

WHEN
SOMEONE
DIES



The Practical Guide
to the Logistics
of Death

SCOTT TAYLOR SMITH

with MICHAEL CASTLEMAN

Chapter 2

Immediately After the Death

Checklist:

___ Contact family and friends.

___ Welcome small gestures of support and comfort.

___ Be prepared for insensitivity.

___ Begin certifying the death.

___ If the person is an organ or whole-body donor, follow through with those arrangements.

___ Ask about an autopsy.

___ If the remains must be shipped elsewhere, arrange for shipping.

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___ Arrange care for the person's minor children, pets, and yard.

___ File a change-of-address form with the Post Office.

___ Obtain two to three DOZEN original copies of the death certificate.

___ Pay the mortuary.

___ Burial or cremation?

___ For burials, purchase a grave site.

___ To avoid theft during the funeral, arrange for someone to baby sit the person's home.

NOTE: If the person died suddenly, you must accomplish several of the tasks discussed in Chapter 1, notably shopping for a mortuary and planning the funeral.

Contact Family and Friends

It's painful, sometimes tragic and horrible, but people want to know. Tell them as quickly as possible, and encourage them to spread the word. You might want to put someone in charge of informing everyone. That leaves you freer to manage the dozens of other details.

If possible, announce the death to people face to face. It helps to hold each other and cry together. But quite often, face-to-face announcements are inconvenient or impossible. Advice columnists waste a good deal of ink on “appropriate” ways to inform people of painful events. We firmly believe that telling people simply and quickly by any means available is better than delaying or not telling them. Phone, email, texting, Facebook, Twitter—whatever's handy, use it.

Tell everyone, all those with any connection to the person. People want to know because they yearn to offer comfort and condolences. In addition, tell those connected to *you*. Deaths are big deals. The people you know want to know and want to be there for you. Of course, it's time-consuming to field condolences from dozens of people and help them process their own shock and grief. But when faced with loss, emotional support really helps. We're a social species. We need contact with our fellow humans, especially when times get tough.

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People also want to help by providing food or assistance with logistics, for example, picking up people at airports.

Welcome Small Gestures of Support and Comfort

Death often leaves people feeling confused. They don't know how to react, how to help, how to support those who are bereaved. They often say things like, "Call me if you need anything." But many people who are grief-stricken don't have it together to ask for help and don't want to burden others.

People familiar with death understand that small gestures of support and comfort mean a great deal. Welcome them. If someone offers to take the dog for a walk, great. If someone offers to mow the lawn, or shop for groceries, or pick up people at the airport, welcome the help and support. If people ask what they can do, as we mentioned, suggest a bouquet for the funeral. Also welcome friends who simply sit with you and listen to whatever you need to say.

On the other hand, some people become so helpful that you begin to feel smothered. In that case, don't hesitate to tell them gently that you and your immediate family need some time with no visitors, and please come back another time.

Be Prepared for Insensitivity.

At death-related gatherings, most people say, “I’m so sorry,” or that the person “will be missed,” or that the death “is a great loss for us all.”

Acknowledge condolences with a simple, “Thank you,” or by saying, “I know you meant a lot to each other.”

But the shock of the death unhinges some people to the point that they feel paralyzed and simply do nothing. They may not acknowledge the death and may skip the funeral. Later, if you confront them, they say things like, “I didn’t know her that well,” or “I thought it was just for family,” or “I felt I’d be in the way.” Such insensitivity is rarely malicious, but rather a reflection of their discomfort with mortality. Try not to feel hurt. Try to forgive them.

Meanwhile, the shock of the death makes other people forget social graces. They might say things like, “She should have quit smoking,” or “He owed me \$5,000,” or “I’m surprised so many people turned out.” Again, such gaffes are rarely malicious, but even if they are, try to be gracious. If someone acts inappropriately to the point where it becomes disruptive, ask a few family members or close friends to admonish the person, and if necessary, escort the offender from the gathering.

Begin Certifying the Death

This is the executor's first major responsibility. From now until the estate is fully distributed and final taxes paid, you're the person in charge and legally responsible for everything.

Executors need death certificates—lots of them—to close out the person's life (more on this in Chapter 3). If the death occurs in a hospital, hospice, or skilled nursing facility, the staff doctor on duty can sign the death certificate. If the death occurs elsewhere, contact the person's physician and ask the doctor to come to the place of death or to meet you at the funeral home to sign the certificate. Or call the county coroner.

If The Person Is an Organ Donor or Arranged for Whole-Body Donation, Follow Through with The Arrangements.

We donated my mother's eyes. She was too old to donate other organs, so the banks weren't interested in her kidneys, heart, and lungs. But had they been willing to take those organs or anything else, we would have gladly donated them. Organ donation provides major social benefits. Viable donor organs are a very scarce resource and the need for donated organs is enormous. Only profound religious prohibition should stand in the way of donation.

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If you're on the fence about organ donation, be prepared to face substantial pressure from hospital staff and organ banks to donate as many organs as possible. Everyone who cares for the dying knows the enormity of the need and the scarcity of donor organs.

There are two ways to donate human remains—organ donation (kidneys, eyes, heart, etc.) or whole-body donation (“giving your body to science”).

Donor organs can only be taken (“harvested”) immediately after the donor dies. Did the person opt for organ donation? Check the driver's license. In most states, driver's licenses specify Organ Donor.

Similarly, medical schools need a steady supply of whole bodies for gross anatomy classes to train future physicians. If the person opted for whole-body donation, you may know which medical school the person selected. Or chances are the person left instructions in the vicinity of the will and other death-related documents. You might also check with the Anatomy Gift Registry, anatomicgift.com, to see if the person registered there.

If you don't know the person's intentions regarding organ or whole-body donation, the decision rests with the family, and ultimately with the executor. The various religions have different views regarding organ donation. If you'd like religious guidance, contact a clergy person.

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If the death takes place in a hospital, hospice, or nursing home, you'll probably encounter an organ bank representative. If the person has specified organ donation, or if you decide to donate organs, there is no cost to the donor's family. All you do is sign a consent form. However, most state laws require harvesting in an emergency room, so if the person dies at home or in a hospice, transportation to a hospital must be arranged.

If transportation of the body is necessary, it's against the law for you to do it. Most state laws restrict the transport of human remains to medical personnel and mortuaries. If the organ bank transports the body, there is usually no charge. If the mortuary transports the remains to the ER, expect to be charged around \$100.

For more on organ donation, visit Life-Source.org/donation or OrganDonor.gov.

Ask About an Autopsy

Autopsies are examinations to determine the cause of death. These days, they are performed only if medical or law enforcement authorities suspect foul play or want to confirm that what appears to be a suicide really was one. But foul play is rare, and as a result, so are autopsies. They are not required if the medical personnel present decide that the death occurred naturally.

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If an autopsy is required, allow the authorities to perform it. You don't pay for the autopsy. The state does.

If there's an autopsy, the body must be embalmed. Religions that ordinarily prohibit embalming, for example, Judaism, make an exception if police authorities suspect homicide and want an autopsy.

If a medical professional suggests that an autopsy might be necessary, that person calls the county coroner, who takes possession of the remains. Cooperate with the coroner and any other law enforcement personnel you encounter.

Autopsies typically take a day or so, but toxicology reports can take up to two weeks.

After the autopsy, the body is sewn up and "released" to the family, which means you must call the mortuary and direct them to pick it up. Remember, you can't transport it.

If The Remains Must Be Shipped Elsewhere, Arrange For Shipping

If the death occurs within driving distance of the person's home, arrange transportation through a mortuary—and brace yourself for the cost.

If the death occurs too far to drive, then your best option is air freight. Unfortunately, most airlines take terrible advantage of the bereaved by

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charging a fortune to fly bodies. One leading carrier quoted us a price of \$700 to fly human remains from Los Angeles to New York, at a time when the average price for a one-way ticket for a living person was about one-third of that. Shipping a body to another country can cost thousands. In addition, most states prohibit flying bodies unless they've been embalmed or cremated, which adds to the cost.

If deaths occur abroad, you must contact the U.S. Embassy or the nearest consulate to make transportation arrangements.

Arrange Care for the Person's Children, Pets, and Yard

Soon after having children, most parents arrange guardianship, who will raise them if the parents die before the kids have reached 18. Typically, guardianship documents are attached to the couple's will or estate plan. But in the immediate aftermath of a death, what children need most is compassionate temporary shelter and care from someone they know who is available and equipped to provide it. Permanent arrangements can be worked out later.

The same goes for pets. Your goal is to arrange for compassionate temporary care for a few weeks duration. Some wills specify who gets pets, or provides funds for their care. (Some people leave fortunes for pet care.)

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If the person has a yard or garden, arrange for its maintenance, watering and lawn care. A dead lawn makes the house look blighted. If a family member eventually moves in, a dead lawn requires a great deal of work to resurrect. If you eventually sell the house, blighted grounds reduce its value. Hire a gardener. Or perhaps someone in the family or a friend would be willing to care for the grounds for a few weeks.

Finally, was the person legally responsible for other people? A legal guardian or conservator? If so, you need to inform the court or other authorities and make arrangements for a successor—while making arrangements for those in the person's care.

File a Change-of-Address Form with the Post Office.

To keep mail from piling up, file a change-of-address form with the Post Office. Typically, mail gets forwarded to the executor, who needs it to pay the person's final bills. If the mail is forwarded to you, inform your letter carrier that you will be receiving mail for the person who has died.

Do *not* tell the Post Office that the person has died. If you do, to have the mail forwarded, you have to present a death certificate and other evidence that you can legally receive the person's mail. Just quietly file a change-of-address form. It's much simpler.

Obtain Two to Three DOZEN Original Copies of the Death Certificate.

Death certificates are legal documents that bear the county (or state) seal and contain county coroners' *original* signatures. Only county governments can issue death certificates—usually the county where the death occurred.

Mortuaries obtain death certificates from the county where the death occurred. Obtaining death certificates is one of the most important services mortuaries provide. Death certificates are *vital* because *every* institution you contact needs an original signed copy to certify that the death really happened: banks, other financial institutions, credit card companies, the post office, the Veterans Administration, pension providers, Social Security, the realtor who sells the person's property—everyone!

Order at least 24, and if the person was affluent (meaning more property, and more accounts at more financial institutions), order 36. What you want are *original signed copies of the death certificate*, that is, certificates signed by the county coroner. It's not at all unusual or impolite to ask for three dozen original copies. Coroners know how important death certificates are and understand it's their job to sign them, no matter how many the family requests.

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While you're dealing with the mortuary, the staff is happy to obtain death certificates. You'll be charged a fee, but typically it's the same as the fee the county charges, one of the few instances where mortuaries don't take financial advantage of the bereaved.

But after the funeral, don't expect mortuary staff to provide much help. If you need more certificates, you must obtain them from the county. This is a needless, time-consuming chore. It's much easier to obtain death certificates—*two or three dozen original signed copies!*—through the mortuary.

Pay the Mortuary

Mortuaries are businesses. While they are skilled at providing comfort and service, they also expect to be paid. Many require proof of ability to pay upfront—a credit card—
with full payment due by the time of the funeral.

In the case of the elderly, if you say you won't have the funds until the estate is settled, the mortuary may defer payment—after someone signs a sheaf of promissory notes agreeing to pay (with interest) as soon the estate is settled. In the case of a young person unlikely to have much of an estate, the mortuary expects payment immediately.

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If the person belonged to a memorial or burial society, that group has contracts with mortuaries, and has pre-arranged for funerals at reasonable cost.

If the person served in the military, the Veterans Administration offers burial benefits. Contact the VA at 1-800-827-1000 or cem.va.gov.

Some unions and some occupations (police and fire departments) also help defray funeral costs. Check with the person's union or employer.

Some people have funeral insurance. It's not common, but check. Of course, having funeral insurance doesn't mean it's going to be easy to collect the money from the insurer. You may need an attorney.

If no third party pays, then it's up to you. A simple cremation costs around \$2,000. Funerals generally start at around \$5,000 and go up from there.

How do you come up with the money for the funeral? The easiest way is to use a credit card, which defers the bills for several weeks. More about paying funeral and other expenses in Chapter 4.

Burial or Cremation?

If you opt for burial, every state has human disposal laws that require interment in licensed cemeteries. Some states' laws also obligate you to bury

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the person's remains within a certain period of time. Tropical and subtropical locales require rapid burial because heat accelerates decomposition and health risks to the community. And some states have unique burial laws, for example, in parts of Louisiana, corpses may not be buried in the ground—it's too marshy and bodies rise back to the surface. Raised crypts are required.

However, human disposal laws do not pertain to cremation remains. Cremation ashes are sterile and carry none of the disease-transmission risks of decomposing corpses.

Ashes may be dispersed anywhere, except where “refuse dumping” is prohibited, for example, in streams, lakes, parks, etc. But when the refuse is human ashes, anti-dumping laws are rarely enforced, not to mention that the amount is small and rarely noticed.

When considering where to dispose of cremation ashes, it's smart *not* to broadcast your intentions. If you mention a park or some other public place where dumping is not allowed, someone might object and alert the authorities. Keep your plans to yourself. Share them only with close family and friends who are invited to the event.

For Burials, Purchase a Grave Site.

There are four types of cemeteries:

(1) National cemeteries owned by the federal government are open to military veterans and their dependents. Contact the Veterans Administration.

(2) Public cemeteries are owned by cities or counties and are open to residents. Contact city or county offices.

(3) Religious cemeteries are owned by faith groups and are open to members of the religion. Contact a clergy person or religious institution.

(4) Commercial cemeteries are open to anyone. Look in the Yellow Pages under cemeteries or search the Internet.

There are three types of cemetery real estate:

(1) A “grave” is a single burial space.

(2) A “plot” contains space for several graves. A family plot contains enough space for many members of a family.

(3) A “crypt” or “vault” is a monument, either above ground or underground, that contains space for many people’s remains.

Prices differ widely, depending on geographic location, the location within the cemetery (hilltops cost more), and your choice of a single grave, a plot, or crypt. Single plots generally start at around \$1,000.

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In previous generations, most middle-class or more affluent families purchased family plots. Nowadays, this is less likely. But it's quite possible that the person has a gravesite reserved in a family plot. Examine the person's papers, or talk to older relatives who might know.

To Avoid Theft During the Funeral,

Arrange for Someone to Baby Sit the Person's Home.

If you post a funeral notice in a newspaper, on Facebook, or anywhere else, *do not* specify the date and time. Burglars (who are sometimes unscrupulous neighbors) read them and while the family is attending the funeral, they ransack the home.

As we were writing this book a car ran a red light and crashed into a Northern California family's van. Everyone in both vehicles was killed. The story was widely covered in the media—and thieves cleaned out the family's home.

A funeral notice should simply announce that a memorial has been arranged and that anyone interested in attending should contact you. Provide a phone number and email address. If you must publicly announce the funeral date and time, find someone to baby sit the person's home. That's a good idea even if you've been discreet about the date and time.