's DCF worker.
Catastrophic Illness in Children Relief Fund (CICRF)

**Benefit**- Maximum of $6,500 for funeral and burial expenses. CICRF is a reimbursement fund, meaning the expense must have already been incurred. Unfortunately, due to variable funding, they cannot guarantee in advance if they will cover an expense or the amount they will cover.

**Eligibility**- Massachusetts families of children who had special healthcare needs or disabilities, whose income is 300% or less of the Federal Poverty Guidelines (see: [https://www.masslegalservices.org/content/federal-poverty-guidelines-2018](https://www.masslegalservices.org/content/federal-poverty-guidelines-2018)), and who have no other source of funding.

**How to Access**- Application and more information at [www.mass.gov/cicrf](http://www.mass.gov/cicrf) or call 1-800-882-1435 (within Massachusetts), 617-624-6060, or TTY 617-624-5992.

Child Loss - Private Charities

There are a number of charities that offer financial assistance for a child’s funeral and burial expenses to needy families. Search the internet for specific programs.

Department of Transitional Assistance (DTA) Funds

**Eligibility**- One does not need to have been a DTA recipient to qualify nor are there immigration status requirements. The deceased and any spouse or parent of a minor child must have less than $1,100 in assets. The request must be made within six months of the date of death. Someone found dead whose identity is unknown may qualify.

**Benefit**- DTA will pay a maximum of $1,100 for the funeral and final disposition. The total expense must not exceed $3,500. DTA will pay the difference between the deceased’s assets (and of any spouse or parent of a minor) and $1,100 to the funeral director.

This is a fund of last resort- DTA will investigate available assets and other payment sources. If payment is made, DTA has preferred claims for reimbursement against the estate and resources, if any.

**What does the Funeral Benefit Cover?**
Since the total expenses cannot exceed $3,500, typically these funds are used towards cremation. Many funeral homes will work with families to provide a dignified and meaningful experience within the program’s limits. (Also see The Lazarus Ministry – below.)

**How to Access - contact a funeral home** which will seek authorization through DTA and assist you with the process. Please note crematories cannot access the DTA benefit directly; you must work through a funeral home to access the DTA funeral benefit.

**Application**- If the individual was receiving TAFDC or EAEDC benefits or had a TAFDC or EAEDC application pending, no additional application is needed, just notify the DTA case manager.

Otherwise, you or a medical examiner should complete the application: [http://www.masslegalservices.org/system/files/library/OM%202014-54.pdf](http://www.masslegalservices.org/system/files/library/OM%202014-54.pdf) (see the last two pages). A funeral director may complete the application only if no relative, friend or medical examiner is able to
do so. (DTA has centralized all applications for the funeral and final disposition benefit in the Central Burial Unit. The funeral director should have the contact information to include in the application.)

For More Information - Operations memo and Application:  

The Lazarus Ministry (Greater Boston)

The Lazarus Ministry at St. Anthony Shrine
St. Anthony Shrine, 100 Arch Street, Boston MA 02110, provides funeral services and burials for the homeless, the poor, and those who die alone and abandoned in Greater Boston. Open to ALL who are truly in need, no matter their faith or standing in life.

St. Anthony Shrine offers its services free of charge, including its facilities, Mass of Christian Burial and meeting room space for funeral luncheons. In addition, the Shrine provides graves for those who would otherwise be buried in a pauper's grave, and pays for the cost of opening and closing the grave before and after burial. Other services may include clothing for the deceased and families, flowers and continued support for family and friends.

More Information
https://stanthonyshrine.org/ministries/lazarus-ministry/ or contact Julie Ogden at 617-542-6440 Ext. 146 to request a Lazarus Ministry brochure.

Jewish Cemetery Association of Massachusetts (JCAM)

Jewish Cemetery Association of Massachusetts (JCAM)
JCAM administers an indigent burial fund through the generosity of an anonymous donor to provide funeral/burial support for Jewish families in need. The fund is limited and only available for JCAM cemeteries.

Eligibility
The deceased must have no family, no funds, be destitute, and Jewish.

What does the Funeral Benefit Cover?
JCAM will provide the burial ground, opening and closing of the grave, loaming and reseeding of the gravesite, perpetual care of the cemetery, and a granite marker with the deceased’s name and date deceased. A JCAM representative will be present at the burial and offer the appropriate prayers for a dignified Jewish burial. The casket is not provided. Most Jewish funeral homes will have funds to offer a casket. JCAM asks if that you work with a non-Jewish funeral home, that the deceased is not embalmed.

How to Access – Please contact Stan Kaplan, JCAM Executive Director at 617-244-6509 |
https://www.jcam.org/

Funeral Homes (Boston Area)

These listings are provided as a convenience; it does not include all area funeral homes. Mass General Hospital does not endorse any non-Mass General affiliated facilities.
| AJ Spears Funeral Home  
124 Western Ave, Cambridge  
617-876-4047  
Speaks English & Spanish. A Spanish speaking staff member is available after 5 p.m. | Anderson-Bryant  
4 Common Street, Stoneham  
781-438-0135  
Speaks English. |
|---|---|
| Boston Harborside Home of JS Waterman  
(Formerly Waterman & Sons)  
580 Commercial St, Boston  
617-536-4110  
Speaks English, Chinese, & Spanish. A Spanish speaking staff member is available full time. | Brady & Fallon Funeral Home  
10 Tower Street, Boston  
617-524-0861  
Speaks English, Cantonese, & Spanish. A Spanish speaking staff member is available full time.  
Willing to assist in cases of financial need. |
| Brown and Hickey Funeral Home  
36 Trapelo Rd, Belmont  
617-484-2534  
Speaks English. | Casper Funeral Services  
187 Dorchester Street  
Boston, Massachusetts 02127  
617-269-1930  
A Spanish speaking staff member is available full-time. Experiences with out-of-state and international body shipping. |
| Dolan Funeral Home  
Main office: 1140 Washington St, Dorchester  
Additional offices: 460 Granite Ave, Milton; 5 Canton Ave, Milton  
617-298-8011  
Speaks English & Spanish. A Spanish speaking staff member is available part time. Experience with working with many cultures including Haitian, Asian, and Hispanic, cape Verdean, Caribbean islands. | Faggas Funeral Service  
551 Mount Auburn St, Watertown  
617-926-2163  
Speaks English. Experienced with Muslim and Hindu rites. |
| Frederick Cafasso & Sons, Inc. Funeral Home  
65 Clark Street  
Everett, Massachusetts 02149  
617-387-3120  
Speaks English & Italian. An Italian speaking staff member is available part time. | Goodrich Funeral Home  
128 Washington St., Lynn  
781-592-2680  
Speaks English. |
| Hamel-Lydon Chapel and Cremation Service of Massachusetts  
650 Hancock St  
Quincy, MA 02170  
617-472-5888  
A Chinese speaking staff member is available part-time. Telephone interpreter services available using Language Line Solutions for other languages. | Laughlin, Nichols, & Penacchio Funeral Home  
34 Oak St, Boston  
617-361-2410  
Speaks English & Albanian. An Albanian interpreter is available as needed. |
| Lawler Funeral Home  
(Formerly Lawler & Crosby Funeral Home)  
1803 Centre St, West Roxbury  
617-323-5600  
Speaks English & Spanish. A Spanish speaking staff member is available part time. | Levine Chapels  
470 Harvard St, Brookline  
617-277-8300  
Jewish funeral home. |
### Bereavement Support

**MGH Bereavement Support Group**
Open to patients and employees of the Mass General and Partners Healthcare community. This 8-week group is for people who have experienced the death of a loved one within the past 1½ years. The fee is covered by most insurances and Medicare. For more information, to refer or to schedule a screening interview, please contact Marie Herbert, MSW, LICSW, at 617-726-8199.


**Association for Death Education & Counseling**
Online resources for coping with loss or call for referrals to support groups throughout the United States. Call & Visit: |612-337-1808| [www.adec.org](http://www.adec.org)

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<thead>
<tr>
<th>Lynch-Cantillon Funeral Home</th>
<th>Magrath Funeral Home</th>
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<tbody>
<tr>
<td>263 Main St, Woburn</td>
<td>325 Chelsea Street, East Boston</td>
</tr>
<tr>
<td>781-933-0400</td>
<td>617-567-0910</td>
</tr>
<tr>
<td>Speaks English &amp; Spanish. A Spanish speaking staff member is available full time.</td>
<td>Speaks English.</td>
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<tr>
<th>Rapino Memorial Home</th>
<th>Rocco- Carr- Henderson Funeral Homes</th>
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<tr>
<td>580 Commercial Street, Boston</td>
<td>325 Chelsea Street, East Boston</td>
</tr>
<tr>
<td>617-567-1380</td>
<td>617-387-4180</td>
</tr>
<tr>
<td>Speaks English, Spanish, Mandarin, Vietnamese, and Cantonese. A Spanish speaking staff member is available full time. Suggested by families for their compassion for families who have lost a child.</td>
<td>Speaks English.</td>
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<tr>
<th>Rogers Funeral Home</th>
<th>Smith Funeral Home</th>
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<tr>
<td>380 Cambridge St, Cambridge</td>
<td>(Formerly Smith-Walata Funeral Home)</td>
</tr>
<tr>
<td>617-876-8964</td>
<td>125 Washington Ave, Chelsea</td>
</tr>
<tr>
<td>Speaks English &amp; Portuguese. A Portuguese (Brazilian dialect) speaking staff member is available part time.</td>
<td>617-889-1177</td>
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<td>Speaks English</td>
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<tr>
<th>Solomine Funeral Home</th>
<th>Stanetsky Memorial Chapel</th>
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<tr>
<td>Main office: 426 Broadway (Rt. 129), Lynn</td>
<td>1668 Beacon St, Brookline</td>
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<tr>
<td>Additional office: 67 Ocean St (Rt. 1A), Lynn</td>
<td>613-232-9300</td>
</tr>
<tr>
<td>781-595-1492</td>
<td>Jewish funeral home</td>
</tr>
<tr>
<td>Speaks English. Will provide free services for local families (Lynn residents) of a deceased child. In rare, extenuating circumstances may extend to residents of other North Shore communities. Contact them for more information.</td>
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<tr>
<th>Welsh Funeral Home</th>
<th>Wing Fook Funeral Home</th>
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<tbody>
<tr>
<td>718 Broadway, Chelsea</td>
<td>13 Gerard St, Boston</td>
</tr>
<tr>
<td>617-889-2723</td>
<td>617-989-8833</td>
</tr>
<tr>
<td>Speaks English</td>
<td>Speaks English, Chinese (Mandarin &amp; Cantonese), Vietnamese. A Chinese and Vietnamese speaking staff member is available full time.</td>
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</table>
Hospice Foundation of America
Offers support and education about death, illness, and bereavement. They offer referrals to grief support groups throughout the United States and also sponsor an annual 'Living with Grief' teleconference series, a monthly bereavement newsletter, as well as other publications.
800-854-3402
www.hospicefoundation.org

Tragedy Assistance Program for Survivors (for military families)
Offers a 24/7 hotline for family and friends who have lost a loved one in the line of military duty. They offer peer support, crisis intervention, case work assistance, and grief counseling referrals.
800-959-TAPS (8277)
www.taps.org

For Bereaved Young Adults

Actively Moving Forward
Campus chapters are student-led, faculty/staff-advised, and university-recognized student organizations that offer a peer-led grief support group for college students coping with the illness or death of a loved one. They also support non-collegiate young adults online.
https://healgrief.org/actively-moving-forward/

The Dinner Party
Program for people in their 20s and 30s who have experienced a significant loss. Through unstructured dinner parties hosted by friends for friends, they invite those who’ve experienced significant loss to use their shared experience as a springboard toward living better, bolder, and more connected lives.
http://thedinnerparty.org or start a local table: http://thedinnerparty.org/start-a-table.

For Bereaved Children

Club STAR: Sharing Together and Remembering
A group for ages 5-18 (and their parents) grieving the death of a parent or sibling. Meets from 5:30 – 7:30pm on the first Wednesday of the months of October to June at Mass General.
Sponsored by the Massachusetts General Hospital for Children, Child Life, and the Social Service Department.
To register, please contact Hillary D’Amato, CCLS at 617-643-9276 or mghclubstar@partners.org.

The Children’s Room
A resource and support center located in Arlington, MA that offers caring support to grieving children, teens, and families. Free age-specific support groups and play groups as well as information and support for parents and caregivers.
781-641-4741
http://childrensroom.org

Jeff’s Place
Offers free bimonthly open-ended peer support groups for children ages 3-19 and their caregivers who are coping with the death of a loved one. All groups are facilitated by professionally trained volunteers supervised by a master’s prepared clinician. Individual and small groups are held in Framingham, MA. Large groups are held in Wayland, MA.
508-879-2800
www.jeffsplacemetrowest.org/the-program
Comfort Zone Camps
Camps are offered free of charge to children ages 7-17 who have experienced the death of a parent, sibling or primary caregiver. Camps create a space where grieving children can have fun and break the isolation death often brings, while learning valuable coping skills for their daily lives. Typically campers attend at least 3-6 months after the loss. Most camps are held from Friday to Sunday afternoon. Calendar:
www.comfortzonecamp.org/locations/massachusetts/calendar
866-488-5679
www.comfortzonecamp.org/

The Dougy Center for Grieving Children & Families
Website offers tools for children, teens, and young adults who are grieving a death. Search their site for grief centers staffed by their trainees throughout the country.
866-775-5683
www.dougy.org

Rosie Remembers Mommy: Forever in Her Heart - downloadable e-book.
The story of a young girl who is struggling after the death of her mother. Reading this book together can help a grieving child understand the many feelings associated with the loss of a loved one, ask questions about the death, and know that their surviving parent is available to hear about all feelings—even upsetting ones. From The National Child Traumatic Stress Network. Download at: www.nctsn.org/products/rosie-remembers-mommy-forever-her-heart

For Bereaved Parents

The Compassionate Friends
Assists families toward the positive resolution of grief following the death of a child of any age and provides information to help others be supportive. Chapters throughout the U.S and internationally.
877-969-0010
www.compassionatefriends.org/

The Emmaus Ministry for Grieving Parents
The mission of The Emmaus Ministry for Grieving Parents is to serve the spiritual needs of grieving parents whose children of any age have died by any cause.
https://www.emfgp.org/ | 800-919-9332

For Widows/Widowers

WidowNet
An online information and self-help resource created for and by widows and widowers. Topics covered include grief, bereavement, recovery, and other information helpful to people who have suffered the death of a spouse or life partner.
www.widownet.org/