

What needs to be done?

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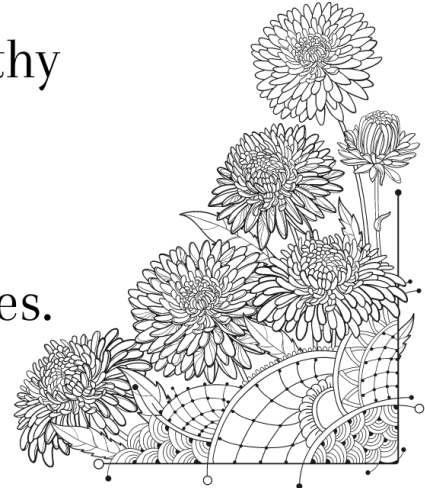
after a loss

Losing someone close to you can be incredibly difficult, and if you're responsible for handling funeral arrangements and personal affairs, the experience is often overwhelming.

We hope that this is helpful to you.



With deepest sympathy
for your loss,
please accept our
heartfelt condolences.



Words do not suffice in moments like these. We would like to borrow a few...

“To love deeply is one of life’s most profound gifts, and the loss of a loved one is one of life’s most profound tragedies. That they can happen simultaneously, and that we somehow manage to, one day, find even a morsel of joy in our hearts again, is profoundly and wonderfully mysterious.” - Joanne Cacciatore

Let us start with these words: This is terrible, and there is nothing that can change that. There may be days when you feel so sad that you are unsure if you will ever smile again. There may be days when you find yourself wondering how it is possible for the world to continue spinning and moving as if it has not been shaken to its very core.

There may also be days when you will experience great joy and laughter. We are sorry that your loved one will not be able to share those moments with you. Grief rolls in and out like a series of complicated storms.

When people die, they leave behind a life that must be closed out. Their funeral must be planned, their bank accounts closed, their pets rehomed, and their final bills paid.

When someone you love dies, the job of handling those personal and legal details may fall to you. It's a stressful, bureaucratic task that can take a year or more to complete, all while you are grieving the loss. You should not have to do it alone. It is our hope that this booklet will provide aid to you with the difficult tasks ahead.

With deepest sympathy,

Myna Strand

Russell W. Strand

Table of Contents

“Grief is just love with no place to go.” – Jamie Anderson

Topic	Page
Disclaimer Page (The Necessary Legal Stuff)	5
The first 24-48+ hours: You have just been told that someone you know has died.	6
To move forward, you will need critical information.	7
Two Immediate Considerations	7
Build Your Support Team	9
Inventory Your Strengths and Challenges	10
Share the News	11
General Advice on Providing Support to Those You Notify	13
Navigating State and County Regulations and Practices: The Pronouncement of Death Form	15
Cause and Manner of Death	15
Attended and Unattended Death	15
Suspicious Death Investigations	17
Autopsy	18
Laying Your Loved One to Rest: General First Steps	20
What You Need to Know Before You Meet with the Funeral Home	20
Pre-Planned Event	21
The Budget	21
How to Lay the Remains to Rest	22
Factors for Deciding between Burial and Cremation	22
Cremation	23
Different Laws Surrounding Cremation	23
What should I do with cremation ash?	23
Burial	25
Different Laws Surrounding Burial	26
The Embalming Process	26
The Casket (or Coffin)	27
The Outer Burial Container	28
Entombment	29
Headstones and Markers	29
Green Options for Laying a Person to Rest	31
Planning Memorial Events: Funeral, Memorial Service, Celebration of Life, and/or Wake	33
Funeral Service Planning	33
Personalizing the Service	35
Writing the Order of the Service	35

Funeral Music	36
Choosing Readings and Poems	36
The Eulogy	36
Memorial Service, Celebration of Life, Wake	38
Memorial Events Brainstorming Form	39
The Graveside Committal	40
Organizing the Wake or Funeral Reception	41
Other Logistics to Consider: Venue, Participants, Date, Announcement	41
Grief, Mourning, and Feelings of Loss	43
Grieving Someone You Don't Like or Have Complicated Feelings About	43
Mourning: The External Expression of Loss	44
Bereavement	44
Stages of Grief	45
Traumatic Grief	46
When Pets Grieve	47
Responsibilities While Grieving: Parenting and Working	47
Family Conflict and Unity in the Midst of Grief	49
Settling the Estate	53
What happens when there's a last will and testament?	53
Without a will: What is intestate?	53
Things That Should and Should <i>Not</i> Be Done Right Away	53
Settling the Estate: A To-Do List	54
Settling the Estate: A Checklist	56
Sorting the Belongings	57
Having an Estate Sale	57
Learning to Feel Joy Again	59
Appendix A: Additional Resources	60
Appendix B: Funeral Cost Calculator	62
Appendix C: Know Your Funeral Rights	64
Appendix D: Holistic Self-Care	67
Appendix E: Supporting Children	68
Appendix F: When Children Die	70
Appendix G: Homicide	72
Appendix H: Suicide	75
Appendix I: Overdose	77
Appendix J: Veterans and Members of Military	79
Appendix K: Law Enforcement and Firefighters	85

DISCLAIMER PAGE
(The Necessary Legal Stuff)

The information contained in this handbook is provided to assist people who may be experiencing grief and loss. It is a general guide, and you may still need to seek more specific, comprehensive, current, and/or professional advice. You should contact any lawyer, financial advisor, mental health, or other professional you deem necessary to address your specific questions, circumstances, or situation.

Because this guidebook was created to be used for general information purposes only, it may not reflect current legal or financial developments or practices and therefore should not be relied upon or construed as legal, financial, mental health, or any other professional advice. It is merely a starting point in an effort to help you.

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We request that if you distribute and share this information, you credit the authors:

Myra Strand, MA, CA, Chief Servant Leader of Strand Squared Solutions LLC

Russell Strand, Owner of Effective Detective LLC

Sarah Young Patton, MS, Director of Development & Programs for Victim Witness Services of Northern Arizona

Alexandra Spielhagen, MA, researcher, advocate, and PhD Candidate in sociocultural anthropology

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The first 24-48+ hours: You have just been told that someone you know has died.

Dealing with death is a marathon, not a sprint. Pace yourself!

Learning of the death of someone you know and may be close to is shocking, and it may feel like a foreign experience. For many, the death of a loved one is a life-changing experience. It is common to have overwhelming emotions that may be accompanied by a range of physical and emotional symptoms. This may make it difficult for you to communicate effectively, carry thoughts or make choices. **Now is a good time to slow down and take it one day at a time** (see Appendix D: Holistic Self-Care).

Pause and ask:

Are there immediate concerns?

Are there children coming home or waiting to be picked up? Are there pets that need to be cared for? Is there something in the oven or stove that needs to be turned off?

What does my body need?

Do I need some tea? Something to eat? Do I need to lie down? Do I need a blanket or a sweater? Do I need a hug?

If possible, call someone to be your “support person.”

It might be useful to have a family member, friend, or spiritual advisor be here with you for the first 24 hours. Call someone who would be a source of comfort and support while you are in crisis.

24/7 Crisis Text Line: Text 741741

See Appendix A: Additional Resources



When you're stressed, your adrenal glands produce extra cortisol, the stress hormone, and under chronic stress, your adrenal glands can become exhausted, resulting in lower electrolyte levels. Drinking sufficient water can help reduce the negative psychological and physiological impacts of stress.

“The song is ended, but the melody lingers on.” – Irving Berlin

To move forward, you will need some critical information.

Two Immediate Considerations

1. Was the deceased an organ donor?

Many people who want to donate organs will have this option stated on their driver's license and/or advance directive. If so, let hospital staff know immediately (or call a nearby hospital if they died somewhere other than the hospital). Organ donation is time-sensitive, so this is one area where it's important to act quickly.

2. Was the death traumatic, unexpected, or suspicious, or is the cause of death is not clearly known?

If the answer is yes, then an autopsy may be needed to find the cause and manner of the death. This will be done at the medical examiners or coroner's office (depending on state). It is best to cooperate with investigators because they are trying to ensure there was no foul play. They also want to be able to tell survivors the truth about the circumstances of the death. When the autopsy is done, they will help organize transportation of the remains to the funeral home (or final place of rest).



When you breathe deeply, it sends a message to your brain to calm down and relax. The brain then sends this message to your body. Those things that happen when you are stressed, such as increased heart rate, fast breathing, and high blood pressure, all decrease as you breathe deeply.

Important questions to ask of yourself, of those who notify you, or of those who are investigating the death:

- What were the known circumstances of the death?
- What don't you know about the circumstances of the death that you need to know?
- Are there questions about cause and/or manner of death?
- Will there be an investigation?
- Will there be an autopsy?
- Do you want to request an autopsy? (See page 18 for more on this topic.)
- Where are the remains, and when will they be released?
- What phone numbers do you need?

There is space on the next page to take notes as you consider these questions.

NOTES:

Circumstances of death, cause and/or manner of death:

Investigation:

Autopsy:

Location and release of remains:

Phone numbers:

Build Your Support Team

Point Person

The next couple of weeks are going to be busy and full of challenging tasks that have to get done. These tasks include:

- putting the person who died to rest (see page 20);
- organizing services, if applicable (see page 33);
- organizing a reception, if applicable (see page 41);
- carrying out a will, if applicable (see page 53);
- organizing the customary flowers, food, or donations from the community (see page 42);
- sorting the belongings of the person who died (see page 57);
- closing the accounts of the person who died (see page 54); and
- addressing life insurance, contracts, or other ongoing financial items (e.g., Social Security or disability payments, credit cards, contracts for work, etc.), if applicable.

Who should be the point person?

Some people are more able to make arrangements during moments of emotional stress. The point person will serve as the voice for the family and act as the primary organizer. They will ensure that immediate tasks are carried out. The point person does not have to be the “designated executor of the will.” That is certainly a logical conclusion, but it is more important to choose someone who is:

- ☞ task oriented and able to ensure the next few weeks go smoothly;
- ☞ able to navigate complicated emotional waters and passionate personalities;
- ☞ willing to take on the role with humility and compassion; and
- ☞ trustworthy, with you and your loved ones’ best interests at heart.

Support Person(s)

Just as a point person supports you by providing logistical and organizational help, a support person(s) supports you by providing emotional help. One method is to designate a kindhearted family member, friend, or spiritual advisor as someone who will provide ongoing comfort and support throughout this process. Another method might be to create a plan that enlists several people to help:

1. immediate support to help you cope with next two weeks or more
2. short-term support to help you navigate the immediate coming months “after everyone goes home”
3. long-term support to help you with your new reality, to cope with anniversaries or dates of significance

NOTE: It can sometimes be difficult for friends and family to provide support if they are also navigating their complicated lives and emotional challenges. In this case, finding formal support like a therapist, a counselor, a mental health coach, or religious leader would be useful (see Appendix D: Holistic Self-Care).

Your feelings (*whatever they are*) are normal in a time like this.

Inventory Your Strengths and Challenges

Take a moment to explore your strengths and challenges for the next couple months. This is a good activity to do with your support person(s).

Ask yourself tangible questions: Will my work allow me the time off? Is there enough money to host the funeral and/or services? Are there children that need to be told and then supported? Are there pets that need a new home? Do I have the support I need? What support from others do I have? And so on.

Strengths	Challenges

“You might feel numb, or cry, or rage. You might just sit there, emotionally unable to move. You might dissociate, and feel like nothing around you is real, or that it’s actually happening to someone else.” – Aimee Daramus

Share the News

We suggest reading this section all the way through page 14 before starting this process.

Step 1: Brainstorm two things – (1) who else needs to know and (2) when they need to know.

This list may include parents, significant others, spouses, partners, family members, chosen family, friends, co-workers, employers, professional relationships, frequent acquaintances (like exercise buddies in a yoga class), old friends, online/social media community, spiritual community, etc.

The task of notifying others can feel overwhelming, so it is a good idea to spread out the duties:

Must be contacted immediately:	Should be contacted soon:	Person contacting them:

Step 2: Pick the best practical communication methods.

While it is preferable to deliver such difficult news in person, that is not always practical. Calling them or using a virtual platform like Zoom or Facetime are the next best options.

As you contact people, be aware of time and space.

- ☞ Create as much time as needed for each conversation.
- ☞ Find a place where you will not be interrupted. Silence your phone and turn off any source of background noise.
- ☞ If you are calling a person who is elderly or with a vulnerability (like a disability), call them when you know they have someone there to support them.
- ☞ If the person is not nearby, arrange in-person support, if needed.

For others in the extended community, social media is both a tool that can be utilized and, eventually, something that will require some closure (see page 55).

“The tears we cry, whether we’re happy, sad, angry, confused, or overwhelmed, are precious.” – Lindsey Wheeler

Step 3: Communicate the news with compassion and clarity.

It is very difficult to be the person who has to notify others. It is normal to feel tentative or worry about this process. You may find it helpful to consider these steps first:

1. *Think through what you plan to say.* Practice, outline, or even write out a script. You don’t have to stick to your script, but it can help to have an idea of what to say.
2. Speak slowly and gently.
3. *Warn or prepare them that bad (or sad) news is coming.* If they are driving or doing some other potentially dangerous tasks, ask them to pull over or to call you back when they are safe and secure.
4. *Use plain, simple, and direct language:* “John Doe has died.” Trying to soften the blow by using “gone to sleep,” “is lost,” or another euphemism can create confusion.
5. You may need to wait for them to fully understand what you are saying. Pause, then gently ask if they understand what you are telling them.
6. *Invite them to express their feelings.* Respect their choice if they choose not to. If they describe their emotions, offer validation to normalize whatever they are feeling. Validation sounds like “It’s perfectly normal to feel that way” or “That makes sense.”
7. Answer any questions they may have, provided you have the information. If you’re not sure, it’s better to say so instead of guessing.
8. *Take your time.* Even though there may be a lot to do, be there in the moment with them.

Keep communication simple by focusing on the death. It’s best not to bring in tangential topics as those may confuse the people being notified.

- *Consider leaving other practical matters until later.* Such matters could include topics like going to the hospital or making funeral arrangements.
- If you have other things to discuss, tell them you’ll reach out again at a specific later time. Make a note in your calendar to contact them at that time.
- It is okay to say, “I don’t know.”
- If possible and appropriate, ask for their thoughts and feelings.

Emotions and Feelings

Grief affects people in different ways. There is no “right way to feel” or “right amount of time” in which to feel it. Some people describe feeling shock, disbelief, disconnection, intense or overwhelming sadness, anxiety, worry, anger and irritation, guilt, or hopelessness and depression. Other people may present in a complicated way: they may not show any reaction, or they may even experience relief, especially if the person who died had a long-term chronic illness. Some people express seeing, hearing, or sensing the presence of the person who has died.

It is best to simply validate any feeling or emotion as normal since there is no normal for this kind of pain.

Step 4: Write down your follow-up plan in your calendar or planner.

If you promised to reach out later with further information, logistics, or invitations, make an entry for that communication in your calendar right away. Alternatively, you can make a note on your list next to that person's name.

General Advice on Providing Support to Those You Notify

When someone experiences grief, sadness, and pain, they may need to discharge some powerful and often complicated emotions. The goal is to **create a safe space for them** to have the freedom to simply react to the news in any way that feels natural to them.

- If the person who died has been ill for some time, telling other people about their death may be less difficult. If the person's death was unexpected, however, then it may be hard for them to understand and absorb the news.
- If they become very distressed and you cannot stay to support them, you could ask if there is someone you can contact on their behalf. They may have a neighbor, friend, spiritual advisor, or family member who can come and stay with them when you go.
- They may need physical space to take in what you've said. Leave it up to them if they want to be touched, hugged, or held.

Ideas for Responding to Grief

Keep this list handy when you are notifying people of the death, in case you are lost for words.

Things to say or do when someone is grieving:

- I am truly sorry for your loss. I wish I had the right words. Just know I care.
- I don't know how you feel, but I am here to help in any way I can.
- You and your loved ones will be in my thoughts and prayers.
- My favorite memory of your loved one is....
- I am always just a phone call/text away.
- We all need help at times like this. I am here for you.
- I am usually up early or late if you need anything.
- Give a hug instead of saying something – it may be appropriate to ask permission first.
- Say nothing, and simply be there in the moment with the person.

Things *not* to say when someone is grieving:

- At least she lived a long life. Many people die young.
- He/she/they are in a better place.
- They brought this on themselves.
- Avoid references to “Karma” or “Reincarnation” unless the family belongs to religions that adhere to those beliefs.
- There is a reason for everything.
- Aren't you over them yet? They have been dead for a while now.
- You can still have another child.
- They were such a good person that God wanted them to be with Him.
- I know how you feel. (Everyone experiences the same stress/trauma differently.)
- They did what they came here to do, and it was their time to go.
- Be strong – everything will be ok.

Notifying More Than One Person

Sometimes being the person who has to share the news – over and over again – can be very heavy and emotionally tiring, even if you are informing only a few people.

- If possible, it might lessen the burden to share the calls with a friend or family member.
- If that is not possible, try to give yourself space and time between making the calls.
- Practice self-care. (See Appendix D: Holistic Self-Care)
- When you want to let more distant friends or family know about the death, you may want to do it in a group text, email or WhatsApp message. Alternatively, you may wait to tell them until, for example, sending cards at Christmas. If this feels right for how close they were to the person who died, then it's fine to do it this way.

Using self-talk to calm down

Use generic self-talk to affirm that you are safe and capable

The autonomic nervous system (ANS) consists of the sympathetic and parasympathetic nervous systems. The sympathetic nervous system drives the fight-or-flight response, while the parasympathetic nervous system drives freezing. The ANS is activated when the brain signals risk and survival is at stake.



"I am good."
"I am safe."
"I can handle this."
"I know what to do."

Acknowledge your feelings to soothe agitated parts of the brain

Reengage the cortex in particularly stressful moments and open up choices of how to respond.



"Wow, I feel frustrated."
"I feel annoyed."
"I feel angry"
"I feel anxious"
"I'm feeling [x-emotion] because [y-event] happened."

Reframe the narrative in your head

Instead of engaging in thoughts that add fuel to an already stressful situation, we want to pivot and reframe things in the positive.

"I can't believe they did it again!"
→→→ "Maybe they don't yet have the skills to navigate this."



"They always do that!" →→→
"Maybe this isn't about me!"

"They're such a jerk" →→→
"maybe they didn't mean it"

All deaths are difficult for survivors, but deaths can be more difficult or complicated in unique ways if children are involved.

☞ Talking to children requires a little extra consideration. If you need to talk to and/or support a child, please see Appendix E: Supporting Children.

☞ **A child's death can often be difficult in unique ways.** For more information concerning child deaths, please refer to Appendix F: When Children Die.

Navigating State and County Regulations and Practices: The Pronouncement of Death Form

Your very first practical step in navigating a death is to get a legal pronouncement of death. This document is necessary for funeral planning and handling the deceased's legal and financial affairs.

What's a Pronouncement of Death?

The death pronouncement is the official declaration to the end of life, and it precedes the death certificate. Its details will differ from state to state, but generally, it is a document that will include specific information such as the following: the cause of death and how it was determined, the manner and circumstances surrounding the death, and the approximate time that death occurred.

What's a Certificate of Death?

A death certificate is a legal record of someone's death. When someone dies, their death needs to be formally registered with the state's Vital Records division. This is the same place where birth certificates are registered. The death certificate is usually prepared and submitted by the funeral director and/or relevant medical professional. After two to six weeks, depending upon where you live, you can usually make a direct request from the local Vital Records office. The death certificate can be required to do things like settle the estate, close accounts, or other logistical tasks. In addition to time and date of death, there are two other major determinations on death certificates – cause and manner of death.

Cause and Manner of Death

Cause and manner of death is normally determined in a team effort between medical examiners/coroners, law enforcement, and medical personnel involved in the response and inquiry into the death. **Cause and manner of death determinations are essential in every death, regardless of whether the death is attended or unattended. Even in the case of attended death, evidence may show the death was not natural and must be further investigated.**

Cause of Death v. Manner of Death

The *cause of death* is the specific medical condition, injury, or disease that leads to death. The *manner of death* is the determination of how the injury or disease led to death.

While the specific terms may vary from state to state, there are generally five manners of death:

- Accident
- Homicide
- Suicide
- Natural
- Undetermined (the manner of death cannot be confirmed)

For example, a cause of death may be “food poisoning” and its manner may be “accidental.”

Attended and Unattended Death

Attended Death

A death is considered an *attended death* when (1) it happened in the presence of family and/or friends to a person with a terminal medical diagnosis or (2) it happened in a care facility. The common understanding of the term simply implies the person did not die alone, while legal definitions of attended death are a little more complex and may differ from state to state.

A death is usually considered *attended* in situations that include:

- Patient in a hospital or medical center
- A resident of long-term care or nursing facility
- An individual in hospice care
- An individual in regular contact with a primary care physician who suffered from extended illness deemed to be life-threatening or terminal
- The individual saw a primary care physician with a 30-day period prior to death

Attended death: The person died at a hospital, nursing home, or hospice facility.

Generally, a doctor or nurse associated with the deceased can prepare both the pronouncement of death and, later, the death certificate. They will also help you organize the transportation of the remains from the facility to the funeral home or final place of rest.

Attended death: The person died under hospice care, but not in a medical facility.

Generally, a hospice nurse associated with the person who died can prepare both the pronouncement of death and, later, the death certificate. They will also help you organize transporting the remains from the facility to the funeral home or final place of rest.

Attended death: The person died at home.

You need to call 911 to get a medical professional to pronounce their death, especially if the death was unexpected. If there is a *Do-Not-Resuscitate* or *Advance Directive* document, please have that ready for the paramedics. Otherwise, the paramedics may be required to start emergency procedures and take the person to an emergency room for a doctor to complete the pronouncement of death. If they do not take the remains to the emergency room, you will have to organize the transportation of the remains. You can call the funeral home for help.

Why are sudden death and foreseen death often experienced differently?

When the death is sudden, the pain and grief is not greater, but the ability to cope with the death is greatly reduced. The world has shattered. Life seems unfair, and you are simply not prepared for this life-altering change. Grief reactions might include shock, disbelief, anger, guilt, despair, and more.

Those dealing with an anticipated death experience similar feelings, but they have had the precious gift of time, of being able to prepare. Though it is also deeply painful, the death is fairly predictable and makes some sense.

Sudden death is traumatizing, and its grievors are at greater risk. The loss may not make sense, and handling it can more take more time and be more difficult to recover from. Feeling overwhelmed and depressed is both common and normal, especially as investigations occur and potential legal action looms. It is also normal for belief systems and values to be challenged and even falter in your search for meaning. You may look backward, searching for anything that might help you to understand. It is common to be look for the “why,” and sometimes, there is no answer to that.

Resolving this type of grief will take longer and require more from those who support them. Gentleness, patience, love, and speaking with a mental health professional can make a significant difference.

Unattended Death

Like *attended death*, the term *unattended death* has both common and legal meanings, but generally the definition centers around the fact that the person was found after their death. When an unattended death occurs, the coroner or medical examiner and law enforcement will often become involved in the matter. For many, this is an important part of laying the person who died to rest because it may answer some important questions about the facts and circumstances of the death.

The remains of the person who died will be taken from the scene of the death to the coroner or medical examiner's office for a *forensic examination*, which often includes an autopsy. The examination typically is concluded within 24 to 48 hours, at which point the body of the deceased will be transported to a funeral home (or final place of rest) to be prepared and put to rest. In some instances, however, depending on the time of year or other factors, it may take longer for a body to be released. The coroner or medical examiner's office should be able to give updates on timing.

If it is suspected that the cause and manner of death might include homicide or suicide:
Ask for a thorough death investigation that includes an autopsy.

Suspicious Death Investigations

The place of death, or death scene, is usually considered a crime scene if officials suspect a homicide or other suspicious circumstances. Additionally, it is common policy for many criminal justice organizations to classify an unattended death a homicide until proven otherwise. While it may feel like this policy is designed to cause undue stress or cast undeserved suspicion, it is actually meant to ensure that investigators conduct complete, thorough, and unbiased investigations into the circumstances of death. There are cases where the seemingly obvious cause and manner of death turns out to be something different when properly analyzed and investigated. Once an investigation is complete, officials will authorize the release of the death scene. Once the release occurs, the *unattended death cleanup* process can commence.

Medical examiners or coroners are often integral to investigations. Whether you will have a medical examiner or coroner varies from state to state.

Medical Examiner or Coroner: Which service does your state offer?

Visit the website below to find out more.

Center for Disease Control (CDC) State Medical Examiners and Coroners Organizations
cdc.gov/nchs/comec/state-mec-organizations.html

☞ The **medical examiner** (or M.E.) certifies the cause and manner of death, based on their expert opinion following an investigation and medical examination. This examination may include an autopsy, laboratory tests (e.g., toxicology), and coordination with law enforcement/medical officials involved in the response and investigation.

☞ The **coroner** may examine the deceased but may also interview family members and other witnesses, collect physical evidence, and safeguard personal property found at the death scene. The coroner and law enforcement may conduct simultaneous yet separate investigations.

Autopsy

An *autopsy*, also known as a *post-mortem examination*, is a specialized surgical procedure used to determine the cause and manner of death. The *cause of death* is the medical reason explaining why a patient died. The *manner of death* is the circumstances surrounding the death. See page 15 for more on cause and manner of death.

Religious Objection to Autopsy

In many places, the medical examiner (M.E.) or coroner is mandated by state law to investigate all sudden, unusual, or medically unattended deaths in the county. The M.E. or coroner also is also responsible for cause and manner of death determinations, including whether an autopsy is necessary to render those determinations.

In many cases, the M.E. or coroner will honor a family's objection to the performance of an autopsy for religious reasons. However, *not all requests can be honored*, particularly if the person who died is an infant or child without known medical history or a non-elderly individual who suffers a sudden, unexpected death. Another reason the M.E. or coroner might deny this request is if the deceased is a potential victim of a crime (homicide).

If the M.E. or coroner honors the request for no autopsy, the body may still undergo an external examination and postmortem ancillary studies. These studies, including a complete toxicology analysis, will occur without incisions and further dissection of the internal organs. In this case, if the person who died also has no known medical history and/or lacks medical records, the cause and manner of death may be labeled *undetermined*. This determination means that the doctor could not reliably conclude whether the death resulted from natural or unnatural causes.

Each M.E. or coroner has their own process for religious objection requests. Call your local office to find out what they require.

“How can the dead be truly dead when they still live in the souls of those who are left behind?” – Carson McCullers

Do you want to request an autopsy?

Even in cases of natural death, the next-of-kin may still wish to request an autopsy for several reasons:

- If the death was unexpected, particularly if it occurred during a health-related procedure like surgery or giving birth, etc.
- If the death was designated as an overdose or suicide, but you have reason to believe that it was a homicide, accidental or undetermined
- To confirm a medical diagnosis made before the death involving a genetic disease that could affect surviving family members. While advancements have been made in accurately diagnosing Alzheimer's, for example, a brain autopsy remains the only method of confirming the disease.
- When knowing the precise cause of death could impact legal matters, such as payment of an insurance policy
- When you have questions you need answered for personal reasons
- To further the study, understanding or treatment of a disease to benefit others in the future
- The sudden and/or unexpected death of an infant or child with no obvious cause

- There is reason to believe the previously conducted autopsy was flawed and/or you need a second opinion. Even if the deceased is already interred, there are circumstances wherein an exhumation and additional autopsy is appropriate and helpful.

Before requesting an autopsy, the next-of-kin should thoroughly consider the possible ramifications, which might include:

- The effect of the post-mortem procedure on grieving survivors. An autopsy involves making incisions in the chest and/or skull of the deceased in order to inspect/remove organs, which some loved ones might find unpleasant and upsetting.
- Cultural or religious acceptance. For example, many cultural traditions, such as Orthodox and Conservative Jewish law, generally prohibit autopsies because of the belief in the inviolability of the body after death.
- Additional financial obligation. The cost of the autopsy might be charged to the family if it was not ordered by a medical examiner. The cost could be significant, ranging from \$1,000.00-\$5,000.00+.

A list of private autopsy service providers is maintained by these organizations:

- College of American Pathologists (pdf) – documents.cap.org/documents/autopsy-fee-for-service-list.pdf
- National Association of Medical Examiners – thename.org/private-autopsies

Reducing or Eliminating Autopsy Costs

To reduce some, if not all, of the cost of an autopsy, it is possible to either advocate for yourself or request someone to advocate for you.

- Talk to the coroner or medical examiner directly, as they may either (1) be willing to reduce the fee or (2) even share your concerns and wish to request the autopsy themselves.
- Talk to a lawyer if you suspect wrongdoing by the health industry, law enforcement, or the medical examiner/coroner.
- Contact a teaching hospital if you are looking for disease or diagnoses.
- Ask your family to pool resources if there is a potential legal battle or insurance payout.
- Contact a private investigator or other consultant familiar with investigations and death inquiries to provide guidance and advice.

Laying Your Loved One to Rest: General First Steps

What do you need to know before you meet with the funeral home?

One of the first steps of the funeral is to meet with a funeral director. This initial meeting is called an *arrangement conference*, and it starts the process of arranging the burial or cremation and the funeral or memorial service.

Before meeting with the funeral home, read Appendix C: Know Your Funeral Rights

We recommend you spend some time on this appendix so you know your rights before attending your arrangement conference.

What should I expect during the arrangement conference?

Depending on the complexity and amount of detail needed, the arrangement conference will take from 30 minutes to several hours. This is not a formal meeting, and you'll be making a lot of difficult decisions and may break down in tears (this is normal and expected), so dress in clothes that bring you comfort. It may also be helpful to bring an item and/or support person that may also comfort you.

A big part of the arrangement conference is transferring information to your funeral director.

If you have never arranged a funeral before, knowing what information to bring with you can be difficult. You will be asked to provide a lot of information so the director can ensure they are planning the best service for you, the deceased person, and their community.

Preparing this information before the arrangement conference can reduce stress and confusion:

- Full Name (and any nick names)
- Social Security Number
- Birth date and place of birth
- Birth certificate
- Date and location of deceased's passing
- Names of immediate family or key stakeholders, including pets
- Marriage certificate
- Durable power of attorney for health care
- Last will and testament
- Living trust
- A recent photograph
- Pre-arrangement papers
- Cemetery location and plot information
- Insurance information
- Military discharge papers (if applicable)
- Church/spiritual affiliation (s)
- Military/police/firefighter history and documentation
- Education and employment history
- Hobbies/interest (including clubs/memberships)

The next step in the arrangement conference after providing information will be to determine the necessary details about the service and/or ceremony. Every person is different, so every funeral service is different, too. This will be your chance to discuss:

- Pre-planned event
- The budget
- How to lay the remains to rest
- Ceremony type

Pre-Planned Event

While most people feel that it is important to pre-plan their funeral wishes, only twenty percent of people share their funeral wishes with family members, and even fewer people set aside funds to pay for this process. For many, life simply gets in the way, as each day is full, and it seems like our days are unlimited. The first questions to consider is therefore this: Are there designated funeral wishes? Is there a pre-paid plan? Are there funds already set aside?

The Budget

The budget is the foundation of your funeral and ceremony planning. In Appendix B: Funeral Cost Calculator, we have provided a tool to help you estimate your budget and narrow down your options. Of course, as you approach this process, don't forget your funeral rights (see Appendix C: Know Your Funeral Rights).

Honoring someone can take many shapes and does not have to be expensive.

We encourage you not to equate "honor" with the amount of money spent:

- ☞ **Experience their favorite things to feel closer to them:** Prepare their favorite food, read their beloved books, play their music, or go to their favorite places.
- ☞ **Create a living reminder:** Plant a tree, give out seeds as memorials, or plant or sponsor a garden.
- ☞ **Donate or support a cause in their name:** Host an annual fundraiser for domestic violence or cancer research.
- ☞ **Complete their unfinished projects:** Finish their books, quilts, paintings, jewelry, etc.
- ☞ **Keep something of theirs close by:** Wear their favorite necklace, use their measuring spoons, wrap up in their quilt, etc.
- ☞ **Light a candle:** On special days, when you are missing them, when you pray, etc.
- ☞ **Start a new tradition:** Plant their favorite flowers, annually cook their favorite meals, or add a special light for the holidays.
- ☞ **Share stories and photos:** Write the stories down, share with others, make copies of photos.
- ☞ **Live. Live your best life:** Live your life to its fullest as a tribute to the person who died.

How to Lay the Remains to Rest

Choosing between burial and cremation is a deeply personal, often difficult decision. Over the last several years, cremation has gained in popularity, surpassing burial as the most popular choice. That being said, however, you must weigh several factors when making the decision.

When a body is cremated, it is incinerated so that all that remains are ashes. With a burial, the body remains intact. Both cremation and burial can take place immediately after death, following a traditional funeral service or before a memorial service. In the case of a burial, the body can be interred in the ground or entombed in a mausoleum. By comparison, cremated remains can be kept by the family, scattered, buried in the ground, or entombed in a columbarium. Of the two, cremation is generally the more economical choice.

Factors for Deciding between Burial and Cremation

☞ Respect for the remains

A common consideration is the desire to respect the memory of the deceased and thus, by extension, their body. Interestingly, for some this means preserving the integrity of the body, while for others, burial seems unacceptable. For many, viewing the body is an important part of the funeral ritual. Many people mistakenly believe that choosing cremation as an option makes this impossible, but a viewing can take place before cremation.

☞ Environmental impact

If being environmentally friendly is important to you, there are pros and cons to both burial and cremation. There is some debate as to which has the least negative impact on the environment. Those against cremation believe that the cremation process releases a significant number of pollutants, while those against burial cite the lack of biodegradable materials used in traditional caskets and the toxicity of embalming fluids.

Natural or eco-burials have been recently rising in popularity. These types of burials do not use embalming fluids, and coffins are made of environmentally friendly and biodegradable materials.

☞ Religious belief

Views on cremation, burial, and embalmment vary greatly among various religions. It is best to consult with the spiritual leaders of the person who died in order to honor their religious beliefs.

☞ Budget

Generally speaking, cremation is the more economical choice. It is possible, however, to reduce burial costs. It is essential to be diligent about staying within your budget.

Cremation

Many people choose cremation for a variety of reasons, including cost; convenience; and cultural, spiritual, and/or religious acceptability.

The body is usually cremated immediately after death, which means that you may engage the services of a crematory directly rather than a funeral home. This can potentially save you a significant amount of money:

- The body is usually cremated in a simple container, rather than an expensive casket.
- Generally, there is no viewing, visitation, or wake before the cremation, which eliminates the need for embalming or other body preparations. That said, many do opt to have a viewing prior to cremation for a variety of reasons.
- A memorial service can be held at any time, which creates flexibility. It could give the community more time to raise funds, find a time where everyone can come together, or book that special venue that would be perfect for a memorial.
- Cremation can eliminate the need for an expensive casket and funeral arrangements.

Links for Finding Nearby Cremation Services

Legacy.com: Find Cremation Services Near You – [legacy.com/cremation-services](https://www.legacy.com/cremation-services)

Funeralocity – [funeralocity.com](https://www.funeralocity.com)

Different Laws Surrounding Cremation

Each state, and even each county, has its own variations on federal regulations governing the cremation process. There is usually at least a 24-hour waiting period after the death before the deceased can be cremated, but in some states, that waiting period is 48 hours. The coroner or public health department can override this if there is a public health concern, and the body must be immediately disposed of.

No state or local law requires the use of a casket for cremation. A funeral home that offers cremations must inform you of and provide you with alternative containers. They might be made of unfinished wood, pressed wood, fiberboard, or cardboard.

"The sun is your eye during the day, and the moon your eye at night. The wind is your breath, and the fertile brown earth is your heart. By your power, all things are created, and by your power, they are destroyed. Birth and death are in your hands. I tremble with awe and wonder when I contemplate your power." – Bhagavad Gita

What should I do with cremation ash?

Cremation ash is not soft and fluffy like the more familiar wood ashes. It is a grainier substance that is more like coarse sand. There are particles of crushed bone, small amounts of salts and other minerals. It can range in color from light gray or pearly white to dark gray or gray brown. On average, depending on the height and weight of the person who died, cremation ash weighs about five pounds. Here are some common methods of handling the ash:

☞ A **columbarium** is a room, building, or wall that is designated for the interment of the ashes of people who died and have been cremated. This can be a good option for people who want a more traditional option. They are usually located in cemeteries, churches, crypts, outdoor monuments, underground and more. They can be stand alone or a part of another burial monument, such as within a mausoleum. When choosing a columbarium, you will purchase a niche. Niches vary in size depending on how

many urns you want to house together. Most are either single or double niches- but family sized is often available.

- ☞ Cremated ashes can also undergo **burial** in a cemetery with a headstone or marker. In most cases, the interment of ashes in a burial plot is much more affordable than traditional burial since the plot doesn't require as much space.
- ☞ Most funeral homes will offer a selection of **urns** to house the ashes. It is also possible to buy a set of urns so you can ensure all the members of the family have a memorial. You do not have to buy the urn from the funeral home, and in fact, we recommend that you consider your options. Amazon, Etsy, and many other providers supply affordable, creative, and beautiful options. Alternatively, an artisan (ceramicist, wood turner, metal worker, etc.) may exist within the family, friend group, or community who would both appreciate the support and want to contribute to the person's memory.
- ☞ There are countless ways in which human ashes can undergo **transformation** into memorial pieces. You can turn the ashes into diamonds (jewelry), paint, glass or stained glass, lamps, trees, or gardens. The price for these types of transformations is on a continuum. Some pieces are accessible and affordable, while others are expensive. Spend some time researching the topic to find the transformation process that is right for both the person who died and their loved ones.
- ☞ When it comes to **scattering** or spreading ashes, every state has their own laws. It is a good idea to do some research to find the limitations. The Environmental Protection Agency (EPA) and the Marine Protection, Research and Sanctuaries Act (MPRSA) governs ash scattering in the oceans.
 - **Most national parks allow ashes to be scattered.**
Check the National Park Service website for the particular park's rules, permission, and permits.
 - **Ask permission before scattering ashes on private property.**
It is best to have written record of the agreement.
 - **Sports stadiums and amusement parks are private property.**
Remember, you must ask permission to scatter ashes on private property. This is important because major theme parks – like Disney World – are popular places to scatter ashes, and this is illegal.
 - **Spreading ashes at sea is allowed. Please read the specific laws.**
They must be scattered three nautical miles away from land. If you use an urn, it must be biodegradable, and any flowers or wreaths must decompose easily. You must report the scattering to the EPA within 30 days.
 - **You may be allowed to scatter ashes on uninhabited public land.**
This varies from state to state, so check your state's laws.
 - **Some graveyards allow for scattering, while others do not.**
Some graveyards are public spaces, and others are private property. If it is a public graveyard, contact the city or town to find the regulations. If it is private, contact the owner.
 - **Most importantly, be considerate of others.**
This is perhaps the most important thing to keep in mind when scattering ashes. Think about other people. You'll notice that many of the scattering ashes laws above specifically mention staying away from trails and other publicly used areas.

A Reminder About Self-Care

Grief is hard. It is unpredictable and grueling. It is mentally, physically, and emotionally taxing. It feels like a fog descends around you, and everything looks somewhat gray and dim. Depending on the nature of your loss, these feelings may persist for quite some time. That's why self-care is so important.

Every person's grief journey is different, encompassing a range of emotions and an unknown time span, but in the midst of it all, taking care of yourself is crucial. You may not feel like making the effort, but self-care may be one of the most beneficial things you do for yourself. The image below provides some simple self-care suggestions. For more, see Appendix D: Holistic Self-Care.



Burial

There are a wide variety of reasons why someone would choose burial. The reasons listed below are what we have found to be the most common:

- *Burial services tend to be the more "traditional" choice* and therefore tend to appeal to people who have a more traditional worldview. People commonly consider burial the default method of honoring and saying goodbye to the person who died. To many, a burial represents the first step towards closure.
- *Burial provides a permanent gravesite or mausoleum* for loved ones to visit. For many, having an allotted space at a cemetery where they can physically go to visit their loved one offers an important sacred ritual that allows them to feel a connection to their loved one.
- *Burial is often preferable over cremation due to the religious beliefs of the person who died.* Profound religious reasons frequently prompt families to choose burial services over any other final care option. For example, many deeply hold the Christian concept of resurrection of the

body, making burial an act of religious ceremony. Jewish and Islamic traditions also have strong religious and social commitments to burial. Indigenous traditions hold a wide variety of beliefs, including that the body must not undergo the embalming process and must be buried as soon as possible.

- *Burial allows the ability to lay the deceased to rest alongside spouses, family members, or significant loved ones.* Many people choose to prepay for family plots or partner's plots. The sense of being laid to rest collectively as a family is appealing to many.

Links for Finding Nearby Burial Services

Legacy.com: Find Funeral Homes Near You – [legacy.com/funeral-homes](https://www.legacy.com/funeral-homes)

Funeralocity – [funeralocity.com](https://www.funeralocity.com)

Different Laws Surrounding Burial

Each state has its own set of laws on these issues. For instance, embalming may only be required in certain places under specific circumstances. Some states also allow for burial on private land with little or no restrictions.

To learn about your state's laws:

Nolo: Burial and Cremation Laws – [nolo.com/legal-encyclopedia/burial-cremation-laws](https://www.nolo.com/legal-encyclopedia/burial-cremation-laws)

To learn about laws for Indigenous and Tribal Communities:

National Council of Urban Indian Health: Tribal Burial Assistance Resource Guide
[ncuih.org/misclassification/misclassification-burial-assistance](https://www.ncuih.org/misclassification/misclassification-burial-assistance)

The Embalming Process

Embalming is the process in which the body is preserved and disinfected. It is a typical step when families wish to have a funeral or memorial service prior to laying the body to rest, especially if there will be a viewing or a wake.

Generally, embalming enhances the body's appearance to enable close friends and family members to see their lost loved ones one last time. Embalming also lengthens the time between death and final disposition, giving the family of the deceased enough time to arrange services with a funeral home or crematory.

What is the purpose of embalming?

- Sanitization of the body
- Making the body presentable/more lifelike
- Preservation of the body

Is embalming necessary by law?

Each state has its own rules and regulations governing embalming. Under the Funeral Rule enforced by the Federal Trade Commission, funeral homes and crematories are required to inform families when embalming is not required for certain cases.

Is embalming required for cremation? Burial?

In most cases, embalming is not required for simple cremation or immediate burial. This is because these methods take place immediately following a death, with no service beforehand. If the family chooses to

have a public viewing or gathering with the body present prior to the burial or cremation, a funeral home or crematory may require embalming.

How long does embalming last?

The length of time an embalmed body will not decay is dependent on the types of chemicals used in the fluid, the amount of fluid used, and the general conditions that the body is kept in. An embalmed body placed in a casket enables the body to last for many years depending on the type of material used.

How much does embalming cost?

The price of embalming is generally two-fold, with funeral homes and crematories charging for both the embalming process and other preparation and care of the deceased. There are many fees folded into this process. It is important to ask for a breakdown of these services, so ask for a *General Price List (GPL)* from the funeral home or crematory you're arranging services with.

Who has the right to decide?

The deceased may have outlined whether they wished to be embalmed in a pre-planning document. However, if there is no pre-planning contract or the deceased did not specify a preference, then it is the personal choice of the family, and the person who holds the right of disposition under state law (i.e., the deceased's next-of-kin) will have the right to decide.

Do certain religious and/or cultural customs forbid embalming?

Although embalming is a fairly common practice, some religious and cultural customs prohibit embalming. If you're unsure whether or not embalming is an acceptable method of body preservation, check with the spiritual or religious leader at your place of worship.

“The word ‘bereaved,’ which to our modern-day ears can sound like an old-fashioned term that only a funeral director might use, means ‘to be torn apart’ and ‘to have special needs.’ So, despite its obsolescence, the word is still accurate and useful. Perhaps your most important ‘special need’ right now is to be compassionate with yourself. In fact, the word ‘compassion’ means ‘with passion.’ Caring for and about yourself with passion is self-compassion.” – Dr. Alan Wolfelt

The Casket (or Coffin)

Buying a casket or coffin is one of the most significant and challenging purchases. Some of them can be very expensive, and it is not always easy to know exactly what the price actually includes. Keep in mind that you are also making this purchase both while feeling vulnerable and emotional and while under time constraints.

Casket and *coffin* are terms often used interchangeably as they are used for the same purpose. The difference between the two is in the shape. A coffin has six or eight sides, compared to a four-sided rectangular casket. The distinct hexagonal/octagonal shape of a coffin is designed to be wider at the top (to fit the shoulders) and narrower at the bottom where the feet lay. For the purposes of this document, we will use “casket,” since those are more common and available.

The funeral provider or director cannot refuse the use of a casket, or charge additional fees, if the casket was purchased elsewhere. They also cannot require that you are present when the casket is delivered; they must accept the delivery regardless of whether you are there. These two facts open up the casket possibilities based on range, preference, or personal style. Consider all of your options. You can buy a casket from Walmart, Costco, Etsy, Amazon, and countless other places, so shop around.

Types of Caskets

Metal caskets are made of bronze, copper, or stainless steel. They can be customized in various painted finishes and may even feature gold plating. Some also come with a rubber gasket wrapped around the lid and the base of the box. This feature is to prevent outside elements from penetrating the casket and is often marketed as a protective attribute to preserve the body.

Wood caskets are mostly made of hardwood or furniture-grade wood veneer. The types of wood used vary: oak, maple, poplar, pine, mahogany, walnut, or others. Hardwood caskets are more expensive than softwood. Some are finished with high gloss polish or stain. Others are made more simply out of pine with no stain or varnish.

Cremation caskets are used to hold the remains before they are placed in the cremation chamber. It can be constructed out of wood, a natural material like wicker, particle board, or cardboard. Families can select any casket for the cremation process as long as it is rigid, leak-proof, combustible, non-toxic, and doesn't feature metal parts. No state or local law requires the use of a casket for cremation. A funeral home that offers cremations must tell you that alternative containers are available and must make them available. They might be made of unfinished wood, pressed wood, fiberboard, or cardboard.

Biodegradable caskets are made out of natural, biodegradable materials and are used in "Green Funerals." These "green" caskets are made from a variety of renewable and/or recyclable materials, including bamboo, cardboard, organic cotton, and willow. They don't feature metal parts or chemical paints/veneers.

Rental caskets have a removable insert that allows them to be used more than once. A rental casket is a practical option for families who want an affordable funeral service but cannot afford a high-end casket. After services, the body is buried in something simpler and more economical.

DIY caskets are for families who want to build something with their own hands and/or want to a more affordable option. You can buy a DIY kit online or at some bookstores, complete with instructions. This is a creative way to memorialize a loved one with a unique personalized tribute.

Shrouds

A *shroud* is a length of linen that is used to wrap the body of the person who died. It may also be called winding sheet, grave cloth, cerecloth, Tahara, and Kaffan. They are made from all natural materials such as cotton, linen, hemp, wool, silk, alpaca, cashmere, mohair, or raimie. Some shrouds are very plain and simple, while others are artisanal products. Shrouding customs are practiced in many significant world religions and cultures, each with its own rules and specifications. With no one culture, group, or custom that originated the practice, shrouding is simply a shared and collective human tradition. Many people choose to shroud prior to burial or cremation, and many choose to bury in only a shroud without a casket at all.

The Outer Burial Container

Burial vaults and *grave liners* are the outer burial containers that enclose a casket in a grave. Most are made of concrete and lined with plastic or metal, others are made out of metal. The vault or liner is used as a protective, virtually waterproof shell for the casket.

While there are no federal laws that mandate the use of burial vaults or grave liners, most cemeteries require them because they are used to support the soil around the casket and ensure that it will not collapse. This minimizes cemetery maintenance and makes it easier to cultivate a sense of peace and beauty in the cemetery grounds.

- **Burial vault v. lawn crypt**

A crypt is another word for a vault. The main purpose of a *burial vault* is to protect the casket from the weight of earth and act as a barrier from water, insects, or other natural elements. A *crypt*, on the other hand, is an underground stone chamber. They are often found beneath the floors of a church or cathedral. Crypts are also more likely to last longer.

- **Sectional burial liners**

On the low end of the spectrum is the *sectional burial liner*. They are assembled by hand and are placed around the casket while it is in the ground. They are made of concrete and thin wire and are not known to be exceptionally sturdy. They are commonly used when caskets are being maneuvered into tight spaces.

- **Solid liner boxes**

If you are looking for a reliable, medium range product, consider a solid liner box. They are pre-made concrete boxes constructed without seams and are more affordable and sustainable. The disadvantage, however, is that they are very heavy. Because of their weight, they are not able to be used in all grave plot locations. The weight of the backhoe combined with the solid liner box may create a risk of caving in surrounding graves.

When considering the options, please talk through all of the pros and cons with the funeral director. Keep in mind that they are required to provide an itemized price list upfront.

Self-Care Reminder

Planning a farewell ceremony is not easy. Take some time to replenish yourself.

“Rest and self-care are so important. When you take time to replenish your spirit, it allows you to serve from the overflow. You cannot serve from an empty vessel.”

– Eleanor Brown

Entombment

Entombing a body in a mausoleum is typically more expansive than burial, although the cost can greatly depend upon the mausoleum. If a public mausoleum is available, the cost may equate to that of a burial. Building a private mausoleum could run into the thousands of dollars, especially for walk-in varieties. Entombment can be a lovely way to honor a person who has died, as there is a feeling of prestige, peace, protection, and accessibility. They do require constant upkeep, and there may be a period where there is a smell or other evidence of decomposition, which can be traumatizing.

Headstones and Markers

All cemeteries have their own specific rules and regulations as to what they will allow to be installed in their cemetery. It is important to understand their rules before you invest in a marker.

Questions To Ask When Purchasing a Headstone

☞ **What are the cemetery's rules and regulations?**

Ask if there are any restrictions or requirements to the size, style, materials, or engraving used for the headstone.

☞ **How long does it take to produce a headstone?**

The time for production varies and is dependent upon design, type, engraving, or other customer features. The average flat grass marker takes approximately 3-4 weeks to construct. An upright monument, considering its large stature will take longer. In this case, production time is typically around 90 days.

☞ **What materials are most recommended for headstones?**

Granite: most common, most affordable, and a durable choice. Also comes in a variety of colors. Marble: a beautiful choice, but not as durable as granite. Over time, it will need to be restored. Bronze: typically used only as an addition, commonly for markers to add on to a headstone.

☞ **Should I add a photograph to the headstone?**

Adding a photograph is a personal choice, if allowed by the cemetery. Some cemeteries allow photographs but may restrict them by size or only allow black and white.

☞ **What documents should I expect when purchasing a headstone?**

Ask your monument dealer what paperwork they will need in order to get started.

☞ **Can I add to an existing monument or headstone?**

There are many occasions where adding to an existing headstone or monument is necessary, such as when two people are sharing a headstone but pass on different dates.

☞ **How much time do I have to purchase a headstone?**

Most of the time, the cemetery does not limit by when you must have a headstone placed. There may, however, be a waiting period of 4-8 months to allow the ground to settle.

☞ **How much do headstones cost?**

The price of the headstone will vary greatly due to many different types, sizes, and personalization options available.

“If ever there is a tomorrow when we're not together, there is something you must always remember. You are braver than you believe, stronger than you seem and smarter than you think. But the most important thing is, even if we're apart, I'll always be with you.”

– Winnie the Pooh

*“May the long-time sunshine upon you.
All love surround you.
And the pure light within you guide your way on.”*
– Irish Sun Blessing

Green Options for Laying a Person to Rest

Green Burial

Green (or natural) burial emphasizes simplicity and environmental sustainability. The body is neither cremated nor prepared with chemicals such as embalming fluids. The specifics of a green burial vary widely, but typically they include skipping concrete vaults, thinking about biodegradable burial containers, and emphasizing protection of the natural habitat. Different choices are made at each step of the process to limit waste, reduce the carbon footprint, and even nourish the local ecosystem.

Green burials can be substantially less expensive because they do not include the high cost of embalming, ornate caskets, or concrete vaults, potentially reducing the cost by thousands of dollars. Green burial methods are available in every state across the nation, but the level of availability varies.

Another important point is that the goal of a green burial is complete decomposition of the body and its natural return to the soil. Only then can a burial truly be “ashes to ashes, dust to dust,” a phrase so often used when we bury our dead. The poetry and beauty of returning the remains to cycle of life appeals to many.

A green burial features biodegradable caskets.

- **Cardboard casket**
Most funeral homes and crematoriums have a simple cardboard casket available. They are often the most affordable casket option. They are durable, customizable, lightweight, and low cost. Most importantly, they are biodegradable and a great option for green burials.
- **Woven fiber casket**
These caskets are made of renewable materials such as bamboo, willow, seagrass, cotton, banana leaf, wool, and rattan. They come in oval, hexagonal, and rectangular shapes. Often the natural fibers are woven into colorful patterns. You can buy them online.
- **Wood casket**
Wooden caskets appropriate for green burials combine the look and feel of the traditional casket with an eco-friendlier approach in the way they are constructed. These wood caskets contain very little to no metal. You can buy them online.
- **DIY casket**
If you or someone you know is handy with wood, you can save a lot of money and build a casket or coffin yourself. This is a great opportunity to recycle wood as well. If you decide to build your own green casket, be mindful of the materials you use. Avoid tropical woods, select wood that isn't treated with chemicals, and avoid chemically based stains and varnishes.

“After my death, the molecules of my being will return to the earth and sky. They came from the stars. I am of the stars.” – Charles Lindbergh

Human Composting

Human composting is an accelerated method of decomposing the body into compost soil. The body is placed into a steel container along with wood chips, alfalfa, and straw. Oxygen and heat are applied to speed the process of decomposition. After the process is complete, the soil is given to the family for their own personal interment, scattering or donating the soil to a conservation organization.

Green Cremation

Traditional cremations are often considered a greener option, but this is up for debate. Some estimate that one cremation uses as much gas and electricity as a 500-mile road trip and gives off around 250 pounds of carbon dioxide. There are greener options in the process, but they are still relatively new and only available in some places.

Bio-Cremation (Alkaline Hydrolysis)

Also referred to as aquamation or resomation, this process is said to use 1/8 of the energy of a traditional cremation and eliminates the emission of some toxic chemicals. It is a cleaner approach to cremation and is growing in popularity and availability.

To make the most of this process:

- Choose a casket or cremation container made of non-toxic materials, such as recycled cardboard.
- Authorize your cremation facility to recycle medical parts and metals.
- Opt for direct cremation in order to skip embalming.
- Select a cremation provider that uses an energy-efficient furnace and a filtering system that minimizes pollutants.

Biodegradable Urn

Biodegradable urns come in many varieties. They are often made from papier mâché, brown paper bags, or water-soluble bags. It is possible to use a “Tree Urn” that, when planted, will grow into a tree of your choice. Alternatively, there are special seedling pots where you can mix the ashes with soil and grow a plant or flowers. Of course, you can simply use a wooden box or wrap the ash in linen and bury in a wicker basket.

If a green option is of interest to you, it might be a good first step to call the natural burial ground nearest you and ask for recommendations on which funeral home or crematorium to work with.

As always, remember your funeral rights: you can bring a casket of your choice to any funeral home to use.

Planning Memorial Events: Funeral, Memorial Service, Celebration of Life, and/or Wake

Most commonly, people set up a *funeral service* to pay tribute to the person who died. It is also common to host a *memorial service* or a *celebration of life*, or even some combination of the three. A funeral service normally takes place before the burial or cremation and often incorporates visitation and/or a viewing. Memorial services and celebrations of life may occur at any time, usually after the deceased has been laid to rest. A wake can mean two different things, as explained below. A *graveside committal* (see page 40) is often performed in addition to a memorial event.

Deciding on the type of event(s) and its details can be very difficult as it can be overwhelming to set up a memorial event that publicly acknowledges and celebrates the life of the person who has died. Here are some things to consider:

- Practice self-care. Regularly take time to take care of your body, your mind, and your soul.
- Think about the person who died and choose something they would appreciate. This act can be challenging because families often consist of very different personalities and viewpoints. For example, if the person who died was not religious and you are (or vice versa), you may want to consider planning a service that is more secular as it reflects their actual life.
- Think about people in attendance. What elements will give them closure? Below are three primary goals to help you figure that out:
 1. Help the bereaved family and community publicly acknowledge the death of one of their own.
 2. Support the grieving family by surrounding them with caring friends, co-workers, and neighbors.
 3. Celebrate a life full of memories and achievements.

It is normal to change your mind about the details of the service, even up to the day itself. Don't worry if it takes some time to figure it all out. The funeral director will also be able to help answer questions. As part of their professional services, funeral directors are experts at handling the paperwork, logistics and practical elements involved in arranging a funeral to ensure that everything runs smoothly and happens when it is supposed to.

Funeral Service Planning

Traditional funeral services are the most common way to commemorate the death of a loved one. A funeral service is commonly held in either a church or funeral home. Generally, the body of person who died is present.

Some elements of a funeral are very practical, while the funeral service itself is an opportunity to honor someone's life, values, and beliefs. It can be an occasion for grieving, thanksgiving, reflection, celebrating someone's life, and many other things.

The service usually consists of four parts: visitation, funeral, committal service, and reception.

- A **visitation** is a set period of time in which friends and acquaintances are invited to meet with the family of the deceased and offer their condolences. Most visitations are held at the funeral

home or the family's home before the funeral itself. You don't have to dress as formally as you would for a funeral but stick to subdued colors and something respectable.

- A **funeral viewing** is usually part of the funeral itself. The body of the deceased is present, often in an open casket. The deceased will have been embalmed and prepared by the funeral home and ready for the burial or cremation. This is an opportunity to see the deceased one last time and say your quiet farewells.
- A Christian religious funeral service typically includes scripture readings from the Bible, a homily from the priest, prayers, and hymns. A homily or sermon is a speech given by the priest after scripture has been read.
- Other religious funeral services are similar in structure – a presiding officiant will speak or pray, words of meaning from a religious text may be read, and those in attendance may be invited to speak or silently pray.
- A non-religious funeral service typically includes inspirational or profound readings, a eulogy or speeches from loved ones, and music.
- Any funeral service, religious or secular, may be as long and complicated or short and simple as you desire. While most religions have a set ceremony, you should speak with the officiant about the type of funeral you feel will be most meaningful and healing to the deceased's loved ones.

Open or Closed Casket?

You will need to decide if you want to have an open or closed casket. Here are a few things that can help you with your decision.

Open casket considerations

1. An open casket may help to provide closure, as seeing the deceased one last time to say goodbye can be a great comfort and allow that person to begin the journey of healing.
2. Embalming is usually necessary when you choose to have an open casket visitation.

Closed casket considerations

1. Some faith traditions discourage an open casket or require that the body be buried as quickly as possible after death.
2. Depending on the cause and manner of death, the body may not be in a condition that is appropriate for a public viewing. You may also want to consider a closed casket if the deceased was very sick and had lost a great deal of weight before they died.
3. While most funeral services take place within a week, sometimes it is not possible to plan it and gather family and friends so quickly.

Personalizing the Service

Personalizing the details of funeral service can really be a meaningful way to help attendees say goodbye and to honor the person who died. There are a lot of ways in which you can do that:

- Consider the wishes of the person who died, the funeral budget, and estimated number of attendees.
- Decide if children will be welcomed and accommodated, too.
- While lilies or carnations are considered very popular choices for funeral flowers, it is okay to choose to feature a specific flower that was a favorite of the deceased.
- Create a tribute video, talk to your funeral director about their audio and video technology capabilities. You might find it very profound to create a story of their life's highlights or a slideshow of photos.
- Design a memorial card that has pictures, achievements, statements, poems, verses or readings as a lasting memorial and keepsake that attendees can take home with them.
- Display significant personal belongings, for example: awards, art or creative expressions, writings, or collections. Consider their hobbies and passions. Think about their favorite sports team. By displaying personal items, people in attendance may develop a better understanding of what the person who died valued in life.
- Close friends or family members may be asked to be pallbearers at the funeral. Usually, the pallbearers will carry the coffin from the hearse to where the service is being held.
- Rethink the traditional guestbook. While guestbooks are a great way to record everyone in attendance, being able to look through a simple list of names may not be that comforting. Instead, ask guests for something more meaningful. Imagine them writing personal notes or offering stories and memories. This could become a cherished source of comfort for the family.

Writing the Order of the Service

The funeral order of service is the agenda of the service in the form of a program. It is important for two reasons. To begin with, when people are in pain, it is useful for them to know what is coming next. The program serves to orient your guests on the funeral service, so they know what to expect. Second, the program often serves as a memorial keepsake for attendees.

The funeral service program contains all the important information for guests attending the services. Typically, in a booklet form, this document shows the order in which the events will be taking place. The list below shows how an order of service would usually outline the service, for example:

- Introduction/Welcoming words
- Orient to space (bathrooms, tissue, guestbook, safe quiet room if anyone needs it)
- Opening readings or prayers

- Musical selection/hymns (include lyrics/music if they will be singing)
- Formal readings, possibly including the obituary.
- Moment of silence
- Eulogy or life tribute
- Another musical offering
- Informal tributes
- Thank you and acknowledgements
- Viewing of the deceased
- Closing of service
- Procession to gravesite (include route, address, and time)
- Reception (address and time)

Funeral Music

Music is a very important aspect of a funeral order of service. Music included in the service is used to reflect the personality of the person who has died. Choices vary widely, from religious organ music, popular hymns, chart hits, classic rock, and even tongue-in-cheek choices with a touch of humor.

Your funeral director may be able to arrange for an organist, a choir or for the recorded music that will be needed for the funeral service. Some people may opt for musician friends or family to play at the funeral, or arrange for a singer, harpist, bagpipe player or other professional musicians to play during the service or funeral reception.

If the funeral is taking place in a church or place of worship, there may be some restrictions on what music can be played. This may depend on how strict that particular religious branch may be. Generally, most music is allowed, as long as it doesn't have anti-religious or offensive lyrics.

Funeral Hymns

Christian funerals often incorporate one or more hymns sung by the congregation. Hymns express a message of faith in God and trusting that the person who has died will find peace in Heaven. Hymns can vary widely in tone, from more traditional and somber, to positive and hopeful. It is also quite common for non-religious services to include hymns since they are a common source of comfort to a wide variety of people.

Choosing Readings and Poems

Readings and poems are usually relatively short. They often convey thoughts about life, death and loss, or may be chosen for the special meaning associated with the person who has died. Incorporating readings and poems into the order of service for the funeral you are planning may allow friends and family members to play a part. See the next page for some suggestions for readings, as well as for music.

For religious funerals, readings may be taken from religious scripture. These readings usually highlight that religion's beliefs about death and the afterlife.

The Eulogy

A eulogy celebrates the life of the person who died and is often the most meaningful and fondly remembered part of the ceremony. The eulogist might offer a summary of the person's life—pivotal events, important relationships, achievements, and interest. Add a few favorite memories. Clergy can provide valuable advice to anyone taking on this role. It is okay to assign time limitations to each speaker.

Quotes from scripture, spiritual leaders or poets make popular readings. Choose some special favorites of the deceased or check the internet for compilations of appropriate selections. You could also include excerpts from the person’s own inspirational writings or letters.

Often the most moving part of the ceremony is a sharing of memories by the guests. These stories can illuminate new facets of the person that even the family might not know. It can be a wonderful inducement to laugh and cry together while remembering the loved one.

Readings	Songs
Dear Lovely Death by Langston Hughes	Amazing Grace by Judy Collins
Remember Me by Margaret Mead	You Can Close Your Eyes by James Taylor
Do Not Go Gentle into That Good Night by Dylan Thomas	Hallelujah by Jeff Buckley
Turn Again to Life by Mary Lee Hall	I’ll Be Seeing You by Billie Holiday
Remember by Christina Rossetti	I Will Always Love You by Dolly Parton
Funeral Blues by W.H. Auden	Somewhere Over the Rainbow by Isreal Kamakawiwo’Ole
Do Not Stand at my Grave and Weep by Mary Elizabeth Frye	Live Like You Were Dying by Tin McGraw
Those Winter Sundays by Robert Hayden	Free Bird by Lynyrd Skynyrd
Music by Percy Bysshe Shelley	Firework by Katy Perry
Epitaph on A Friend by Robert Burns	Ain’t No Sunshine by Bill Withers
Warm Summer Sun by Walt Whitman	How Great Thou Art by Carrie Underwood
Funeral by Rupi Kaur	You Can Close Your Eyes by James Taylor
Life by Charlotte Bronte	Tears In Heaven by Eric Clapton
Farewell my Friends by Rabindranath Tagore	Halo by Beyonce
All is Well by Henry Scott Holland	Satisfied Mind by Jeff Buckley

Religion and Planning a Service

If you are planning a religious funeral, you may be aware that some religions have guidelines for the order of the service. Some more devout religious branches may require the inclusion of certain prayers or ceremonies in the order of the service. The funeral home can liaise with your religious minister about this.

Choosing details like readings, music, and verses can be done with the minister.

Many religions, though, are quite flexible about what can be included in a funeral service and are happy to discuss special requests. If you or the person who died did not regularly attend a place of worship, but you want faith to be a part of the funeral service, your funeral home should be able to arrange this with a local minister of the faith.

Celebration of Life

Funerals and celebrations of life have much in common, yet they often appear quite different in execution. Funerals are more traditional, and celebrations of life are more modern. A celebration of life differs from a funeral in that it's often a more casual and less structured service. Many families consider a celebration of life to be more of a relaxed and party-like atmosphere with guests attending to celebrate a life well lived. A celebration of life may or may not include elements from a traditional funeral service, although the choice is left up to the family.

Memorial Service

In many ways, a memorial service is similar to a celebration of life. A memorial service tends to be a hybrid between a funeral and celebration of life. Much like a celebration of life, memorial services are often less formal than a traditional funeral service, and both occur after the remains of the person who died have been cared for.

Wake

A wake can be two things. The first type of wake is an event that is often very similar to a viewing, and the two terms are sometimes used interchangeably. The main difference is often that the wake is more religious and may include a prayer, scripture reading, or rosary said at the beginning and end. The second type of wake is usually more of a social event or party than a viewing, with a group gathering to honor the deceased before or after the funeral while enjoying food and drinks. Everyone has an opportunity to share stories and memories of the deceased, as well as offer their condolences to the family.

Memorial Events Brainstorming Form

Will you be having a burial, a cremation or something else?
Will the service be religious?
Who will write the announcement and where will it be posted?
Are there specific people that need to be called?
How do you want to personalize the service?
Is there a specific flower(s)?
What kind of music would you like at the service?
Which readings or verses do you plan to use?
Will there be a video, a collection to view, or a guest book?
Are there special considerations? (Military, Law Enforcement, or Firefighter)
Will there be a procession?
Will there be a graveside committal?
Will there be a reception?
What is your budget for the funeral? (see Appendix B: Funeral Cost Calculator)

The Graveside Committal

It is typical to have a small committal service or a brief memorial service at the graveside when the body is being committed to the ground. The graveside committal is the “final good-bye” for the loved ones and should be treated with dignity and respect.

“We therefore commit this body to the ground, earth to earth, ashes to ashes, dust to dust; in sure and certain hope of the resurrection to eternal life.” – Book of Common Prayer

Elements of a Committal Service

- Everyone goes to the cemetery either in a procession¹ or at a designated time at the grave. If you choose to have a procession, the funeral director will assist in coordinating it as it requires pre-planning a route, alerting law enforcement for assistance at lights and stop signs, and arranging for a hearse and perhaps a limo for immediate family. If you have people arriving at a designated time, let them know in the announcement where to park and what to bring.
- Generally, chairs (6-12) are set up for the immediate family, and everyone else will stand. It is also common to set up additional chairs to accommodate more people who wish to sit. The decision depends on the space and the number of attendees.
- The committal service is usually very brief (10-20 minutes). A typical activity often involves readings of poetry, small inspirational writings, scriptures, or verses. Prayers, hymnals, singing, and music are also common, as well as a chance for friends or family to offer a few words.
- It is lovely to have flowers available for the attendees to place on top of the casket, and attendees can walk by the casket to pay their final respects.
- The casket will be slowly and respectfully lowered, after which the next of kin will throw a handful of dirt in the grave. The funeral director will hold a bucket of earth, and everyone else will come forward and throw in a handful of dirt.
- Once this portion of the service has taken place, the congregants will offer their condolences to the family.
- Everyone will leave the cemetery afterward, often to attend a reception. The reception will usually have more invited guests than the interment.

See Appendices J and K for Veterans, Military, Law Enforcement, and Firefighters

If someone was in a particular service or profession, there may be specific rituals expected during the graveside committal service.

¹ A funeral procession is a procession, usually in motor vehicles or by foot, from the funeral service to the cemetery or crematorium. Generally, the procession is led by the hearse holding the casket. It is followed by the family.

Organizing the Wake or Funeral Reception

Most funeral services conclude with a reception, funeral tea, or wake after the ceremony. If the person who has died is being buried, perhaps only close family members and very close friends attend the graveside committal, while other mourners and sympathizers await them at the funeral reception venue.

At a celebration of life, a memorial ceremony, or following a simpler cremation, the funeral reception may form a part of an afternoon or evening dedicated to remembering the person. Hotels, leisure centers, community centers, gardens, pubs, and even football grounds can be booked as funeral reception venues, while other families choose to host people at home. Your funeral director can help you organize a venue and catering arrangements for the wake so you can focus on your loved one.

Sharing food during a bereavement gathering is a popular tradition. Sometimes church members will offer to provide finger food and punch in the church reception hall. Alternatively, you might offer iced tea and cookies at home, have a catered reception, or plan a gathering at a favorite restaurant. Some states do not allow funeral homes to serve food, so if your service is held there, you may have to go elsewhere for refreshments.

See Appendices J and K for Veterans, Military, Law Enforcement, and Firefighters

If someone was in a particular service or profession, colleagues or comrades may wear a uniform, provide a formal or informal guard of honor, or perform other ceremonial gestures of respect.

Other Service Logistics to Consider: Venue, Participants, Date, Announcement

Venue Notes and Suggestions

A service can be celebrated almost anywhere, whether in a temple, church, mosque, synagogue, gurdwara, masjid, jinja, private home, funeral home, hotel, public meeting space, beach, or even park. The possibilities are endless. When looking for the venue, choose a place that is both meaningful and convenient. Consider such practical matters as cost, availability, number of attendees, and accessibility.

A place of worship is an ideal place to celebrate the life of someone with ties to a religious community. The setting, prayers, music, and community support will provide solace to family and friends. In some cases, the officiant may charge a fee or expect an honorarium, so be sure to ask.

Think about technology and space needs. Are you going to show a video? Will you need space for musicians? Do you want to have a room off to the side for people to step into if they feel overwhelmed?

If the person who died had no religious affiliation, a service could be held at the funeral home that prepared the body for burial or cremation. The price for the service will be listed on the funeral home's general price list. You will be charged for use of the staff and the facility.

Holding a service in the comfort of your own home can allow more flexibility and plenty of time for visiting, grieving, and sharing stories. You could welcome family and friends to a day-long celebration of the life of the loved one, surrounded by his or her favorite and familiar belongings. If you decide to go this route, remember to consider the size of your house, its accessibility, availability of parking, and other practical matters that may limit attendance and activities.

Participant Selection

Clergy will likely be involved with any service in a church, temple, synagogue, or mosque, with a program determined by religious practice and protocol. They are often happy to officiate at a service held elsewhere, too. Ideally, the clergy person should be familiar with the deceased and be able to choose meaningful readings or speak from the heart if asked to give a eulogy.

As an alternative to clergy, you could use a “secular celebrant,” easily found by searching online. Otherwise, you might designate a family member or friend to lead the service. Others close to the person might wish to do readings, share personal testimonials, or act as greeters or ushers. Even young children or grandchildren could hand out flowers or programs. Designate only one person to coordinate all details with the venue staff, officiant, musicians, etc., to avoid confusion and duplication of effort.

Finalize the Date(s)

Once you have checked the availability of the venue and participants, you can schedule the service. Remember that a long lead time may be necessary to accommodate any out-of-town guests who must make travel plans.

Make the Announcement

Typically, it is common to issue an announcement to let the community know that a person has died and to let them know the details of the services. The announcement is made by publishing in the local newspaper’s obituary page, using an online obituary, and by posting on social media. It could also offer instructions on how to send flowers or how to access the family’s meal train account².

If people are sending flowers ahead of the funeral, the funeral home can arrange to receive these. Some bereaved families politely request that people donate to a charity in memory of their loved one instead of flowers.

It is important to make a point to notify various groups that the person was involved with (Did they attend church? Were they enrolled in a class? Did they go to a yoga class? Where will they be missed? Were they a member of an online community?).

The announcement should include details of whether it is a private service or open to anyone who wishes to pay their respects to attend, as well as dress code and any special requests. For example, some people prefer the attendees to wear all black out of respect, others ask them to wear white or bright colors in celebration of their memory.

² A meal train is a system where a network of family members or friends band together to schedule, prepare, and deliver meals for somebody who needs a little extra help. They can run for a week or two, or longer if the recipient needs more sustained assistance. To establish a meal train, go to MealTrain – mealtrain.com.

Grief, Mourning, and Bereavement

Grief

It is easy to think of grief as a single instance or as a short period of time where there is pain and/or sadness in response to a loss, like the tears shed at a loved one's funeral. But grieving includes the entire emotional process of coping with a loss, and it can last a long time. The process involves many different emotions, actions, and expressions, all of which help a person come to terms with the loss of the person who died.

The experience is often termed as "normal grieving," but it is important to recognize that none of us experience grief in the same way. Grief does not look or feel the same from everyone. Further, each loss a person experiences feels different to them. It can all be very confusing.

It is common for people to have symptoms of grief in that are both physical and psychological. Some or all of the following may be a part of the experience:

- Social withdrawal or feelings of loneliness
- Self-medication
- Trouble with concentration, thinking, and/or rumination
- Restlessness and anxiety
- Poor hygiene
- Changes in appetite and/or weight loss/gain
- Sadness or even depression
- Physical pain (stomach, back, joints, head, neck)
- Tightness, or heaviness, in chest or throat
- Difficulty breathing
- Issues with digestion
- Anger and/or defensiveness
- Feelings of guilt for the loss
- Issues with sleeping (too much, too little)
- Feelings of lethargy
- Preoccupation with death or events surrounding death
- Searches for reasons for the loss (sometimes with results that make no sense to others)
- Dwelling on mistakes, real or imagined
- Anger or envy at seeing others with their loved ones
- Dreams of the deceased
- Reporting that they can feel, see, smell, or hear the person who died
- And more... it is all very unique and individual

While these symptoms are similar to depression, grief does not require a clinical diagnosis. Grief can mean different things for different people and there is no right or wrong way to grieve. Over time, grief typically decreases and may become more of a background, rather than a dominant, feeling.

If feelings of grief do not lessen or become more manageable over time, this may be a sign of *complicated grief*. Complicated grief doesn't follow the usual pattern of grief decreasing over time and can mean that there are disruptions to the healing process. This can prevent a person from moving on or returning to their usual functioning and can cause lasting sadness and distress. If you are experiencing complicated grief, please seek help (see Appendix A: Additional Resources).

Grieving Someone You Don't Like or Have Complicated Feelings About

People are often complicated, and so are relationships. It is simply not possible to "like" everyone. It is

normal to even “hate” someone. The reasons why people have difficult relationships are endless. Maybe you experienced a time when they were acting mean or hurtful; perhaps they were violent or abusive; they might have acted toxic or emotionally manipulative; or maybe they betrayed you or someone you love.

No matter what the specific situation, grieving someone you didn’t like or struggled with for a variety of important reasons can leave you feeling isolated and confused:

- You are not sure if what you are feeling grief, so it is confusing.
- You may feel relieved and happy about the death, while feeling guilty at the same time.
- Other people feel differently, and you are stuck with these messy complicated feelings.
- You thought you had time to repair the relationship, so you don’t get closure.
- Your grief is not validated by others, and they may even minimize your feelings.

Keep in mind that it is part of the normal human experience to feel negative about other people. It is therefore normal to feel these complicated, messy, yet very human feelings.

Mourning: The External Expression of Loss

Grief can refer to the internal expression of loss, and mourning refers to the acts or outward expressions of grief. Some common examples of mourning can include preparing for a funeral, wearing black or sharing memories or stories about a loved one. These parts of the mourning process can be impacted by cultural practices or rituals and can give structure to the grieving process.

Generally, there is not a formal guide to mourning so the process is an individual expression that varies from person to person. The way someone mourns can also depend upon the type of loss that they experienced.

Culturally, there may be very specific rituals associated with the mourning or bereavement process. Please look to your community leaders for guidance and for support.

Mourning can help people accept and emotionally process death or loss. The process of mourning allows people to form long-term memories of a loved one and includes adapting and learning new ways to carry on without a person they cared deeply about. Mourning can be a lengthy and painful process, but it is a healthy part of bereavement. Mourning can help people preserve the memory of loved ones and feel hopeful about living a happy and fulfilling life without them. Although mourning can be painful, the mourning process allows people to re-engage with their daily life and to feel joy and happiness again.

"The risk of love is loss, and the price of loss is grief - But the pain of grief is only a shadow when compared with the pain of never risking love." – Hillary Stanton Zunin

Bereavement

Grief and mourning happen during a period of time called bereavement. Bereavement refers to the time when a person experiences sadness after losing a loved one.

How long does the bereavement process last?

Since each person grieves differently, the length and intensity of the emotions people go through varies from person to person. Bereavement is painful, and it’s important that those who have suffered a loss be allowed the time they need to transcend the trauma and loss. It’s common for the bereavement process to take a year or longer. A grieving person must resolve the emotional and life changes that come with the death of a loved one. The pain may become less intense, but it’s normal to feel emotionally involved with

the deceased for many years. In time, the person should be able to use their emotional energy in other ways and to strengthen other relationships.

Although grief is described in phases or stages, it may feel more like a roller coaster, with ups and downs. This can make it hard for the bereaved person to feel any sense of progress in dealing with the loss. A person may feel better for a while, only to become sad again. Sometimes, people wonder how long the grieving process will last, and when they can expect some relief. There's no answer to this question, but some of the factors that affect the intensity and length of grieving are (1) the relationship with the person who died; (2) the circumstances of their death; and (3) life experience.

Stages of Grief

Generally, the stages of grief are described as a linear process moving from one to the next. Not everyone experiences all of these stages, nor do they experience them in the same order. It is common to stay in one stage longer than other stages or to moving from one stage to another and then back again. Human emotions are complicated. The number of stages varies from expert to expert, ranging from 5-8. For the purpose of this handbook, we will list them all.

- **Shock, denial, and isolation:** The feelings experienced in the first stage of grief may be fear, shock, or numbness. The person may experience frequent moments of distress. During this time, the bereaved person may feel emotionally “shut off” from the world and may avoid others and avoid talking about the loss.
- **Pain or guilt:** As the shock wears off, it is replaced with the suffering of unbelievable pain. Feelings of guilt or remorse over things you did or didn't do with your loved one are common. Life feels chaotic and scary during this phase. It is important to remember how complicated the human experience truly is, and we are all doing the best we can with the information that we have in the moment.
- **Anger:** It is common for someone to have complicated and stormy emotions for days to even months. Feelings become more colorful and move to frustration and anxiety. This stage can involve anger, loneliness, or uncertainty. It may be when the feelings of loss are most intense and painful. The person may feel agitated or weak, cry, engage in aimless or disorganized activities, or be preoccupied with thoughts or images of the person they lost.
- **Bargaining:** This stage happens when a grieving person is struggling to find meaning for the loss of their loved one. They may reach out to others and tell their story. In doing so, they may begin to think more clearly about the changes brought about by the loss.
- **Depression, reflection, loneliness:** As life changes are realized, depression may set in. Feelings of being overwhelmed and helpless set in. It is common to withdraw, become hostile, or express extreme sadness. During this time, grief tends to come in waves of distress.
- **Shifting and lifting:** Life starts to feel more bearable, a little calmer and a little more organized. Commonly, physical symptoms lessen and depression may begin to lift. This is the part of the grieving process that the light at the end of the tunnel may come into view.
- **Reconstruction and working through:** The person grieving may start healing. They may experience more clarity and may start to feel more able to make it through the day. The person

grieving may start to learn how to live without the person who died. They start working on practical and financial problems and reconstructing their new life.

- **Acceptance and hope:** The person grieving is able to come to terms with and accept the loss. Usually, the person comes to accept the loss slowly over time. This acceptance includes adjusting to daily life without the deceased. Acceptance does not mean happiness. There may always be pain and sadness, but the wrenching paralyzing pain may be gone. The possibility of laughter, joy and adventure exists.
- **Meaning:** Finding meaning in loss is a very personal process- even talking about finding meaning may fall flat early in the process because there is so much pain. It may be helpful to review these examples as you think of what meaning may look like for you after your loss. Meaning is very personal, so you may think of other ideas that will be meaningful for you, like:
 - Commemorate the life of the person who died
 - Support a cause, movement or project in their honor
 - Embrace gratitude
 - Embrace your own life. Make the most of your moments
 - Honor and show love to the people in your life
 - Add new traditions to your family

Reaching the acceptance or meaning stage and adjusting to the loss does not mean that all the pain is over. Grieving for someone who was close to you includes losing the future you expected with that person. This must also be mourned. The sense of loss can last for decades. For example, years after a parent dies, the bereaved may be reminded of the parent's absence at an event they would have been expected to attend. This can bring back strong emotions and require mourning yet another part of the loss.

Traumatic Grief

Traumatic grief can happen in response to a sudden, unexpected loss. For example, maybe you lost a child or experienced the violent death of someone close to you. Such a traumatic loss might also involve losing your support system.

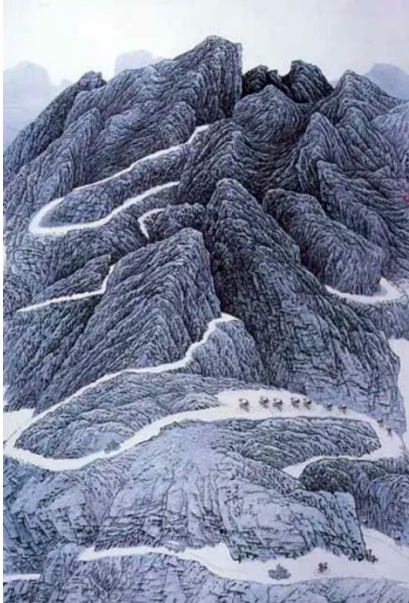
Traumatic grief is different from the grief that happens from an expected loss, such as when someone passes away after a long chronic illness. The feelings that come with traumatic grief tend to be much more intense. Remember, however, that this doesn't mean that other forms of grief are any less difficult to deal with. Grief, whatever its origin, may lead to prolonged grief disorder, or complicated grief, and traumatic grief is more likely to lead to this condition.

Grief After Long Illness

The grief experience may be different when the loss occurs after a long illness rather than suddenly. When someone is terminally ill, family, friends, and even the patient might start to grieve in response to the expectation of death. This is a normal response called *anticipatory grief*. It can help people complete unfinished business and prepare loved ones for the actual loss, but it might not lessen the pain they feel when the person dies.

Many people think they are prepared for the loss because death is expected. When their loved one actually dies, however, it can still be a shock and bring about unexpected feelings of sadness and loss. For most people, the actual death starts the normal grieving process.

**"Grief is not a disorder, a disease or a sign of weakness.
It is an emotional, physical and spiritual necessity, the price you pay for love.
The only cure for grief is to grieve." – Earl Grollman**



creating hope

1 The ability to set realistic goals
(I know where I want to go).

2 Is able to figure out how to achieve those goals,
including the ability to stay flexible and develop
alternative pathways (I know how to get there,
I'm persistent, and I can tolerate disappointment
and try new paths again and again).

3 Has agency- the belief in oneself
(I can do this!)

From "Atlas of the Heart" by Brene Brown

When Pets Grieve

Just like humans, animals grieve, and, just like humans, each animal responds differently to loss. Many experts suggest that animal grief will run its course in weeks to months, but some studies of wild animals show that the animals experienced grief that lasted for years in closely bonded communities.

There are several ways you can help other pets during their time of grieving:

- Ensure that they have a loving home.
- Stick to daily routines.
- Maintain a consistent mealtime schedule and continue any daily walks or other outdoor activities as well as playtime.
- Offer extra attention and affection to help pets recover emotionally from the loss of their friend.
- Try calming aids such as music therapy, medication, weighted blankets.
- Provide new toys or stimulation.

Responsibilities While Grieving: Parenting and Working

Parenting While Grieving

It is said that parenting is the hardest job. Add grieving to the mix, and it becomes exponentially more difficult. You yourself are navigating the stages of grief experiencing moments of overwhelming despair while trying to support your children, tending the house, preparing food, and going to work.

- **Be honest. It is okay not to be ok.**
We all want to protect children from our adult emotions but pretending everything is fine when it

is not fine does not protect them- it tells them that their emotions are not appropriate. It is a fine line to walk, because we don't want our children to have to parent us in our time of grief, but it is okay to model that grief can come with big feelings. Allow your children to see you feel and explain to them what you are feeling. Make it simple: "I am feeling sad because I miss the person who died. It is okay to cry for little while, and then I will go for walk in the sunshine."

- **Get help.**
Acknowledge the struggle to your community, your family, your friends, your church community, your people. If you don't have people you can count on, seek out formal assistance (therapist, counselor, mental health coach, crisis hotline). See Appendix A: Additional Resources.
- **It won't be perfect.**
There is no such thing as perfect grieving. It will be messy and complicated and confusing for you and for your children. The most important thing is that your child feels love. When in doubt, focus on the love.
- **Make an extra effort to take care of yourself.**
See Appendix D: Holistic Self-Care Plan.

Working While Grieving

Many people find it difficult to work during the early stages of grief. If possible, take the time off before you return to work. You may want to consider:

- **Keeping your supervisor or a co-worker up to date** about your situation. If appropriate, ask them to share the information with your other co-workers and to relay messages, news, or questions.
- **Finding out how much leave is available** by consulting your workplace bereavement policy, or your supervisor. Some people may need more than the standard 3-day bereavement leave. This is normal. Ask your supervisor about taking additional leave.
- **Meeting co-workers for lunch.** The informal setting lets you accept their condolences and express your feelings away from the office.
- If you feel comfortable, **accepting your co-workers' offers of help** with childcare, meals, yard work and so on.
- **Making an extra effort to take care of yourself.**
See Appendix D: Holistic Self-Care Plan.

Family Conflict and Unity in the Midst of Grief

When someone has died, each person experiences and reacts to that death in different and complicated ways. While there are ways to discharge emotion in a healthy manner (see Appendix D: Holistic Self-Care), many people do not have those skills and instead tend to discharge onto the people around them. Additionally, the grief and its stress often amplify prior family conflicts, making funeral planning a recipe for disaster.

During this already heavy and complicated time, everyone should work to maintain a healthy family culture. Aim to keep the peace as you navigate the decisions, tasks, and events ahead of you.

If your family's dynamics become too difficult to navigate, consider:

Establishing and practicing boundaries

- Establish boundaries for yourself and ask others to respect them while you respect theirs.
- Ask everyone to create boundaries together in order to create family unity.

Taking space for yourself

- Take a walk or go on a drive.
- Stay in a hotel instead of with everyone else.
- Choose to skip events or gatherings.

Asking for help

- Ask a respected elder or leader to mediate.
- Ask a counselor to help with facilitating difficult conversations.

Taking a bigger step away

- It is okay if you need to leave.

Having your own ceremony

- If you decide to separate yourself from the primary service, it is okay to have your own ritual.
- Make sure you are acting with the utmost respect by not creating confusion, competition, or forcing people to choose between family members.

Common Sources of Funeral-Related Family Conflict

The task of funeral planning is complex, and it's unlikely that everyone will agree on the details, especially if there are no plans in place and decisions must be made quickly. Discord that may have lurked in the background for years can come to the surface at this trying time. Common triggers of conflict include:

- **Money:** When a person dies, there are a lot of expenses and for some there will be some possible bounty. This can be put a lot of additional stress on a family. Who is responsible for paying the funeral and burial costs? Who will be inheriting the belongings of the person who died?
- **Service details, burial, or cremation:** Questions arise as to whether the person who died should be buried or cremated, or what will be done with the ashes. Some people think that honoring a person who died can be simple, and others prefer a larger, more extravagant ceremony. Which

type of service should be held: a traditional funeral, a memorial service, or a celebration of life? When and where should it take place?

- **Obituary and/or eulogy:** For many, the obituary and eulogy are more than a testament and description of the family, but a representation of the entire family. For others, they are moments to truly celebrate the person who died and without consideration of what others may think. Who will write the obituary, who will deliver the eulogy? What information should or should not be presented?
- **Grief expressions:** Some relatives may feel that a family member or group of family members are not sufficiently bereaved or are not expressing grief “the right way.”
- **Religious and cultural values:** Families are made up of a lot of different personalities, some people are religious, and some are not. Which religious or cultural elements should be included in the funeral? What are the different roles that each person will take on? Who makes these decisions?

Steps to Minimize Conflict and Drama

It is essential for everyone to stay focused on planning a meaningful experience that both honors the person who died and your community. You may wish to encourage the family to calmly and openly discuss your complicated dynamics in an effort to create and maintain a healthy family space. For example, as a family, you could jointly create ground rules of engagement and behavior. If everyone’s goal is to love and support each other, the process has the potential of being a profound way of strengthening your family connection.

Here are some things to consider that may help minimize drama:

☞ Show respect to everyone.

Whether or not you agree or respect the action of family members, remember that they are also grieving and there are a lot of complicated behaviors associated with grieving. Some people have power emotions (anger, sadness, isolation), others self-medicate (alcohol or drugs), and others withdraw and need time alone to process.

Everyone deserves their chance to mourn in their own way. You may disagree with their choices, attitudes, or approach to life, but now is not the time to express your thoughts. Validate others' grief. Remember that you're all in it together. A funeral is a highly emotional time. If problems arise, family will likely remember it for a long time. Don't be the cause of drama. Once the funeral is over, you'll be able to retreat from family and grieve in peace.

☞ Enforce your boundaries.

Showing respect to others does not mean that you have to let them treat you poorly. Sometimes when we are closer to someone, we feel more comfortable crossing boundaries. When it comes to family, many people feel their boundaries are less respected than with friends, colleagues, or acquaintances. For some, this is just part of being a family. It’s essential to maintain your boundaries with family members that aren’t respecting them.

Upholding your boundaries does not have to equate an angry confrontation. Stating your expectations in a private conversation, creating distance, or reacting in the moment by clearly explaining how you feel disrespected. Keep it simple and keep it loving.

☞ **Obituaries matter.**

Interestingly, obituaries are the source of the most enduring family drama. Because an obituary often acts as a public symbol communicating the important people and relationships in the deceased's life, it can feel very hurtful for survivors to not see themselves represented in it.

In the obituary, the deceased person's predecessors and survivors, including family members, partners, and special friends of note, are usually listed by name. There are many reasons why names don't make it into the obituary, though. Space constraints often cut these tributes short, so some obituary writers choose to omit the names of kin. Other times, the deceased requested the omission of certain names. Sometimes, people are just omitted by accident. Unfortunately, it is also common for personal, pre-existing conflict to influence who is named and who is absent in an obituary.

If you are hoping to mitigate family drama at the funeral and beyond, prioritize the inclusion of every survivor – and make sure their names are spelled correctly. If this detailed inclusion of everyone is impossible, some families only list the most direct family members and include a line that includes everyone else. For example, "Jessica is survived by sons Jonah and Jeremy and six beloved grandchildren, many cousins, and a slew of lifelong friends."

☞ **Agree to disagree.**

Keep in mind that there are topics, like religion and politics, that are natural minefields for families. Consider avoiding these discussions as much as possible while emotions are already running high.

While you are planning the services, acknowledge there probably won't be unanimous agreement about every element, all of the time. If discussions get heated, take a step back and consider the big picture. It's not about getting your way or winning the argument. **Remember your big-picture goals:**

1. Help the bereaved family, and their community, publicly acknowledge the death of one of their own.
2. Support the grieving family by surrounding them with caring friends, co-workers, and neighbors.
3. Celebrate a life full of memories and achievements.

☞ **Plan arrangements wisely.**

The way the funeral is planned can make a huge difference. When someone dies, almost 130 choices must be made. Sometimes, one person dominates the funeral planning process, and others feel resentment because they, too, loved the person who died and want to be part of the process. To make sure everyone is as involved as they want to be:

- Encourage open communication.
- Keep the above big-picture goals in mind while making important choices.
- Keep the person who died in mind – "Who were they?" That person should be center to the decision-making process: if they were religious, make the services religious. If they were fun-loving, make the funeral fun-loving.
- If possible, allow for others to provide input and for some of their ideas to grow into the ceremony.

- Can you compromise on certain things? For example, if choice of venue is a charged topic, consider hosting a reception at a neutral location like a community hall or other venue.
- In some cases, families separate after the funeral service for their own smaller receptions. That might be okay, as it's better to avoid potentially volatile situations than cause a scene on the day a person is laid to rest.
- Make sure those involved in funeral planning can offer their input. Asking for their thoughts and ideas can help everyone feel more connected and supported.

☞ **Don't bring up old grudges.**

Old, long-running arguments tend to find their way back to the surface when emotions are high. These arguments might be very valid, but dwelling on hurt feelings makes it difficult to plan a meaningful funeral. Family members with unresolved issues should settle their differences after the service is over – and not necessarily immediately after the service (wait a few days, weeks, or months to let feelings calm down, or maybe even decide the issue isn't worth fighting over). There is a time and place for everything, so focus on the present and how to best pay tribute to the person who died.

☞ **Avoid gossip.**

During this entire process, there will be much to discuss with your closest loved ones. The process of ventilating and unpacking difficult feelings and emotions is essential. Remember to reserve your most private thoughts for those who are trustworthy, for those you know will hold your words next to their hearts. Creating gossip in the aftermath of a funeral is just as damaging as creating drama at the funeral.

☞ **Listen with respect.**

It is likely that you will not understand or agree with the way all of your family members are expressing their sorrow, opinions, and religious and/or cultural beliefs. This is not the time to correct their belief systems or take them on in debate. Just listen. Remember that everyone reacts to loss in their own way so try to keep an open mind.

Pay attention without interrupting and listen attentively. In moments where a family member is saying things that are hurtful or harmful to you, remember your boundaries. Upholding your boundaries does not necessitate an angry confrontation. Instead, try stating your expectations in a private conversation, creating distance, or reacting in the moment by clearly and calmly explaining how you feel disrespected. Keep it simple and keep it loving.

☞ **Stay positive.**

If possible, keeping a positive attitude also sets a good example for other family members and can minimize additional conflict once the funeral is over. Funeral planning while grieving is stressful enough without family drama. Set your differences aside and come together to share a heartfelt final goodbye together. When there is friction and conflict, try to maintain a positive frame of mind. Rise above the negativity and concentrate on paying your last respects to the person who died.

Settling the Estate

What happens when there is a last will and testament?

Generally, when the person who died had a *last will and testament*, you must file the will in court, where it must be approved. This is called the *probate process*. Basically, a judge examines the will to determine whether it is valid and legally acceptable.

Once the will is approved by a judge, the executor is required by law to conclude the deceased's affairs and carry out the terms of their will. The executor is personally responsible for the payment of all of the bills and taxes to the extent of the estate's assets. After all the debt is paid off, the remaining assets, property, and possessions are distributed to the beneficiaries.

Probate laws vary from state to state, so your first step is to check your state's laws.

- Everplans: State-by-State Probate Laws – everplans.com/articles/state-by-state-probate-laws

Without a will: What is intestate?

When a person dies without leaving a last will and testament, it is said that they died *intestate*. When a person dies intestate, the person's property is distributed according to the law.

Every state has their own established intestate process that determines whether a person's assets will be given to their spouse, children, parents, or siblings. When someone dies without a will, their assets are frozen until the court system combs through every detail of their estate. The court then applies its state intestacy laws to decide where a person's possessions will be allocated. This process can be time-consuming and exhausting for the surviving family members.

The process of intestacy varies from state to state. Check your state's laws.

- Trust & Will: A Guide to Intestate Succession by State – trustandwill.com/learn/intestate-succession-by-state

Things That Should Be Done Right Away:

1. Call all three credit agencies (Equifax, Experian, or TransUnion) and put a fraud alert on the Social Security number.
2. Run a final credit report on the deceased from all three credit agencies.
3. Keep the primary credit card and the deceased drivers' license with you.
4. Punch a hole in the driver's license and passport.
5. Get all the paperwork together for the insurance companies.
6. Getting the items above done right away helps prevent identity theft.

Things That Should *Not* Be Done Right Away:

1. Don't cancel the deceased's primary phone right away.*
2. Don't cancel the primary credit card right away.**
3. Don't inform everyone about the death right away.
4. Don't put an obituary in the newspaper unless it's necessary. When you do, keep it simple.
5. Don't make any major decisions without consulting a professional first.

* By leaving phone numbers in service, you are able to receive important calls. If you are a non-spouse beneficiary, you might also consider having the mail forwarded to a third party.

** Leaving the credit card open may help you see what memberships or recurring items need to be canceled.

Settling the Estate: A To Do List

Track down assets.

One of the biggest tasks in making an inventory of assets is finding them – all of them. The task, called marshaling the assets, can be a big job, and for complex estates, this can take years. There are search firms that will help you track down assets in exchange for a cut. For a do-it-yourself approach, comb through your family member's tax returns, mail, email, brokerage and bank accounts, deeds and titles to find their assets. Don't leave any safe-deposit box or filing cabinet unopened.

Make a list of all the bills and all the debt.

Share the list with the executor so that important expenses like the mortgage, taxes, and utilities are taken care of as the estate is being settled. There may be significant tax implications that depend on how well this task is handled (which funds are used to pay which debts; when the debts are paid; whether debts are paid before or after beneficiaries receive assets; etc.).

Cancel services that are no longer needed.

These services include streaming services, cable, and internet, but also hard-copy subscriptions like magazines or newspapers. Don't forget to consider things like utilities or recurring appointments. Consider waiting to cancel cell phone and/or mail service until after the probate process is done. You will be able to receive important calls or do business that has already been programmed into the phone.

Decide what to do with the passport.

You have a couple of options on how to deal with your family member's passport. You do not have to return it, but rather you can keep it as a memento, with the stamps on its pages reminding you of past adventures. If you're worried about the possibility of identity theft, mail the passport to the federal government, along with a copy of the death certificate, and have it officially canceled. If you want the canceled passport returned, include a letter requesting that be done. You can also request the government destroy the passport after it's canceled.

Notify the following:

- **The Social Security Administration:** If the person who died was receiving Social Security benefits, you will need to connect with your local Social Security Administration (SSA). Spouses or family members may be eligible for death benefits. Generally, funeral directors report deaths to the Social Security Administration, but, ultimately, it is your responsibility to tell the SSA. SSA will notify Medicare that your loved one died.
- **Any organization from which the decedent was drawing retirement benefits:** Ensure all organizations from which the deceased was drawing retirement benefits are notified of death to ensure those benefits stop. Spouses or family members may be eligible for death benefits.
- **Life insurance companies:** If the person who died had a life insurance policy, you will need the death certificate and policy number to make a claim.
- **Banks and financial institutions:** If you share a joint account with the person who died, you'll need to notify the bank of their death. Most bank accounts carry automatic rights of survivorship, which means if your name is on the account, you have full access to the funds upon death. Most banks will require a death certificate to remove the relative from the account.

If the person who died was the sole owner of a bank account, the bank will release funds to the person named beneficiary once it learns of the account holder's death. Many banks let their

customers name a beneficiary or set the account as Payable on Death (POD) or Transferable on Death (TOD) to another person.

You'll need to show the bank a death certificate to get the funds released. If the owner of the account didn't name a beneficiary or set the account as POD, things get more complicated. The executor will be responsible for getting the funds to repay creditors, pay bills, and divide funds according to the dead person's will.

- **Financial advisers and stockbrokers:** Determine the beneficiary listed on accounts. Depending on the type of asset, the beneficiary may get access to the account or benefit simply by filling out appropriate forms and providing a copy of the death certificate (no executor needed).

While access to the money is straightforward, there are tax consequences to keep in mind. You will be responsible for paying any taxes earned by the account. Keep in mind the tax burden could be significant on a well-funded investment account.

- **Credit agencies:** To prevent identity theft, send copies of the death certificate to one of the three major credit bureaus: Equifax, Experian, or TransUnion.

Cancel their driver's license.

This removes the deceased's name from department of motor vehicles records and prevents identity theft. Contact the agency for specific instructions, but know that you'll need a copy of the death certificate. Continue to keep a copy of the canceled driver's license in your records. You may need it to close or access accounts that belonged to the deceased.

Close credit card accounts.

Wait a little while to watch the statement to catch all subscriptions that need to be canceled. When you are ready to close, contact customer service and tell the representative that you're closing the account on behalf of a deceased relative who had a sole account. You'll need a copy of the death certificate to do this.

Keep records of accounts you close and inform the executor of any outstanding balances on the cards. Credit bureaus, as part of their regular reporting process, will also send card issuers an alert that your relative has died, but, if you want credit accounts notified faster, contact them directly. Cut up the credit cards so they aren't lost or stolen.

If the credit card account is shared with another person who intends to keep using it, keep the account open but notify the issuing bank your account co-holder has died so the deceased's name can be removed from the account. Destroy any cards with their name on them to prevent theft and identity fraud.

Cancel insurance policies.

Contact providers to end coverage for the deceased on home, auto, and health insurance policies, and ask that any unused premium be returned.

Delete or memorialize social media accounts.

You can delete social media accounts, but some survivors choose to turn them into a memorial for the person who died. Twitter, Facebook, and Instagram all allow a deceased person's profile to remain online, marked as a memorial account. On Facebook, a memorialized profile stays up with the word "Remembering" in front of the deceased's name. Friends will be able to post on the timeline.

Whether you choose to delete or memorialize, you'll need to contact the companies with copies of the death certificate. TikTok does not offer a memorial option for a deceased user's account.

Close email accounts.

To prevent identity theft and fraud, shut down the deceased's email account. If the person set up a funeral plan or a will, they may have included log-in information so you can do this yourself. If not, you'll need copies of the death certificate to cancel an email account. The specifics vary by email provider, but most require a death certificate and verification that you are a relative or the estate executor.

Update voter registration.

Contact your state or county directly to find out how to remove the deceased from the voting rolls. The rules vary by state. Some states get notifications from state and local agencies and will remove your dead relative from voter registration rolls automatically.

Settling the Estate: A Checklist

These are the same tasks explained in detail above, but in an easy-to-track format.

- Track down assets.
- Make a list of all the bills and all the debt.
- Cancel services that are no longer needed.
- Decide what to do with the passport.
- Notify the following:
 - The Social Security Administration
 - Any organization from which the decedent was drawing retirement benefits
 - Life insurance companies
 - Banks and financial institutions
 - Financial advisers and stockbrokers
 - Credit agencies
- Cancel their driver's license.
- Close credit card accounts.
- Cancel insurance policies.
- Delete or memorialize social media accounts.
- Close email accounts.
- Update voter registration.

Sorting the Belongings

The older the person was, the longer lived their life and collected memories. Sorting through everything can be an overwhelming process. Here are some tips to help you navigate this task:

- **Enlist help.**
Ask family and friends or hire a professional to help you. Going through someone's belongings can be both a painful process and a physical strain.
- **Take some time.**
You don't have to clean it all up in one day. Set a reasonable deadline and take the challenge on piece by piece or room by room.
- **Start with the sentimental.**
Ask friends and family if there is anything that they would like to keep as a memorial. Sometimes something that seems like an insignificant trinket might have significant meaning for someone else. Celebrate and be sentimental.
- **Get rid of obviously unnecessary items before everything else.**
There are things that cannot be sold or donated, like opened food items, used undergarments, opened bathroom stuff, etc. Throw away all the stuff that will not be good for others.
- **Take a picture.**
While you should celebrate and be sentimental, it is also easy to get weighed down by sentimentality. Obviously, you don't want to keep every single thing of sentimental value, so take a picture! Take a picture of that Hawaiian shirt Grandpa wore that one time or of the remote control that Uncle Bob never let anyone else use.
- **Donate items to charity shops.**
This will give a sense of meaning to the process, especially if the person who died supported a specific cause that has a charity process. You may also request receipts for tax purposes.
- **Create a ritual for a final goodbye when you are finished.**
Say a prayer, read a poem, play a song – just do *something* to mark the closing of this chapter as the last thing you do before you leave the house.

Having an Estate Sale

The key to a successful estate sale is to be organized. Preparation can take anywhere from a few weeks to several months. There are companies who will do this for you.

Here are some more tips for holding an estate sale:

- **Create and sort your inventory:** Make a list of all the items for sale in each room.
- **Price everything that you plan to sell:** Giving each item a price that is slightly lower than it is worth will increase the chances of someone buying it. Clean everything up – dusting or touching things up will make a difference.

- **Display your items:** Make sure everything you are selling is within view. You might want to consider grouping similar items together, so buyers can see them all at once.
- **Set yourself up for purchases:** On the day of the sale, make sure you have cash for making change, a way to take credit cards, and a Venmo account set up. Set up a cash table that is easy for people to see when they want to buy something.
- **Check local restrictions:** Some cities or homeowners associations require a permit or application process.
- **Advertise the sale:** Having a good sale is all about marketing. Without advertising, you may not get as many people at your sale as you need for it to be successful. List your sale on social media, put up signs around the neighborhood (with clear directions on how to get there), use word of mouth, and pass out fliers and post them on community boards.

Learning to Feel Joy Again

After someone has died, it is easy to wonder if we will ever feel happiness or joy again. While it is true that life will likely never feel the same, healing and learning how to live again are possible.

One barrier to healing and feeling joy again is called *happiness guilt*.

Grief and guilt are often intertwined and connected. When in bereavement, we often tell ourselves that we did not do what we could or should have. We ask ourselves, “Could I have done something different? Did I love them enough? Did they feel supported and cherished by me?” All of these questions and trains of thought are a part of the grieving process.

While in bereavement, it is common to forget for a moment and feel something other than grief and sadness. It is also common to suddenly become aware that we are smiling or laughing – for a moment, all is right with the world. Then, just as suddenly, guilt comes crashing into that moment: “How can I be happy in a moment like this?”

**We feel happy. We are crushed by guilt. We feel sadder than before.
This is happiness guilt.**

Remember, give yourself the space that you need to grieve and mourn. Feel your feelings. Cry your tears. Embrace this complicated process as part of the human experience. Remind yourself that the person who died likely would want you to continue living and be happy. They would not want you stuck in your sadness forever. Embrace each moment of joy as it comes, and in fact, cherish them. Allow yourself to be in the presence of laughter. When others are laughing, it can be contagious, and it can feel good to allow that kind of release.

Most importantly, be kind to yourself. Give yourself the grace to feel joy again. Live!

“You have the right to feel happy. Joy should not be limited to only the happiest times in our lives. Joy can be found even in the saddest of times. Let me say that again. There is joy even in the saddest of times.” – Janna Benson Kontz

Appendix A: Additional Resources

I NEED HELP RIGHT NOW

Substance Abuse and Mental Health Services Administration (SAMHSA) National Helpline

Text: 435748

Hotline: 1-800-662-4357

TTY Hotline: 1-800-487-4889

samhsa.gov

Crisis Text Line: Text 741741

National Suicide Prevention Lifeline: Dial 988

Grief and Bereavement Resources

- GriefShare – griefshare.org | 1-800-395-5755
- Tragedy Assistance Program for Survivors (TAPS) – taps.org | 1-800-959-8277
- National Organization of Parents of Murdered Children – pomc.org | 1-888-818-7662
- The Compassionate Friends (death of a child) – compassionatefriends.org | 1-877-969-0010
- Friends for Survival (suicide death) – friendsforsurvival.org | 1-800-646-7322
- Mothers Against Drunk Driving (MADD) – madd.org | 1-877-623-4357
- Pet Loss Support Hotline (Mon-Fri: 6-9PM EST Sundays 12PM-9PM EST) – 1-607-218-7457
- Postpartum Support International – postpartum.net | Text: 503-894-9453 | Hotline: 1-800-944-4773
- National Alliance for Children’s Grief – nacg.org
- Brave of Heart Fund (resources for families of frontline workers lost to COVID-19) – braveofheartimpact.com/brave-of-heart-fund-impact-summary/the-continuing-work
- Good Grief – good-grief.org
- Hospice & Community Care – hospiceandcommunitycare.org

Military and Veterans Resources

- Military Helpline – militaryhelpline.org/about-us | Text: 839863 | 24/7 Hotline: 1-888-457-4838
- Veterans Crisis Line – veteranscrisisline.net | Text: 838255 | Hotline: 988, then press 1 | TTY: 988
- US Department of Veterans Affairs: Mental Health – mentalhealth.va.gov

Online Counseling and Therapy

- BetterHelp – betterhelp.com
- Pride Counseling – pridecounseling.com
Regain – www.regain.us
- Faithful Counseling – faithfulcounseling.com
Online-Therapy.com – online-therapy.com
- Talkspace – talkspace.com
- Teen Counseling – teencounseling.com
- 7 Cups – 7cups.com

Additional Mental Health Resources

- National Alliance on Mental Illness – nami.org
- Your Life Your Voice – yourlifeyourvoice.org
- Boys Town – boystown.org | 24/7 Crisis Hotline: 1-800-448-3000
- Sesame Workshop: Grief (helping kids grieve) – sesameworkshop.org/topics/grief
- Supporting People with Disabilities Coping with Grief and Loss (pdf) – dsagsl.org/wp-content/uploads/2019/02/Grief-Packet.pdf

Funeral Planning Support

- **Funeral planning guides:**
 - **Empathy** – empathy.com
 - **Aftering** – aftering.com
- **Medical examiner or coroner by state:**
 - State Medical Examiners and Coroners Organizations – cdc.gov/nchs/comec/state-mec-organizations.html
 - Death Investigation Systems – cdc.gov/phlp/publications/coroner/death.html
- **Making funeral, burial and/or ceremony arrangements:**
 - Legacy – legacy.com
 - Funeralocity – funeralocity.com
 - National Home Funeral Alliance – homefuneralalliance.org
 - US State Requirements for Home Funerals – homefuneralalliance.org/state-requirements.html
 - National Council of Urban Indian Health: Tribal Burial Assistance Resource Guide – ncuih.org/misclassification/misclassification-burial-assistance

Appendix B: Funeral Cost Calculator

This worksheet can be an essential tool to estimate the costs of the funeral and services. The goal is to work within the budget and to lay the person who died to rest. Your plan may be more or less complex than what is listed here. Your plan can also be very flexible, and it can be simple, ornate, or something in-between.

We suggest you ask the assistance of a friend or family member who isn't quite so closely involved with the deceased. They may be able to help make rational decisions during this difficult time.

Feel free to shop around when you're planning a funeral, as there many opportunities for cost savings.

Lastly, it is useful to know your rights in funeral planning as you approach a potentially very expensive endeavor (see Appendix C: Know Your Funeral Rights).

Funeral Cost:

Need:	Cost:
Embalming	
Other preparations of the body	
Casket/ Urn	
Grave Vault or Liner	
Autopsy fee (if you opt for one)	
Clergy Fee	
Speakers Fee	
Burial Clothing	
Viewing and ceremony	
Funeral Director services	
Service Program printing	
Guest book	
Flowers	
Transportation of remains (hearse)	
Transportation of family (limousine)	
Memorial photos/ film clip	
Mementos	
Order of service printing	
Newspaper announcement	
Other	
Other	
Other	
Total	

NOTES:

Burial or Cremation Costs:

Need:	Cost:
Grave plot or crypt	
Cremation costs	
Vault or grave liner	
Memorial/ tombstone/ monument	
Opening and closing of the grave	
Site care/ maintenance	
Other	
Other	
Other	
Total	

Additional Costs:

Need:	Cost:
Decorations	
Food and drinks	
Reception Site/Venue	
Music	
Chapel Fee	
Obituary writing fee	
Thank you cards	
Airfare	
Accommodations	
After death cleaning fees	
Probate Fees	
Other	
Other	
Other	
Total	

NOTES:

Appendix C: Know Your Funeral Rights

There are laws set up to protect you while you are planning a funeral. Some laws do vary by state. Read your state's specific laws at the link below:

- National Home Funeral Alliance: US State Requirements for Home Funerals – homefuneralalliance.org/state-requirements.html

Here is some general guidance taken directly from the Funeral Consumers Alliance:

- Your Funeral Rights – funerals.org/?consumers=your-funeral-rights

Planning

- **Appointment of agent:** In most states, if you are concerned that your next-of-kin might not follow your wishes about the disposition of your body, you can designate another person as your agent to carry out your wishes. To find your state's laws, and links to appropriate forms, see:
 - Funeral Consumers Alliance: Who has the legal right to make decisions about your funeral – funerals.org/?consumers=legal-right-make-decisions-funeral
- **Price lists:** To both find an affordable funeral provider and plan arrangements within your budget, you can request a price list in advance from one or more funeral homes. The funeral director is required by law to give you a General Price List *if you request one in person*. They are also *required to give you prices over the phone*. They cannot require you to disclose any personal information before giving out prices. Some funeral providers may be willing to mail or email their price lists, and others may post them online, but no funeral home is required to do so.

Making arrangements

- **Do-it-yourself:** In the majority of states, a family, community, or religious group can handle a death without a funeral director. You can do everything on your own, or you can hire a home funeral consultant or death midwife to assist. You can prepare the body, acquire the necessary paperwork, hold a vigil or service, and transport the body to the burial site or crematory. Nine states, however, do require you to hire a funeral director: Connecticut, Illinois, Indiana, Iowa, Louisiana, Michigan, Nebraska, New Jersey, and New York. Write to fca@funerals.org for advice in those states.
- **Using a funeral home:** The Federal Trade Commission's Funeral Rule guarantees your right to buy *only the funeral services and goods that you want*. You are not required to purchase a package that includes items you don't want or need, such as embalming, funeral service, hearse, etc. All items must be listed and priced separately on the funeral home's General Price List.

A Basic Services fee will be included in all arrangements and cannot be declined. This fee covers funeral planning, getting necessary permits and the death certificate, preparing the death notice, holding the remains, coordinating arrangements with the cemetery, crematory or others, and overhead. It is already included in the prices shown for direct cremation and immediate burial – a simple cremation or burial without embalming, viewing or service.

Embalming

The funeral director must inform you that embalming is **NOT** required except in certain special cases. Direct cremation and immediate burial do not require any preservation whatsoever, while in other cases, refrigeration may be a viable alternative. Most funeral homes, however, will insist on embalming if an open casket viewing or funeral is planned, even though embalming is never a legal requirement for viewing a body. Embalming is mandated when a body crosses state lines from Alabama. Three other

states, Minnesota, Nebraska, and New Jersey require embalming if the body is shipped by common carrier. Several other states require a choice of either embalming or a sealed casket if the body is shipped by common carrier. This requirement, however, is rarely enforced, and funeral homes in those states will routinely ship unembalmed bodies (for Jewish clients, for example).

Cremation

- **Alternative container:** No law requires the use of a casket for cremation. Instead, you may specify a less expensive alternative container, e.g., a box of unfinished wood, pressed wood, fiberboard, or cardboard. It can be provided by the funeral home, bought elsewhere, or made at home, as long as it meets the size, rigidity and combustibility requirements of the crematory.
- **Urn:** The funeral home cannot require you to purchase an urn from them. You may supply your own or use the plain container in which the ashes are returned from the crematory. This cardboard or plastic container is perfectly adequate for burial, shipping, storing, or placing in a columbarium.
- **Scattering:** You may disperse cremated ashes on your own property or really almost anywhere, as long as you are discreet. Remains can also be scattered at sea. While federal regulations technically require cremated remains to be scattered at least three miles offshore, the Environmental Protection Agency (EPA) generally does not enforce this regulation with private individuals.
- **Transporting:** You can legally ship cremated remains but only through the U.S. Postal Service. When you do so, you must place the ashes in an inner container within a padded outer container. For plane travel, they must be in a non-metallic container to pass through the x-ray machines. It is best to keep the remains in the original box from the crematory, with the official documents still attached.

Burial

- **Casket:** The casket can be one of the most expensive parts of a funeral. The funeral home must give you the complete listing of caskets, with descriptions and prices, before physically showing you any individual caskets, and you can always ask to see lower-priced ones not on display. You have the right to buy a casket from a third party, and the funeral director is required by law to accept it without charging an illegal “handling fee.” In addition, the funeral home cannot require you to be present when the casket is delivered.
- **Vault:** State and federal laws do not require the use of an outer burial container to enclose the casket. However, most cemeteries will require one for a casket burial, and some will insist on a vault for an urn. The vault prevents the ground from subsiding and facilitates mowing with heavy equipment. You may specify a less expensive concrete grave liner instead of a vault. The funeral provider must give you a full listing of outer burial containers, with descriptions and prices, before physically showing you any individual items.
- **Cemetery:** Unlike funeral homes, cemeteries are not required by law to give you a printed price list before you buy. Furthermore, no federal regulations give cemetery customers the right to buy only the services and merchandise they want. Only a few states require cemeteries to give you a copy of the rules pertaining to allowable markers, grave decorations, and visiting hours before the sale. In addition to the cost of the grave, the cemetery can charge an opening and closing fee at the time of burial and a maintenance fee to cover upkeep of the grounds and graves.

- **Home burial:** Most states permit burial on private property outside city limits, but each municipality has its own zoning restrictions and permit requirements. Unless you have established a family cemetery on your property, the land may be sold for other purposes, and the remains may not be easily accessible. Home burial is prohibited in California, Indiana, and Washington.
- **Marker:** The marker or headstone for a grave can be purchased from the cemetery, a monument company, or even online, depending on the cemetery’s restrictions. Because regulations are so lax, cemeteries frequently insist that the customer buy the headstone from them or impose a ludicrous “inspection fee” for markers purchased elsewhere.
- **Veterans:** All veterans are entitled to burial in a national cemetery at no charge. This service includes the plot, opening and closing the grave, perpetual care, a headstone, and a flag. The family must pay for all funeral home expenses, such as casket, service, and transportation to the cemetery. The spouse and dependent children of an eligible veteran are also entitled to burial and a marker in a national cemetery. State-run veterans’ cemeteries offer similar benefits, with some restrictions. See the link below for more information:
 - U.S. Department of Veterans Affairs: National Cemetery Administration – cem.va.gov.

Payment

After you have decided on the options but before you pay for them, you have the right to receive a written, itemized statement from the funeral home. It must show exactly what you are buying, the cost of each item, and total price. The statement must also spell out any legal, crematory, or cemetery rules that require you to buy merchandise or services from the funeral home. The funeral home can demand full payment in advance.

Complaints

To report a violation of your rights or other unfair business practices, you can file a complaint with your state’s Funeral Board, state Attorney General, or the Federal Trade Commission:

- Federal Trade Commission – consumer.ftc.gov | 1-877-382-4357

For more information on this process, see “Filing a Complaint” on FCA’s website. Please send FCA a courtesy copy of any complaint you file.

- Funeral Consumers Alliance: Filing a Complaint – funerals.org/?consumers=filing-a-complaint

Appendix D: Holistic Self-Care

The process of grief is very heavy. Grief is a very raw experience, both painful and messy. While grieving, it is essential to pause and place an extra emphasis on taking care of yourself. Self-care is a crucial part of the healing process and can help ease the suffering of mind, body, and spirit.

Self-care also plays an important role in getting through this process without heavily leaning on negative coping mechanisms, like self-medication, that cause long term negative consequences.



The QR Code to the left is a link to a Holistic Self-Care Plan that you may find useful. Please free to download the tool and share with your community.

How to use a QR Code:

1. Open your smartphone's built-in camera app, and point the camera at the QR code.
2. Tap the banner "XXXX" that appears on your screen.
3. Follow the instructions on the screen to finish signing in.

If you do not have access to a smartphone, you can use the link below:

myqrcode.com/app/qr/d0cdbfd7/view

Amazing Books to Help You Self-Care

- *Unthinkable: Real Answers for Families Confronting Catastrophic Injury or Death* – J. Kyle Bachus
- *The Grieving Brain: The Surprising Science of How We Learn from Love and Loss* – Mary-Frances O'Connor
- *Bearing the Unbearable: Love, Loss, and the Heartbreaking Path of Grief* – Dr. Joanne Cacciatore
- *Resilient Grieving: How to Find Your Way Through a Devastating Loss* – Dr. Lucy Hone
- *A Little Book of Self Care for Those Who Grieve* – Paula Becker
- *Moving Through Grief: Proven Techniques for Finding Your Way After Any Loss* – Gretchen Kubacksy
- *How to Carry What Can't Be Fixed: A Journal for Grief* – Megan Devine
- *Please Be Patient, I'm Grieving: How to Care for and Support a Grieving Heart* – Gary Roe
- *Finding Meaning: The Sixth Stage of Grief* – David Kessler
- *Different after You: Rediscovering Yourself and Healing after Grief and Trauma* – Michele Neff Hernandez

Appendix E: Supporting Children

When someone dies, children, just like adults, feel and show their grief in different ways. How individual children cope with the loss depends on variables like age, how close they felt to the person who died, and the support they are receiving. **How adults can help:**

Use words that are clear and direct: "I have some sad news to tell you. Grandpa died today." Pause to give your child a moment to take in your words. Be calm. Be patient. It is common for adults to try to show children how to feel or how to discharge their emotions, but the best thing you can do is just allow them to feel.

Simply listen and provide comfort: Every child has a unique reaction when a people die. Some children will cry or ask questions. Other children may not have an immediate reaction or any reaction at all. Whatever the reaction is, it is normal and okay. Simply listen and answer their questions. Provide comfort by just being together and feeling it together. If you cry or show sadness, that is okay, too, because it normalizes feeling grief.

Describe feelings with words: Label your feelings by saying things like, "I am feeling very sad today. I loved Grandpa very much and I miss him." Ask them to say what they are thinking or what they are feeling. Modeling this behavior and inviting their words makes it easier for children to develop emotional intelligence and learn how to share their feelings.

Tell your child what will happen: Allow your child to join rituals like viewings, funeral, or memorial services but describe the process ahead of time so they are prepared. You might say something like:
A lot of people who loved your Grandpa will be there today. People will come up to us and tell us that they are sorry for our loss. We can simply tell them thank you. If you are scared or nervous, come and hold my hand."

If the death means that your child's life and regular routine will change, help them understand the new plan. You might say something like:

Next week I will be spending the week with Grandma. That means you and Daddy will have to take care of each other. I will call you every day before bed and I will be home on Friday.

Explain what a burial or cremation is: Explain that the child will see that person's body in a big box called a casket. Also tell the children that it will look like the person is sleeping, but it is not the person we remember, just their body. Similarly, when speaking about cremation, explain that cremation is a process where the body of the person who died is placed in a very hot room. It can be emphasized that only the person's body, which can't feel anything, that is in the room. After the body is heated, it turns into "cremains" or ashes. Reassure the child that their loved one cannot feel anything anymore – none of this will hurt. They can also be told that in the future the family can come back to this spot and visit the place where the body is buried (or interred).

Tell the child that "This can feel like a sad goodbye, and people might cry." Share your family's beliefs about what happens to a person's soul or spirit after death. Explain what will happen after the service, too. For example, you might say something like:

We all will go eat food together. People will laugh, talk, and hug some more. Talking about happy times with Grandma and being together helps people start to feel better.

Give your child a job or a role: Many children, just like many adults, want to do their part in honoring a person who has died. Having a small, active role lets children feel like they are important members of the

family. This role helps them cope and find closure. Invite your child to read a poem, pick a song for the service, gather some photos to display, or make something. Some children will prefer to simply sit and watch rather than to participate, so, when appropriate, let them choose.

Consistently give comfort and reassurance: Check in with your child regularly: (1) make a note to observe if they are feeling sad, worried, or upset in other ways, and (2) ask them about their feelings. Some kids may have trouble sleeping or have fears or worries. Listen intently and validate those feelings. Let your child know that it takes time to feel better after a loved one dies and that these things will get better. Give them extra time and care. Support groups and counseling can help kids who need more support.

Help your child to feel better: Listen intently and provide comfort and reassurance, but don't just dwell on the sad feelings. After a few minutes of talking and listening, shift to an activity or topic that helps your child feel a little better. Play, make art, cook, or go somewhere together. Remember that grief is a process that happens over time.

Help your child to remember: In the days and weeks ahead, encourage your child to draw pictures or write down stories of their loved one. Don't avoid talking about the person who died. Sharing happy memories helps heal grief. Healing doesn't mean forgetting about your loved one – it means remembering the person with love. Loving memories stir good feelings that support us as we go on to enjoy life.

Get more help if needed: If a loved one's death was sudden, deeply stressful, or violent, a child may need therapy to help them find their new normal. If you think your family needs more help, seek out additional help (see Appendix A: Additional Resources).

Books to Help Children Understand

- *The Invisible String* – Patrice Karst
- *Lifetimes* – Bryan Mellonie
- *The Heart and the Bottle* – Oliver Jeffers
- *Grandad's Island* – Benji Davies
- *Nana Upstairs & Nana Downstairs* – Tomie dePaola
- *A Stone for Sascha* – Aaron Becker
- *The Journey* – Francesca Sanna
- *I Miss You: A First Look at Death* – Pat Thomas
- *Wherever You Are: My Love Will Find You* – Nancy Tillman
- *I'll Always Love You* – Hans Wilhelm

Appendix F: When Children Die

Parents hardly ever anticipate burying a child, no matter the child's age. Unless there is an underlying illness, the thought of a child dying is not only horrifying, it is unthinkable. We all generally believe that children should outlive their parents. We expect to watch our children grow, develop, have heartbreak, go to school, find their dreams, and maybe marry and have children of their own. Because of all these beliefs and assumptions, the death of a child at any age often significantly complicates the grieving process.

“It does not appear to make a difference whether one’s child is three, thirteen or thirty if he dies. The emotion in each of us is the same. How could it be that a parent outlives a child?” – Harriet Sarnoff Schiff

Grief reactions after the death of a child are like those after other deaths, but they are often more intense and last longer. Child deaths can also create substantial stress on the parents and siblings in ways that may be different from that created by the death of an adult.

**There are no words – in any place – that can explain this type of loss.
No matter the circumstances, the death of a child is a life-altering experience.**

The psychological effects of losing a child can lead to a wide range of psychological and physiological problems, including PTSD and associated mental health disorders. PTSD after the death of a child causes weeks, months, and sometimes years of pain. Losing a child can make life feel like time stands still. Parents are supposed to outlive their child, not bury them before they have lived a full life.

PTSD symptoms

The death of a child may cause post-traumatic stress disorder (PTSD). Someone with PTSD may experience a range of different symptoms, and its diagnosis does not require a person to experience all potential symptoms. These symptoms include:

- Lack of interest in activities you once enjoyed
- Isolation
- Negative worldview, negative thinking, or negative thoughts
- Lasting feelings of anxiety
- Easily startled or frightened
- Avoiding places, activities, or people that are reminders of the child
- Flashbacks or nightmares
- Issues with sleep (too much or not enough)
- Recurrent, distressing memories
- Aggressive and/or reckless behavior
- Severe emotional distress or physical reactions to reminders of the child
- Feelings of hopelessness, detachment, sadness, anger, guilt, shame, or irritability
- Difficulty concentrating and memory problems
- Difficulty maintaining or creating close relationships

Finding help throughout your bereavement journey

Many people recover from the trauma of a child's death after some period of time and adjustment. This recovery may include individual, couples, and/or family counseling. If symptoms of PTSD persist, however, professional assistance from a therapist will help you adjust to what happened and learn how to live your new life. Mental health professionals who can help include:

- Psychologists

- Psychiatrists
- Licensed clinical social workers or professional counselors
- Licensed trauma professionals
- Bereavement specialists
- Spiritual advisors

Complicated grief disorder (CGD)

For many, grief does become easier to handle with time. For others, however, these intense feelings do not improve, even after significant time has passed. The emotions attached to such gut-wrenching loss can be tough to navigate and recover from, to the point that the suffering survivor can find it hard to move on with their lives or even how to live.

This persistent state of bereavement is called *complicated grief disorder (CGD)*. Also known as complex bereavement disorder, it is a subset of PTSD and is a common manifestation in the process of intense grief.

The symptoms of CGD include:

- Inability to focus
- Extreme avoidance of reminders
- Numbness or detachment
- Feelings of bitterness or that life has no purpose
- Lack of trust in others
- Feelings of guilt or self-blame
- Either extreme focus or avoidance of reminders of a loved one
- Unable to focus on anything other than the loss
- Inability to accept the death
- Feelings of bitterness or that life holds no purpose.

Online resources

- “Grieving the Loss of a Young Life” (amazing article) – dignitymemorial.com/support-friends-and-family/grief-library/when-a-child-dies
- The Compassionate Friends (family support) – compassionatefriends.org | 1-877-969-0010
- TED Playlist: For Parents Who Have Lost a Child – ted.com/playlists/590/for_parents_who_have_lost_a_child

Books

- *How Far Is It to London Bridge* – Joan Hurley
- *A Broken Heart Still Beats: After Your Child Dies* – Anne McCracken and Mary Semel
- *Heaven’s Child* – Caroline Flohr
- *Blue Nights* – Joan Didion
- *The Astonishing Color of After* – Emily X.R. Pan

Appendix G: Homicide

The grief of homicide may be even more difficult to deal with than other types of loss because the answer to “why” is always a third party. Survivors are often left feeling fearful, angry, distrustful, and/or helpless. It is important for you to understand that gradually, in your own time, you can begin to find some solace after what has happened.

In situations such as homicide, it is vital to understand we have a legal system, not necessarily a justice system. For some, the only real “justice” would be to have their loved one back.

Each state provides access to victims compensation funds.

These funds might be available to help with:

- Funeral costs
- Crime scene clean-up
- Counseling or therapy
- Medical care
- Lost wages

For more information, including links to the program for each state:
National Association of Crime Victim Compensation Boards – nacvcb.org

First and foremost, you will be grieving. As you do, here are some things to consider:

- Those who have lost a loved one due to natural causes may not understand all the complexities of a loss from a murder.
- Homicide has its own deeper level of denial and shock. The event is unbelievable, unexpected, tragic, and a crime, all at once.
- *Because homicide is a crime, a lot will be expected from you.* You may be asked to participate in a trial process, which could last years, even decades.
- You may feel anger longer and more deeply than from other deaths. Give yourself lots of permission to be angry and find constructive ways to let your anger out. A horrible injustice has been done to your loved one and their family, friends, and world.
- When friends tell you stories of how other victim’s families found peace, just know they do so because they are in pain at seeing you in pain. In telling you these stories, they may urge you to forgive. As well-meaning as these suggestions may be, *you do not have to consider forgiveness.*
- If you do forgive, look for forgiveness on your own timeline, not on the timelines of others. Forgiveness is an act and a state of being that comes from within, not from a “should forgive” place. You may consider replying to people urging forgiveness by simply saying, “I won’t should on you if you don’t should on me”.
- Grief is as unique as a fingerprint, and, in particular, grief after homicide has many expressions. Some survivors may want to get involved in the legal case. Other survivors may not. Some may

want to face the murderer, while others feel they can't. There is no one way to be and feel.

- Should law enforcement not find the murderer, the situation will often cause even more complex and unresolved grief. It will be harder to find peace in a world where your loved one was killed, and the murderer still walks free.
- Homicide is especially horrifying because another person's actions took an innocent life.

Finding resources within your community

Resources are available in most communities to help family members and friends cope after the death of a loved one due to homicide. It is particularly helpful to contact a victim assistance professional or a victim advocate as soon as possible after being notified that your loved one has been murdered.

- **There are advocates who work for the system:** Advocates embedded within the legal and justice systems are often located within your local police department, prosecutor's office, state attorney general's office, or the U.S. Attorney's Office. These professionals can (1) help connect you to the investigators working on the case; (2) provide information about crime victims' compensation and other victim's rights; and (3) explain what to expect during various stages of the criminal justice process. They can also provide referrals for other services that may be helpful to you and your family in the aftermath of the crime.
- **Many communities will also have community-based advocates:** Community-based advocates generally work at non-profits and may be more able to serve you holistically through case management. Many community-based advocates have access to counseling, support groups and community resources. Like the system-based advocates above, they can also provide referrals for other services that may be helpful to you and your family in the aftermath of the crime.

Trauma-Informed Care

Trauma-informed care is an approach used to engage people with histories of trauma. It recognizes the presence of trauma symptoms and acknowledges the role that trauma can play in people's lives. *The current standard of practice for members of criminal justice is to be trauma-informed.* Trauma-informed criminal justice responses can help to avoid re-traumatizing individuals.

Guiding principles to a trauma-informed approach

- *Safety:* Every person working within the criminal justice system is supposed to be working to make your experience with them feel both emotionally and physically safe.
- *Trustworthiness and transparency:* Every person working within the criminal justice system should be functioning in a trustworthy and transparent way.
- *Peer support:* Peer support can help build safety, trustworthiness, collaboration, mutuality, and empowerment by connecting people with similar experiences for more personal support.
- *Collaboration and mutuality:* The process should be focused on collaboration among the stakeholders – this includes you. Through this process, the criminal justice system is supposed to listen to the people they serve and take that information and do better.
- *Empowerment and choice:* You have choices. You have power. You are the expert of your own life. Your opinion matters. Your questions are important.
- *Cultural, historical, and gender issues:* Members of criminal justice are supposed to attend training on issues of systemic and historical marginalization to create a more equitable approach to justice.

Links to programs

- Crime Victims Rights Act (crime victims have federal rights) – justice.gov/usao/resources/crime-victims-rights-ombudsman/victims-rights-act
- Victim Compensation Programs
 - Crime Victims Fund – ovc.ojp.gov/about/crime-victims-fund
 - National Association of Crime Victim Compensation Boards – nacvcb.org

Online resources for survivors of homicide

- Survivors of Homicide – survivorsofhomicide.com
- Homicide Victims/Co-Survivors – ovc.ojp.gov/topics/homicide-victims-co-survivors
- A Guide to Survival for Family and Friends of Homicide Victims – dojmt.gov/wp-content/uploads/2011/05/guidesurvival.pdf
- National Organization of Parents of Murdered Children – pomc.org

Books

- *What to Do When the Police Leave* – Bill Jenkins
- *No Time for Goodbyes* – Janice Harris Lord
- *Coping with Traumatic Death: Homicide* – Bob Baugher and Lew Cox
- *Murder Survivor's Handbook: Real-Life Stories, Tips and Resources* – Connie Saindon

Appendix H: Suicide

Losing a friend or loved one is never easy. When you lose someone to suicide, however, it can feel different from other types of loss. Every type of grief has the potential to cause intense and complex feelings, but research shows that people bereaved by suicide can have a particularly complex set of feelings. They often experience additional struggles and dilemmas in trying to resolve their grief.

Feelings you might experience when you lose someone to suicide include all the feelings that naturally come with death – intense sadness, shock, anger, frustration, confusion, and isolation (see page 43). Some people also talk about experiencing a sense of shame or guilt. While this is a very common reaction, please remember that people who take their own lives are often trying to stop feelings of distress that can feel as intense and real as physical pain. The reasons for suicide are complex, and you are not to blame.

Who is affected by a suicide?

Suicide can have a ripple effect, extending well beyond the person's immediate family and friends. How you are affected will depend on your relationship to the person who has died, the strength of that attachment, and the circumstances around the death.

While it seems obvious that the loss of a loved one to suicide may be an extremely painful and emotionally complex experience, you may also find yourself affected if someone you know less well has died by suicide. Either way, talking through difficult emotions and talking about the person who died can be helpful in processing the loss.

Emotions after a suicide death:

- **The need to understand why:** When someone dies by suicide, it is common to contemplate “why,” especially when it comes to our relationship with the deceased. We start to do things like second-guess our actions, wish that we had noticed signs earlier, or wonder what we could have done differently. This need to understand “why” may be a difficult path, as the circumstances surrounding the person’s death could be unclear or not easily determined. Some questions may never be answered, while others might have answers that make sense.
- **Complicated emotions and feelings:** Losing someone to suicide may further complicate already complex feelings of grief. When a death is by suicide, you might both mourn the person's passing while also holding intense feelings, such as anger, abandonment, and rejection, about the circumstances of their death. You may have positive feelings about the deceased. Sorting through all these diverse feelings can make the healing process more challenging.
- **Stigma and isolation:** Simply uttering words and talking about the suicide can be difficult for those who have experienced the loss. Different cultures view suicide in different ways, and sometimes simply verbalizing it can be a challenge. Talking about the death can also be more difficult when the act of suicide conflicts with religious views. Grieving a suicide can be an isolating experience as each friend within a community may struggle differently to make sense of the loss they experienced.
- **Risks for other people thinking about suicide:** People who have recently experienced a loss by suicide are at increased risk for having suicidal thoughts themselves. After experiencing the loss of a loved one, it's not uncommon to wish you were dead or to feel like the pain is unbearable. Remember that having suicidal thoughts does not mean that you will act on them. These feelings and thoughts will likely decrease over time, but if you find them too intense or if you're

considering putting your thoughts into action, please seek support from a mental health professional.

If you are thinking about suicide, get help.

**To reach the National Suicide Prevention Lifeline,
dial 988**

What happens next?

Because suicide is considered an unnatural and/or unattended death, law enforcement is required to conduct an investigation. They want to make sure that the death was not a homicide staged to look like a suicide. A thorough investigation includes:

- **Potential crime scene analysis**
This is the process of collecting evidence in order to answer important questions.
- **An autopsy**
A good investigator will consider the possibility that “what is seen is not what happened.” An autopsy can help determine the cause of death, which will help investigators in answering the question of whether the cause of death is what it appears to be.
- **Talking to the community**
A good investigator will talk to friends, co-workers, partners, and family to learn about the life of the person who died.
- **Obtaining an exemplar**
If there is a note, a good investigator will have it analyzed by a professional to determine if the note is genuine.

In the aftermath of a loved one's suicide, you might feel like you can't go on or that you'll never enjoy life again. In truth, you might always wonder why it happened — and reminders might trigger painful feelings even years later. Eventually, however, the raw intensity of your grief will fade. Understanding the complicated legacy of suicide and how to cope with palpable grief can help you heal, while still honoring the memory of your loved one.

Online resources

- Aftermath (death scene clean-up services) – aftermath.com | 1-877-693-0985
- Suicide Prevention Resource Center – sprc.org
 - Resources for Survivors of Suicide Loss – sprc.org/tools/resources-survivors-suicide-loss
- TED Playlist: Let's End the Silence Around Suicide – [ted.com/playlists/296/let_s_end_the_silence_around_s](https://www.ted.com/playlists/296/let_s_end_the_silence_around_s)

Books

- *After Suicide Loss* – Dr. Jack Jordan and Dr. Bob Baugher
- *Dying to be Free: A Healing Guide for Families after a Suicide* – Beverly Cobain and Jean Larch
- *The Gift of Second: Healing from the Impact of Suicide* – Brandy Lidbeck
- *Healing after the Suicide of a Loved One* – Ann Smolin and John Guinan
- *Reaching Out after Suicide: What's Helpful and What's Not* – Linda H. Kilburn
- *Rocky Roads: The Journeys of Families through Suicide Grief* – Michelle Linn-Gust
- *Suicide of a Child* – Adina Wroblewski
- *Suicide Survivors' Handbook* – Trudy Carlson

Appendix I: Overdose

Every type of grief has the potential to cause intense and complex feelings, but research shows that people bereaved by overdose can have a particularly complex set of feelings, often experiencing additional struggles and dilemmas in trying to resolve their grief.

Feelings you might experience when you lose someone to overdose include all the feelings that naturally come with death – intense sadness, shock, anger, frustration, confusion, and isolation (see page 43). In addition to those feelings, some people also talk about experiencing a sense of shame or guilt. While this is a very common reaction, please remember that people who take their own lives, accidentally or otherwise, are often trying to stop feelings of distress that can feel as intense and real as physical pain. The reasons for an overdose death are complex, and you are not to blame.

Who is affected by an overdose death?

Overdose and drug use can have a ripple effect, extending well beyond the person's immediate family and friends. How you are affected will depend on your relationship to the person who has died, the strength of that attachment, and the circumstances around the death.

While it seems obvious that the loss of a loved one to overdose may be an extremely painful and emotionally complex experience, you may also find yourself affected if someone you know less well has died by overdose. Either way, talking through difficult emotions and talking about the person who died can be helpful in processing the loss.

Emotions after an overdose or substance abuse death:

- **The need to understand why and the question of intent:** When someone dies by overdose, it is common to contemplate “why,” especially when it comes to our relationship with the deceased. We start to do things like second-guess our actions, wish that we had noticed signs earlier, or wonder what we could have done differently.

It is also common to wonder if the overdose was accidental or intentional, asking questions like: Did this person overdose on purpose? Were the drugs laced with something? Did someone tamper with the drugs?

The need to understand “why” or “how” may be a difficult path, as the circumstances surrounding the person’s death could be unclear or not easily known. Some questions may never be answered, while you may find other answers that make sense.

- **Sadness over not having had a chance to say good-bye or having left things unsaid:** This reaction sometimes includes anger at your loved one, yourself, or others who played a part in their addiction. Sometimes, this sadness comes with feelings of guilt. You may re-live over and over the should haves, could haves, and if onlys. You may blame yourself or others.
- **Stigma and Isolation:** Simply uttering words and talking about the overdose can be difficult for those who have experienced this kind of loss. Different cultures view overdose in different ways, and simply talking about it can be a challenge. Some feel judged or ashamed for loving someone with an addiction or for having an addiction themselves. Unfortunately, shame makes people hesitant to share, and consequently, they don’t reach out but become isolated and lonely. It is a sad, downward spiral.

- **Relief:** It is common to feel relief because you are no longer waiting for more terrible news or the next upsetting phone call. It is also common to feel guilty for feeling relief. It is okay to feel relief. Relief does not mean you did not love or care for this person; it is a natural response to the closing of a difficult chapter. Helping someone navigate issues of substance abuse is not easy, and the system does not actually work or provide effective services. It has been heavy. We as humans can feel multiple things at the same time.
- **Frustration that the system could not help:** This frustration is a common feeling because it is a common problem. Many substance abuse programs are not effective, they are too expensive, insurance only covers a portion of treatment, and so on. You may also feel frustrated by the response from police or EMS or by the medical system, if you lacked access to medical information for a loved one over age 18. It is normal and valid to feel anger or frustration with a broken system.
- **Complicated emotions and feelings:** Losing someone to overdose may further complicate already complex feelings of grief. When a death is by overdose, you might both mourn the person's passing while also holding intense feelings, such as anger, abandonment, and rejection, about the circumstances of their death. You may feel a need to place blame on yourself, someone else or your deceased loved one. Alternatively, you may experience positive feelings about the deceased. Sorting through all these diverse feelings can make the healing process more challenging.
- **Fear and anxiety:** Fear and anxiety are also prevalent grief reactions with a substance abuse death. There is the fear that other loved ones currently using might also die, as well as the fear of relapse for people in recovery.

What happens next?

Because overdose is considered an unnatural and/or unattended death, law enforcement is required to conduct an investigation. They want to make sure that the death was not a homicide staged to look like an overdose. A thorough investigation includes:

- **Potential crime scene analysis**
This is the process of collecting evidence in order to answer important questions.
- **An autopsy**
A good investigator will consider the possibility that what is seen is not what happened. An autopsy can help determine the cause of death, which will help investigators in answering the question: is the cause of death what it appears to be?
- **Talking to the community**
A good investigator will talk to friends, co-workers, partners, and family to learn about the life of the person who died.

Online Resources

- Grief Recovery After Substance Abuse – grasphelp.org
- Survivor Resources – survivorresources.org

Books

- *When a Child Dies from Drugs* – Pat and Russ Wittberger
- *Losing Jonathan* – Robert and Linda Waxler
- *Life After the Death of My Son: What I'm Learning* – Dennis L. Apple
- *One Way Ticket: Our Son's Addiction to Heroin* – Rita Lowenthal
- *Someone I Love Died from a Drug Overdose* – Melody Ray, Janet Roberts, R. Lynn O.

Appendix J: Veterans and Members of the Military



Taps

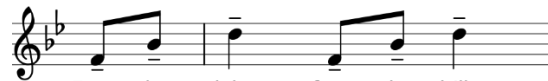
The National Call of Remembrance

Horace Lorenzo Trim



mf

1. Day is done, gone the sun,
 2. Fad - ing light, dims the sight,
 3. Thanks and praise, for our days,
 4. Sun has set, shad - ows come,
 5. While the light fades from sight,



From the lake, from the hills,
 And a star, gems the sky,
 'Neath the sun, 'neath the stars,
 Time has fled, Scouts must go
 And the stars gleam - ing rays



from the sky; All is well,
 gleam - ing bright. From a - far,
 neath the sky; As we go,
 to their beds Al - ways true
 soft - ly send, To Thy hands



safe - ly rest, God is nigh.
 draw - ing nigh, falls the night.
 this we know, God is nigh.
 to the prom - ise they made.
 we our souls, Lord, com - mend.

Public Domain

Service to our country is a great honor. Although servicemembers often banter about which is the “best” service, all veterans and their families make significant sacrifices and truly deserve to be recognized and honored in their passing. Whether the veteran served for one tour/enlistment or dedicated an entire career to their service branch, resources and benefits are available for all who have not received a dishonorable

discharge – including even someone who was discharged under less than honorable conditions other than dishonorable. Understanding these benefits, especially the available financial and planning support, will make the transition and preparations for surviving family members and loved ones a bit easier.

Your first and most important stop to understand availability of benefits and support is the Veterans Administration (VA). The VA is there for veterans and their families in life and in death.

- VA Burial Benefits and Memorial Items – va.gov/burials-memorials

The sections below are copied from the link above (VA Burial Benefits and Memorial Items). As you can see, there are numerous benefits available and avenues to explore, including planning, financial support, and even grief counseling.

- **Eligibility:** Find out if you qualify for burial in a VA national cemetery and for other burial honors.
- **Pre-need eligibility determination:** Apply for a pre-need eligibility decision letter. This can help you pre-plan for burial in a VA national cemetery and make the process easier for your family members in their time of need.
- **Veterans' burial allowance:** Learn how to apply for a burial allowance to help pay for a Veteran's funeral services, burial, and transportation costs.
- **Memorial items:** Find out how to apply for grave markers, headstones, Presidential Memorial Certificates, and other memorial items to honor a Veteran's service.
- **Benefits for Spouses and Dependents:** Learn about getting VA disability benefits for a surviving spouse or a dependent child or parent.
- **Bereavement Counseling:** See if you qualify for grief counseling and transition support after the loss of an active-duty Servicemember, Reservist, or National Guard Soldier/Airman.

Who Will Help You

You also don't have to figure this all out on your own during a time of shock and grieving. Most military bases/installations have a geographical region they cover for casualty assistance and funeral detail support. **The appropriate base or installation will assign servicemembers** to provide support for a deceased veteran in order to ensure proper military honors are rendered, as requested by the family. In addition, many veteran service organizations may provide volunteer support and assist in ensuring the veteran is properly honored.

The Department of Defense (DOD) also has a program that will assign someone to help you called **the casualty assistance program:**

- Military One Source, Casualty Assistance Program – militaryonesource.mil/benefits/casualty-assistance

This program assigns a casualty assistance officer who provides compassion and support for families of service members who are (a) seriously ill; (b) seriously injured; (c) duty status—whereabouts unknown; (d) excused absence—whereabouts unknown (only applied to DOD civilians); (e) missing; or (f) deceased.

The Casualty Assistance Program provides support for:

- Transportation and travel expenses
- Mortuary and funeral honors assistance
- Burial expenses
- Benefits and entitlements (discussing options, application assistance, and receiving them)
- Personal effects, records, reports, and investigations
- Legal matters (tax issues) and relocation assistance (shipping household goods)
- Benevolent, philanthropic, and federal agencies (information, referral and coordination)

- Support and assistance from a counselor, church member, or other emotional and spiritual support
- Help with public affairs, including dealing with the media

The Military One Source website listed above is a great place to start but we **encourage you to contact the specific military service for assistance**. Each military service branch has different titles for their casualty assistance officers. Although the titles may differ, the services provided are the same. After providing assistance, the casualty assistance officer may do a “warm hand-off” to transfer your care to a long-term case manager to continue to provide survivor’s support.

In addition to the plethora of services and supports listed above, you may also consider reaching out to other veterans’ organizations for support. A list of organizations and their links are at the end of this appendix.

Who Qualifies for Benefits

It's important to know many of the military’s death and funeral benefits apply to both veterans *and* their surviving spouses and dependent children. Additionally, if the survivor of the deceased is a veteran themselves, they should also check on the host of benefits available for their family members.

One may think that eligible veterans are restricted to those who served in the United States Army, Navy, Air Force, Space Force, National Guard, and in some circumstances, the Coast Guard, but there are many other veterans who are also eligible, including:

- U.S. citizens who served in the armed forces of any government allied with the United States during a war
- Members of Reserve components or the Reserve Officers’ Training Corps
- Commissioned officers of the National Oceanic and Atmospheric Administration
- Commissioned officers of the Public Health Service
- World War II Merchant Mariners
- Philippine Armed Forces Veterans
- Hmong Veterans

Military Funerals – Special Traditions

The military is rife with rich traditions, including those around military funerals. You may want to consider these traditions when planning the funeral of your loved one. **Every uniformed service member or veteran of the armed forces is eligible for military funeral honors**, which are provided by the decedent's branch of service.

Military Funeral Honors: "Honoring Those Who Served"

The DOD is responsible for providing military funeral honors. "Honoring Those Who Served" is the title of the DOD program for providing dignified military funeral honors to veterans who have defended our nation.

Upon the family's request, Public Law 106-65 requires that every eligible veteran receive a *military funeral honors ceremony*, including the folding and presenting of the United States burial flag and the playing of "Taps." The law defines a *military funeral honors detail* as consisting of two or more uniformed military persons, at least one of whom is a member of the deceased veteran’s parent service of the armed forces.

The DOD program dictates three avenues for requesting and arranging military funeral honors:

1. The Department of Veterans Affairs National Cemetery Administration staff can assist with arranging military funeral honors at VA national cemeteries.

2. Funeral home directors request military funeral honors on behalf of the veteran's family.
3. Veterans' organizations may also assist in providing military funeral honors.

What happens during a committal service for a veteran or service member?

When you arrive at the cemetery, a cemetery representative will meet you and give you the deceased's burial documents. They'll lead you, along with the others who have gathered to honor the deceased, to a committal shelter. The committal service takes place at this location, not at the gravesite, and lasts for about 20 minutes. During the committal service, the family may choose to have a friend, relative, or relevant clergy member perform one or more readings. The family may also request to have military funeral honors performed at the committal shelter.

Military funeral honors include:

- The playing of "Taps"
- A rifle detail
- A color guard
- Uniformed service members who present the burial flag

The burial happens after the committal service. **Please be aware that viewing facilities aren't available at national cemeteries, and the family must arrange for funeral services at a different location.**

Private Funerals with Military Honors

Survivors of a deceased veteran may also request military honors at private funerals in the same manner they would request honors at a national or state military cemetery. All the benefits veterans are due at military cemeteries are available elsewhere, regardless of funeral location in the United States. Staff and organizations working with deceased veterans work really hard to ensure services are delivered in a timely manner, but it could take a little time.

Remember:

There is a code deeply held within servicemembers – "I will never leave a fallen comrade behind." This code includes family members and survivors. You don't have to do this alone – there is literally an Army out there ready, willing, and able to help you through the battles ahead.



Veterans' Organizations:

This list may seem overwhelming, and it is. Don't worry about clicking on all the links – we listed many different types of organizations so you can get an idea of just how much is available, for every type of veteran and every type of issue. There are many we did not list.

Just know that there is support out there for you from people who want to help you and your loved ones in a time of need. Veterans understand this “one team-one fight” mentality.

- Army Emergency Relief – armyemergencyrelief.org
- Navy-Marine Corps Relief Society – nmcrs.org
- Air Force Aid Society – afas.org
- Coast Guard Mutual Assistance – cgmahq.org
- Academy of United States Veterans – ausvfoundation.org
- Air & Space Forces Association (AFA) – afa.org
- Air Force Sergeants Association (AFSA) – hqafsa.org
- American Ex-Prisoners of War – www.axpow.org/default.htm
- American G.I. Forum – agifus.com
- American Legion – legion.org
- American Veterans Committee (2013–present day) – americanveteranscommittee.org
- American Veterans for Equal Rights – aver.us
- Army and Navy Union – armyandnavyunion.org
- Association of the United States Army – www.ausa.org
- Blinded Veterans Association – bva.org
- Catholic War Veterans – cwv.org
- Combat Veterans Motorcycle Association – www.combatvet.us/
- Disabled American Veterans (DAV) – dav.org
- Fleet Reserve Association – fra.org
- Forty and Eight – fortyandeight.org
- Iraq and Afghanistan Veterans of America – iava.org
- Jewish War Veterans – jwv.org
- Marine Corps League – mclnational.org
- Military Officers Association of America – moaa.org
- Military Order of the Carabao – carabao.org
- Military Order of the Cootie – lotcs.org
- Military Order of Foreign Wars – mofwus.org
- Military Order of the Loyal Legion (Civil War Fraternal Organization, Union) – loyallegion.org
- Military Order of the Purple Heart – purpleheart.org
- Military Order of the Stars and Bars (Civil War Fraternal Organization, Confederate) – mosbihq.org
- Military Order of the World Wars – moww.org
- Montford Point Marines – montfordpointmarines.org
- Native American Veterans Association – navavets.org
- Navy League of the United States – navyleague.org
- National Association for Black Veterans – navvets.org
- National Guard Association of the United States – ngaus.org
- Navy Musicians Association – navymusicians.org
- Navy Mutual (formerly Navy Mutual Aid Association) – navymutual.org
- On Eternal Patrol (dedicated to lost submariners) – oneternalpatrol.com
- Paralyzed Veterans of America – pva.org
- Polish Legion of American Veterans – plav.org

- Society of American Military Engineers – same.org
- Society of the Cincinnati (America’s oldest patriotic organization) – societyofthecincinnati.org
- State Guard Association of the United States – sgaus.org
- Student Veterans of America – studentveterans.org
- Supportive Services for Veteran Families (SSVF) – va.gov/homeless/ssvf
- Ukrainian American Veterans – uavets.org
- United States Submarine Veterans – ussvi.org
- Veterans Bridge Home – veteransbridgehome.org
- Veterans for Common Sense – veteransforcommonsense.org
- Veterans for Peace – veteransforpeace.org
- Veterans of Foreign Wars – vfw.org
- Vietnamese American Armed Forces Association – vaafa.org
- Vietnam Veterans of America – vva.org
- Wikipedia Category: American Veterans’ Organizations (for links to additional organizations) – https://en.wikipedia.org/wiki/Category:American_veterans%27_organizations

Appendix K: Law Enforcement and Firefighters



It doesn't take a national disaster such as a crime wave, major earthquake, tornado, hurricane, or 9/11 to understand and appreciate the heroism of law enforcement and firefighters. They are literally everyday heroes who put their lives on the line day in and day out. These professions, like military professions, frequently take a great toll on them and their families, physically, emotionally, and psychologically.

As “paramilitary” organizations, law enforcement and firefighters often follow many military traditions during training, daily work, and funerals. Unlike military funerals, whose benefits and traditions are governed by national standards and law, most law enforcement and fire department benefits and funeral traditions are governed by local organizations.

Law enforcement funeral traditions and customs are put in place to honor active, retired, or non-line-of-duty officers. After the family has been notified in person of the passing of their loved one, a police liaison will usually inform them of what customs can be performed at the funeral if wanted and if resources allow for it. If you have questions or have not heard from a liaison, it is best to reach out to the deceased's police or fire department to better understand what they offer.

In nearly all police and fire departments, when one of their officers die, whether in the line of duty or elsewhere, surviving officers show up *en masse* to support the survivors and each other. They will support the family, colleagues, and friends before, during, and long after the funeral or other ceremonies are complete.

Much of the following information on police funeral customs is on this *Love to Know* page. Many of these traditions also apply to firefighters. The page itself may be very helpful as you plan your loved one's funeral. You can follow the link below to the original source material.

“Police Funeral Traditions and Tributes Explained” – dying.lovetoknow.com/examples-tributes-given-at-funerals/police-funeral-traditions-tributes-explained

Common Police Funeral Traditions

Depending on whether the deceased was active in the line of duty, retired, or a non-line-of-duty employee, a variety of police funeral traditions and customs may be offered to the family of the deceased. Typically, only a sworn-in officer who dies in the line of duty has a formal police funeral. Police funeral customs may vary depending on each specific police department's tradition. Knowing what to expect and better understanding police funeral traditions and tributes can help you feel more prepared for this experience. The following section contains explains some common ceremonies and practices.

The order of service at a formal (all honors and traditions) police funeral may look like this:

- Introduction by a speaker: a family member, member of the clergy, a friend, or fellow officer may make this opening statement, depending on the family's wishes.

- Recitation of a prayer and/or a reading
- Music
- Eulogy or eulogies
- Speeches by people like city council members or the mayor
- Carrying of the casket: this is usually done by fellow officers.
- Presentation of the casket flag: the flag that is draped over the casket for the ceremony is removed, folded, and presented to family.

The family's wishes and the police department's resource generally dictate which police traditions and customs are followed.

Family Liaison Officer

Assigned to the deceased officer's family as a point of contact, the family liaison officer is typically someone with whom the family is already familiar and comfortable. The FLO assists the family with appropriate support, transportation to the funeral ceremony, and anything else the family may need during their time of mourning. They may also discuss police funeral traditions with the family and help them decide what they'd feel comfortable with.

Traffic Coordinator and Formation and Movements Officer

These two appointed individuals work together to coordinate the procession route and the resulting traffic. The traffic coordinator also assists with parking at the funeral service, as well as the cemetery. During the procession, there may be an abundance of police cars and police motorcycles in the procession line, honoring the fallen officer.

Police Funeral Last Radio Call

The last radio call, or end of watch call, is a tradition usually reserved for line of duty deaths. In this tradition, the officers from the deceased's unit/department gather around a police radio as the police dispatcher issues one call to the officer, followed by a silence, then a second call, followed by silence. The exact wording is unique to each specific police department. The last radio call may take place once or several times after the passing of a police officer. If done more than once, officers may gather in the police department for a dispatcher make the last radio call soon after the passing and then again closer to the funeral. After eulogies are given, they may also do a final end of watch call during the funeral ceremony, which is then followed by a moment of silence.

Honor Guard and Casket Watch

The honor guard may include 30 or more officers who are tasked with guarding the casket in shifts. The honor guard also includes those acting as pallbearers and the color guard. If the family is comfortable with this tradition, two officers will guard the casket in 30-minute shifts. Many departments do not limit their casket watch to only the wake or viewing but will stand guard 24/7 until the funeral. Those on the honor guard may also be assigned to guard the family's house prior to the funeral service.

Color Guard

Prior to the ceremony, the color guard meets with the other members of the honor guard and presents the colors, or the flag or drape, to the family. The honor guard then places the drape on the casket. At the end of the funeral service, the color guard removes the casket flag, folds it, and hands it to the family to keep.

Three Volley Salute

The three volley salute is a custom reserved for military and police funerals. During the salute, three shots are fired into the air by the honor guard. Many confuse this salute with the 21-gun salute, which is typically for military funerals only.

21 Bells Ceremony

A 21 bells ceremony may substitute for the three volley salute if the family does not wish to hear shots fired. During this ceremony, bells are tolled up to 21 times, which is considered the highest honor.

Flyover

Police aviators may be able to do a flyover toward the end of a police funeral. During this flyover, one spot is typically left open in what is known as the “missing man formation” to commemorate the officer who died. Five to seven planes may do a flyover, while helicopters often do a flyover in a group of about ten.

Playing Bagpipes

Bagpipers often play “Amazing Grace” and/or “Going Home” to honor fallen police officers. This tradition originated around the time of the Irish Potato Famine when Irish immigrants to the United States and their descendants were forced to take on more lethal jobs (police officers, firefighters) due to anti-Irish discrimination. The playing of bagpipes has become synonymous with funerals, especially to honor those who died in the line of duty.

Do police play “Taps” at funerals?

“Taps” is a sad, solo, bugle call typically only performed during military funerals. It signifies that it is time for the deceased’s final rest. If the police officer was also affiliated with the military, you may be able to arrange for the playing of “Taps” as an honor at the funeral.

Types of Police Funerals

When it comes to police funerals, there are numerous options, many of which depend on the officer's standing, their family's wishes, and the police department's resources. Types of police funerals include *formal* (maximum number of traditions and honors), *semi-formal* (some traditions and honors), *non-formal* (no traditions), and *private* (no traditions and only for close family and friends).

Categories of death and employment that impact the type of funeral include:

- *Line of duty death (LODD) of a sworn employee*: Police department coordination may include assistance with funeral planning, as well as full honors and traditions performed.
- *Non-LODD of a sworn employee*: Police department coordination may include a motorcycle escort and ceremonial honor guard present at the cemetery.
- *Death of a civilian employee*: Police department coordination may include a funeral escort, transportation assistance, casket engraving, and police department attendance and participation in the service, if desired by the family.
- *Death of a retired officer*: Police department coordination may include an escort to the burial site, as well as police officer participation in the service, if desired by the family.

Death of a Police Officer’s Family Member

Police department coordination may include assistance with funeral planning, casket engraving, and police force participation, if desired by the family.

Other Police Funeral Traditions

Aside from ceremonial traditions, officers may place black bunting on their police cars, wear black tape on their badge, and lower their flags to half-mast during the mourning period and/or funeral service.

Additional Resources

Many states have a legislatively mandated responsibility to care for police officers and firefighters and their families in the event of their death.

Here is a link to Massachusetts's law for an example:

- malegislature.gov/Laws/GeneralLaws/PartI/TitleVII/Chapter41/Section100G1~4

The organizations listed below may also have additional information on benefits and support following the death of a police officer or fire fighter. Some of these national organizations also have local chapters that may provide additional support and benefits.

- International Association of Chiefs of Police (IACP) – theiacp.org
 - IACP Sample Funeral Protocols – <https://www.theiacp.org/resources/document/iacp-sample-funeral-protocols>
- National Law Enforcement Officers Memorial Fund – nleomf.org
- National Fallen Officers Foundation – nationalfof.org
- Police Funerals.com – policefunerals.com
- National Sheriffs' Association – sheriffs.org
- Fraternal Order of Police – fop.net
- National Fallen Firefighters Association – weekend.firehero.org
 - Fallen Heroes – weekend.firehero.org/fallen-firefighters
- International Association of Firefighters – iaff.org
 - Public Safety Officers Benefit Act – iaff.org/psob

Our public servants, especially police officers and firefighters, make our society safer, respond to assist us in our time of need, and often choose us over themselves. We owe them nothing less than to support them and their families in a time of need – they earned it through the sacrifices they made for us.



This tool is the product of a collaboration led by Strand Squared Solutions.

About Strand Squared Solutions:

Strand Squared Solutions provides training and technical assistance for individuals or organizations *that serve people who have experienced a crisis incident, something traumatic, and/or crime victimization.*

☛ **Mission: To pave a path from *trauma to transcendence*³ through training, education, and technical assistance.**

☛ **Vision: A global response to crisis and trauma that is hopeful, human, trauma informed, and centered on transcendence.**

☛ **Link to guiding principles:** <https://strandsquared.com/values-and-guiding-principles1/>

This tool:

This tool was specifically developed for:

- 1.) People who have recently experienced the loss of someone.
- 2.) As a helpful tool for organizations and/or individuals who do the difficult work of death notification.

The purpose of this tool is to help you navigate the complicated time after a death and loss.

If you need additional help email:

myrastrand@strandsquared.com.

Strand² Squared Solutions LLC appreciates the diversity of our community and does not discriminate based on political affiliation, occupation, religion, marital status, sexual orientation, sex, gender identity, sexual history, nation status or origin, race, class, age, ability, height, weight, primary language, legal history, education, or HIV or other health status. We aim to work using an intersectional approach. Our goal is to help all people transcend trauma.

-We love our community ❤️

³ In this document, the phrase “From Trauma to Transcendence” denotes assisting individuals to strive towards post traumatic growth and to find a way to navigate or mitigate the impact of trauma and/or Post Traumatic Stress Disorder in order to pursue happiness.

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Contributors:

Myra Strand, MA, CA, Chief Servant Leader/Owner of Strand² Squared Solutions LLC

Russell W. Strand, CA, Owner of Effective Detective LLC

Sarah Young Patton, MA, Associate Director of Victim Witness Services for Northern Arizona

Alexandra Spielhagen, MA, researcher and advocate

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