

Non-Fiction Book Sample:

What to do when someone dies

By Judy Ann Michael

Note: This book is currently unpublished and is for your review of my non-fiction writing abilities. I am happy to speak to you in person for quotes and questions!

Judy@JudyAnnMichael.com

What to do when someone dies

An informative guidebook



If your loved one died tomorrow, would you know what to do?

Judy Ann Michael

Contents

Introduction.....	4
Rules to Remember.....	7
Where We Die.....	8
Burial or Cremation?.....	11
The Obituary	16

Introduction

If one of your loved ones died tomorrow, or this afternoon, would you know what to do? On the morning of March 6, 2007, I discovered that I had no idea what I should do.

I got a call from my dad with the simple words, “Mom’s dead”. Mom had passed in her sleep, after a long illness. My parents, part of the Greatest Generation, were committed to supporting each other to the end. Dad took great care of Mom, refusing to put her in a nursing home, even though they were in their 80’s at the time.

Mom and Dad were at their winter home in Fort Myers, Florida, far away from our hometown in Northwest Indiana. I live in the Seattle area, my sister in Southern California, and our close relatives in Indiana were traveling on business at the time, so we were not nearby to support each other, or my father.

Although we were all prepared for the news, in a sense, we were *not* prepared, especially for the emotional onslaught that quickly overcame all of us. As a logical, business person, I quickly moved into my Project Manager mode, where I was determined to control the situation. I must have made 10 calls that day to my relatives, ordering them around, and telling them what to do each time a thought came in my head. I finally managed to come to grips with the fact that I needed to leave work and go home to sit with the news and stop controlling others.

I remembered the last time I saw Mom was three months earlier when our family reunited for Christmas 2006, and I knew once I saw her that she did not have long to live. She didn’t feel well, was thin and very cranky, and liked to shout orders from her bedroom. Over the next two months, my sister and I both wanted to go to Florida to be with my parents, but they declined. Perhaps they knew that the time was near, and they wanted to go through the experience together, not wanting to bother us.

Once I received the news, I started making a list of things to do. Mom had written instructions for the type of funeral she wanted (a local funeral home and longtime family friend), what songs should be played, and they type of service she wanted. Although her list gave us some indication her wishes, there were things that she never would have guessed, but needed addressing.

How was her body going to get from Florida to Indiana?

How was my dad going to get to Indiana from Florida – and did he need help?

When were the services going to be, and could everyone make it?

Whom did we need to notify and in what order?

What about an obituary?

Where were our 10 family members going to stay during the funeral?

How the heck do you arrange a funeral????

Luckily, a friend of mine, whom I texted with the news, left her job early that day, picked up a beautiful floral arrangement, and rushed to sit with me for the afternoon while I sobbed. It helped to have someone there, and I am forever grateful to her.

I went to work the following morning, and a co-worker pulled me aside, sat me down, and said, “My family is in the funeral business, and you have GOT to know some things before you make the most expensive decisions of your life.” She handed me a sheet of paper and told me to write. She discussed, caskets, crypts, flowers, headstones, and a dozen other details that I would never have guessed. She told me that there were a lot of people in the funeral industry ready and willing to take advantage of grieving families, and she didn’t want me to be one of them. Little did I know how much we would use her sound advice in the coming days.

My head was full of things to do, so I logged onto my computer and started a checklist of everything we had to do in the coming days. It was more than just planning a funeral – that was just the “event planning” part of what happens when someone dies. There were many other things needed to tie up the loose ends of someone’s life over the next week, months and years. That checklist guided me through the following days, and when I returned to Seattle, I jokingly told my friends about my list. Most of them laughed, but several others said, “I want that list NOW, so I am prepared for my parents’ death”!

I have had that list on my computer for 8 years, and recently felt inclined to write this book. As I shared the book idea with my friends, I found that there was great interest, and I've heard hours of stories of family funerals, and the foibles and shocking behavior that occur.

So, to the Reader, I hope this book assists you in the difficulties you will face in the days ahead. Please remember that I am NOT a Licensed Therapist, nor a Certified Public Accountant or Financial Advisor, nor am I a Lawyer. I am a person who loves to share useful information, and I hope that you find some value from this writing during your time in need.

Judy Ann Michael

August 2015

Rules to Remember

During complex, confusing, or emotionally overwhelming times, our brain goes on overload, our IQ plummets, and our ability to function in general takes a dramatic dive. There is also research to show that we can remember only a few simple rules during stressful times, so I am going to suggest a few things to remember during this extremely emotional time.

Solicit a Voice of Reason. You will not be able to act in a rational, logical manner, but you'll still have huge decisions to make, often in a very short time. If possible, have someone who is NOT affected by the event (trusted friend, co-worker, business advisor, etc.) help you with decisions you need to make.

Take care of yourself. To help others, you must help yourself first. You'll have many demands thrust upon you, so take time for yourself. You may require more alone time, or want to have people nearby. You may not eat or sleep – or you may do both to excess. No one is expecting you to be a super hero, so don't be.

Accept Help. Rely on trusted friends or associates who have your best interests at heart, and call on them for support. If someone offers to help, and you trust them, let them assist you.

Remember that Life is nowhere near “normal”. You will probably see the best behavior from many people, especially those who are loving, compassionate and want to help. And you may see the worst, if not oddest behavior from people as well. No one really knows how to act because this isn't your average, everyday event. People, including you, may act in ways you never expected. Don't blow it out of proportion.

I knew a couple that was very close, and the wife tragically died while in her forties, experiencing a long, drawn out death that was difficult for both. After her death, I visited their home, where the husband came forward to embrace me. I was single at the time, and he greeted me with a kiss, saying, “You look beautiful tonight! You know I'm a free man now....” I didn't take him seriously, and knew he was acting out his grief and pain.

If grieving people act in an unusual manner, don't take it too seriously. I know I didn't!

Where We Die

According to National Vital Statistics System (NVSS) for 2013, nearly 2,600,000 people died in the U.S., or about 732 deaths per 100,000 people. Heart disease and cancer are still the top 2 causes of death, and slightly more men than women died during that time.

(<http://www.cdc.gov/nchs/deaths.htm>).

Based on this information, we can see that:

- 70% die in medical or care facilities
- 25% die at home
- 5% die elsewhere

The location of our death can greatly impact the death process, who is in charge, and how the deceased's body is handled. Below are a few guidelines for what to expect not just when, but *where* someone dies.

For Deaths in Hospitals and Care Facilities

Most U.S. deaths – estimated at over 1.8 Million - occur in hospitals, medical, and care facilities. Even if you are expecting the death of a loved one, the actual event can be overwhelming. Hospitals, hospices, and other care systems have procedures in place for dealing with the death of a patient, and will be able to assist you in that event.

Recently, I was chatting with a friend, and she mentioned that a local hospital had a handout that they gave to people who were anticipating the death of a loved one. Check your local medical center's website for "After Death Services" and contact information. They may be able to provide you with specific instructions for:

1. Support for religious or ethnic rituals at the time of death
2. Understanding how long the deceased can stay in their room before transporting to the morgue
3. Taking pictures of your loved one at the time of death
4. Donating to organ, tissue, or cornea organizations

5. Donating the body for scientific study or teaching purposes
6. Discovering the cause of death through an Autopsy (which may or may not be required by law)
7. Transporting the body to a funeral home, cremation, or other facility
8. Collecting the deceased's personal belongings
9. Submitting information for and obtaining copies of the death certificate
10. Locating bereavement and counseling services

Dying at Home

Based on Vital Statistics, I estimated that nearly 650,000 people die outside of medical facility in the US each year, which means many may die at home. So, if you are expecting the death of a loved one, and have in home hospice care, they will be able to assist you in coordinating the next steps that happen in a death, and will have procedures in place for contacting 911, funeral homes, and other officials.

However, if there is an unexpected death, 911 is the first call to make. Unlock the door and allow the rescue teams to enter. If you have a proper Do Not Resuscitate (DNR) document on hand, give it to them. They will make their best efforts to revive the person, and if unsuccessful will call or assist in the coordination of police, a medical examiner to pronounce the death, and other steps that are required depending on your locale.

Dying Abroad

The CDC reported that nearly 2,500 people died while traveling abroad from 2011-2013, the majority from accidents. Should someone be traveling and die outside of the United States, the Bureau of Consular Affairs oversees identifying the body, notifying the next of kin, providing information on how to bury the deceased abroad or return their body home, and other information. For copies of Foreign Death Certificates, contact:

Department of State

Passport Vital Records Section

44132 Mercure Cir.

PO Box 1213
Sterling, VA 20166-1213
Tel. (202) 485-8300

Traveler's Insurance – Just in Case

As you may guess, transporting the remains of a loved one back home to the US can be an expensive endeavor. Securing a traveler's insurance policy may alleviate some of those out of pocket costs for medical costs and "Repatriation of Remains". At the time of this writing, AIG offered a "Gold Package" Travelers Insurance that provides up to \$500,000 for medical expenses and repatriation of remains. This small upfront cost may offset some of the time, expense, and heartache should something happen while traveling. (I have not used this company's insurance, and you can investigate plans that suit your needs.)

Burial or Cremation?

One of the first decisions you will have to make, if it is not outlined in the will is *Burial* vs. *Cremation*. Religious or family traditions may dictate this decision, or the deceased may have made a request in their Will or other directive. But this decision will have a huge impact on your finances, and what happens in the next few days.

Traditional Burial (Estimate: \$10,000 or more): Depending on your preferences, where you live, and the services available, the cost of a funeral can vary dramatically. It is estimated that a traditional funeral service can cost around \$10,000, which includes the costs for the casket, staff and facility service fees, body preparation fees, transportation (hearse), receiving or transporting the body from/to another location, and gravesite preparation costs. These fees can add up, and you should ask yourself if you're ready to pay that kind of money. A typical question to consider is, "Would my loved one want this type of service, and the associated costs, if they were here to decide?"

Cost estimate from <http://www.learnvest.com/knowledge-center/how-much-do-funerals-cost/>

Simple Burial (Estimate: \$1,000 to \$2,000): As an alternative to a "Traditional Full-Service Funeral", you may want to consider a "Simple Burial", where the burial occurs shortly after death, and does not include any formal preparation or public viewings. This may save you many of the high cost casket and service fees mentioned above. There is also a movement toward "Green Burials", where alternative materials are used in place of a traditional casket, which may also reduce the cost.

Green Burial: There are some emerging options that are environmentally friendly, and should be taken into consideration. It does not involve chemicals to embalm the body, use large caskets, or concrete vaults, and emulate a "simpler" way burying the dead that emulates how burials were done up until the 19th century. There are a growing number of cemeteries that provide green burials, and their information is listed below.

Two resources are:

- <http://www.greenburials.org/index.htm> a list of “green” cemeteries with environmentally friendly ways to send off your loved one.
- <http://www.naturalburialcompany.com/> for alternative caskets and burial garments.

Cremation (Estimate: \$2,000 to \$4,000) According to the Neptune Society, a leader in Cremation Services, 41% of Americans who died chose cremation in 2011. This option, where the body is cremated and the “cremains” are provided to the loved ones in an urn for putting in their home, or for scattering remains in a favorite location. Additional costs may be added if the remains will be stored in a cemetery plot or crypt. You can also pre-plan and pre-pay for these services in advance to lock in current pricing. Estimates vary greatly, depending on who provides the services and what additional fees may be incurred.

As a side note, the Neptune Society has created an underwater “Memorial Reef” where loved ones’ cremated remains can be deployed to an underwater structure, providing not only a green burial, but a permanent spot for people to visit and remember them. Please visit <http://www.nmreef.com/index.html> for more information.

Notifying People

When I received the news that my mom had died, I went into overwhelm. I knew there were people to contact, but my mind was trying to figure out *Who?*

I assumed my dad had contacted my immediate family, and since my phone started blowing up with texts, I was correct. Next I thought about my parents close friends and neighbors, so I called our hometown neighbors.

“We just heard about your mom, sorry to hear about it.”

“How did you find out?”, I inquired.

“The neighbor down the street told me,” he said.

Okay, mom had just died 45 minutes ago in Florida, and now our neighborhood in Indiana knew about it already? That’s when I learned about the power of the “Elder Phone Tree”. A neighbor just happened to call my dad about 15 minutes after my mom died, so my dad shared the news. She called our local neighbors, who called friends in Arizona, who even called my dad. Within less than an hour, about 20 people across the U.S. knew, and we never even picked up the phone – or used Facebook.

When people have news to share, especially about a death, they will tell it quickly, and in any way they can. In today’s society of social media, texting, and general over-sharing, it is likely that people will find out without you telling them. But should you have to reach out to people, here is whom you might consider contacting *first*.

Immediate Contacts:

- Religious Network (in case there are immediate considerations for the deceased’s body)
- Immediate Family (Parents, grandparents, children)
- Extended Family (Close friends, cousins, neighbors)
- Social Support Network (Church/Synagogue/Mosque/Tribal network and friends, work family)

- Lawyer / Last Will Holder – in case there are specific instructions or requests by the Deceased

These are the first people who are not only interested in the deceased’s passing, but also may need to be involved, or attend, a funeral service, cremation, religious or burial ceremony.

How & What should you tell people?

Notifying others is dependent upon your communication style. My personal preference would be to personally tell (via phone or in person) the “inner circle” of friends and family first, providing details if necessary regarding how, when, and why the person passed.

The next level of people – friends and acquaintances – may be informed via email, Facebook, or key phone calls that could be made by a close (and less traumatized) friend. This type of communication might include details of the visitation or funeral services, or where donations may be made.

First Contacts (same day, via phone or in person):

Who	What
Immediate Family	Details of passing (when, where, how); More Information to come (services dates & times)
Religious Family (Minister, Priest, Rabbi, etc.)	Details of passing (when, where); Services/Rituals to be performed Ask Availability of Leader(s) to perform ceremony
Funeral Home	Arrange location’s availability for services Obituary posting Preparation Needs (embalming, clothing, etc.)

Secondary Contacts (within 1-3 days, via calls, email, social network):

Who

Extended Family (friends, neighbors, work)

What

Brief details of passing (when)

Religious, burial, cremation services dates & times

Where to make donations

Social Network

Brief details of passing (when)

Services/Rituals to be performed

Where to make donations

The Obituary

“...and we’ll need an obituary by tomorrow...”

What?????

This was another one of those unexpected items that are needed immediately when you are the least capable of writing it. The funeral home will post the obituary to their website, and send it out to the newspapers. This is the traditional way of letting the public know of your loved one’s passing, but also the date and time of any services. So, if the funeral is within less than a week of the death, then it may need to be published several days in advance.

Between making travel arrangements to fly back east, arrange for pet sitting, and calling my family every 15 minutes, I agreed to write Mom’s obituary. And although I had read many obits before, my mind suddenly went blank as to what should be included, so after a bit of a struggle, I managed to write it and send it to the funeral home.

Thanks to the internet, there are resources you can easily use. Just search under “*Free Obituary Template*” and you will find downloadable, Word documents that you can use. You just fill in the pertinent information about time and place of birth, parents, marriage, children, grandchildren, occupation and hobbies.

Did your loved one have a favorite charity? Would they want donations to go to their church or favorite charitable organization in lieu of people spending money on flowers? The Obituary is a great place to indicate where donations can be accepted.

But don’t forget to put some of their personality in it. Were they in the military? Have a great sense of humor? Were they deeply loving, or committed to a cause? Including those personal items helps others to connect with your loved one and remember their true essence.

What to Include in the Obituary (optional items)

- Full Name
- Date of Birth
- Birthplace
- Spouse(s)
- Children
- Education & Honors
- Occupation
- Hobbies
- Favorite sayings
- Location, Day, & Time of Services (private or open to public)
- Charitable Organization (for donations)