



A First-Timer's Guide To The Death Of A Parent

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Introduction and Purpose

I created this guide for the sole purpose of providing some organization to the chaos and otherwise difficult time of losing a parent. There are no playbooks for this, nor is anything like it taught as any type of life skill. This is NOT a guide for the death of any other relative or friend, especially the loss of a child. The application of this guide will depend largely on how many siblings you have and what role they play in the process. In my case, there is just me and my sister. While she was the care giver for my Dad, I was assigned all of the legal duties from Power of Attorney to Executor.

When It Occurs

It, meaning death, does not always occur as expected. You play out in your mind how you think your parents will die once they reach a certain age, but it rarely works out in the same manner in which you prepared. The when, where, and how will determine your level of anxiety that is added to the simple realization of their passing.

When: Day of week, time of day, weather, holiday, your location at the time of notice

Where: Hospital, assisted living complex, nursing home, outside, place of assembly, out of town or the country

How: Natural causes, pandemic, auto accident, criminal act, drowning, other accident

Most of us can remember as children that calls after 11 PM were never good, so we prepare as such. Just know that you will not always get a warning, sense, or notice. Death does not make an appointment.



Responding to “The Call”

Whether it is the hospital, nursing, home or police department, you will need to get ready for your response to the situation, especially if other family members are counting on you. If you are out of town, this will be more difficult and you may have to “appoint” another family member to act on your behalf. I always kept my parents important papers in a “go” box that could be grabbed quickly when needed. This box contained legal documents that could be needed. If you are driving to the location, plan on at least a 4 hour window of some type of activity.

Secure Items and Premises:

Make sure their home or apartment and vehicles are secure including keys. Secure and remove jewelry, wallets, purses, and any other item of value or importance.

Morgue:

Depending on your parent’s age at the time of their death or if it involved an accident, they may be taken to the morgue. You should receive a call from the Police Department stating the hospital. Once you arrive at the hospital, proceed to the lobby desk and let them know why you are there. They will direct you to the morgue staff for identification-this may be direct or via video. Be sure to ask them for a personal affects list and the items before you leave.



When do I call others?

Once you know for certain, you should make sure immediate family know first, then your closest friends, cousins, etc. that you consider family. If your parents are divorced, ask a trusted surrogate to go to their home and personally convey the information.

What to expect when you arrive

This largely depends on where you have to go. In most cases, it will be their home, hospital, care facility, or morgue. All but their private residence will be quite sterile and programmed. What I mean by this is that there are protocols in place for your arrival, completion of forms, etc. The morgue visit is only required if you need to confirm identification. If you are going to your parent's private residence, expect to see first responders and possibly the coroner's office. Be prepared to find your parent as they were found for the most part. First responders almost always lay them on the floor. Depending on the state, there is usually an investigation by law enforcement to determine if the death was natural. There are also statutes giving the coroner absolute authority over the body in most cases of the elderly, they release the to the funeral home or livery service. I recommend staying with your parent until they are properly transported.

If you expect other family members to arrive, know that everyone handles death differently and everyone has an equal station in their right to grieve.

Where does the Living Will apply?

While this document varies state by state, the best outcomes usually occur in care facilities and hospitals provided they have current versions on file. Hospitals may require this upon each admission because things change and people file law suits; it's just the way things are. In care facilities, you can only hope someone is one duty to notify the first responders when they arrive to avoid any further action. Know this: first responders are duty bound to start care until death can be declared by their medical director (they do this over the phone or radio). Do not blame the Fire and EMS personnel for doing their job and what they are required to do by law.

Does Power of Attorney come into play?

No, Power of Attorney ends upon death.

The Funeral Home

In either case, I recommend taking the clothes that you want your parent buried in and make it something that they would normally wear. In some cases, your parents may have given you instructions for this.

If you have not selected a funeral home: Contact one that you trust and family members have used over the years. They will give you appointment options for final arrangements. This will take the most time as there are a lot of decisions to be made. If you also need a burial plot and cemetery, they can guide you to one of your choosing. If money is an issue, shop-around.

If you have selected a funeral home: Contact their main office number and they will walk you through the process. If your parent did not have pre-arranged/pre-paid final arrangements, you will have some decisions to make. The funeral home will contact the burial site or help you find one if this has not been done.

If your parents have pre-paid arrangements and a burial site, your work is significantly less than the others described in this section. ***I strongly recommend the pre-paid arrangements and burial site because the funeral home takes care of just about everything (keep a copy of this with you).***

Plan the visitation and ceremony to the degree of your parent's wishes, or what you think they would like to have done. This includes a presiding official over the ceremony, music, flowers, and/or designation of memorials. I encourage you to have a family member write the obituary to ensure the proper memory of your parent. Newspapers charge for these now, so expect a cost. You will be asked about the number of death certificates, I suggest at least five.

Valuables: Determine which are to be buried with your parent, and those to be removed. Make sure you remind the funeral home staff on the day of the service. The funeral home should ask this question, and you should give it to them in writing if there are multiple items you want back.

The Obituary and Flowers or Memorials: Placing the obituary in the local newspaper is now a cost. Funeral homes will create their on-line version and that is easy to share on social media. I suggest you write this or ask someone close to you do it if at all possible. This way, you ensure you send out the right content about your parent.

If your parent loved flowers or wanted flowers, do it. If not, or in addition to, designate a church or charity for a memorial contribution in your parent's name. We chose this for Dad because he was not a flower person.

What if my parent was a Veteran?

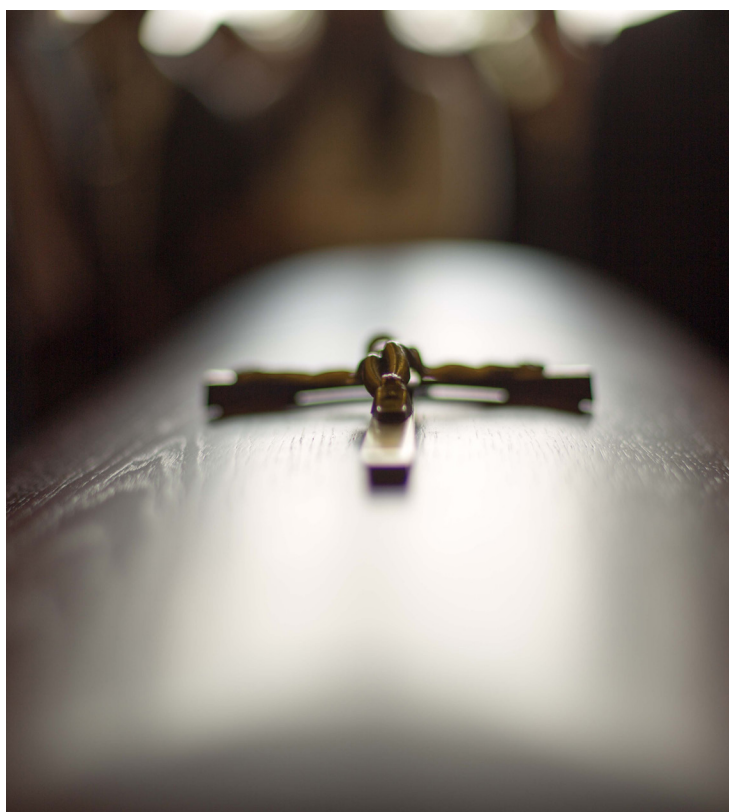
Veterans of our Armed Forces deserve special treatment and funeral homes know as much about this as anything. Make sure you have a copy of your parent's DD214-that is all you need. You can give instructions to the funeral home such as a flag-draped casket, and special grave markers for their branch of service. If you want the playing of Taps, let the funeral home know or contact any Veterans organization where your parent may have been a member.

What about costs?

Costs will largely depend on whether there were pre-paid expenses. Assuming none, you will have the funeral home costs of casket, visitation, embalming, hearse and hearse escort, flowers, payment to clergy/officiant, burial plot opening/closing, and incidentals. Please know there may be more costs depending on funeral home, state, etc.

Religion

I am a Christian and so is my entire family, so it is pretty straight forward for me. You should select your parent's current Pastor or Priest, or one that they had a close relationship with at some point. This will be the most important part of your parent's funeral ceremony. Contact with your own Pastor or Priest should be done as a source of comfort to you.



Pallbearers

You usually want at least six to carry the casket from the funeral home to the hearse and from the hearse to the burial site. This can be family and close family friends.

What to expect the day of the funeral

Arrive early and the funeral director may have some additional items to give you, forms to sign, or you might have a last minute request. After this, spend time with your parent before others arrive and you have to receive them. After the service, you will be given a few moments before they ask you to step out while they close the casket. There's nothing sinister about this, it is all mechanical as they have to seal it. **Do expect different emotions from everyone and unexpected feelings to emerge within you.**

Regardless of what anyone says, assume it is out of love and caring and move-on.

The Paper Work

This will depend on your parent's assets, retirement, and insurance.

Will: This document, if executed (direct court or probate), will direct almost everything except for specific insurance beneficiary designations. The Executor handles all matters after being certified by the court system. In most cases, wills are not contested and you can only hope your parent's will was properly written and witnessed. Wills usually require the closure of all bank accounts and establishment of an estate account from which to pay bills and distribute funds as the will directs. If there are no assets and disputable funds, you may inquire about an administrative dismissal that vacates the will-in any case, contact your attorney. Wills can also be the source of controversy and in-family conflict. In most cases, the will cannot dictate insurance beneficiaries as listed on the policy. If you are the Executor, read the will and look for conflict potential.

Assets: Cars, homes, and property should all be addressed in the will

Financial assets should be addressed in the will. Know this-joint accounts do not become estate accounts. The surviving owner is now the sole owner.

Retirement: This usually expires upon death, but check all provisions. In some cases, a death benefit is payable, so find out if a beneficiary form was completed. Call as soon as possible to get the process started and avoid over-payment of retirement funds.

Insurance: The policy and any certified amendments dictate the payment. Make sure you know the policy type (e.g., whole or term) and policy number. It is very helpful to have the actual policy plus all amendments (if applicable). If the policy is paid out in a manner that is not in the policy language itself, you may need to refer to the will and talk with the other beneficiaries for a solution.

Social Security: In my case, the funeral home made this notification. If they do not do this, you will need your parent's social security number and date of birth. You should also know that spouses may be entitled to the deceased parent's benefit-you will need to call with your surviving parent and have both SS#'s and DOB's.

Other: If the checking/savings account is not co-owned or closed by the estate, notify the bank and close them. If there is a mortgage, check to see if there are liens or equity loans attached, and make sure payments are maintained if there is equity. Secure and close all safe deposit boxes and stock trading accounts. You are very vulnerable to account fraud and identity theft the longer these stay open.

Make sure you file taxes on behalf of your parent and keep the checking and savings accounts open until this is done (unless they get a physical check-contact the tax preparer or CPA).

For questions regarding any of these, contact your attorney and/or tax specialist (CPA).



Pandemic Restrictions

This guide was written in the middle of the COVID-19 pandemic, April and May 2020. If you are reading this and the pandemic is foreign to you, research it now.

In the event of a pandemic, the funeral home and cemetery will have a limit on how many people can attend. The cemetery is usually a less restrictive venue, so hopefully you can have people there that would not be able to be at the funeral home. You will need to work your funeral director and family members and simply do the best you can under any issued restrictions.

What about work?

If you are not in management, simply call your employer and request bereavement leave-this may be paid or unpaid, but it is allowable time away from work.

If you are in management, contact your direct report and ask them to notify others that need to know. In my case, I am on our executive team and our President took sole responsibility for notifying others and directing all calls to him personally. The other members of our team also offered to step-in wherever they could help.

In short, work will be there when you return. Do not return to early, and make sure you have had time to grieve before easing back into your work space.

Your spouse and kids, friends

They may have questions about your parent, and you need to answer them. They will also be watching you to make sure you are okay. You are not being crowded, your kids and spouse just care about your wellbeing.

Your friends will want to do things for you or with you. Try to make time for this as it is their way of helping and showing how much they care.

Other Matters

As different matters arise that are no otherwise specified in this guide, please know that communication is the key. If you are the only surviving family member in the will, this takes care of itself. If there are others, I cannot over-emphasize the importance of clear, candid, and honest communication, even if it is really tough to do so and even if the other party acts in a manner that is not within reason or conducive to problem solving.

On the last page, you will find a basic check list. Feel free to modify this for your personal needs and action items.

Death of Parent Check List

Use this list (modify to fit your needs) as soon as possible after you are notified to organize your actions.

- ☐ Secure Personal Affects and Jewelry
- ☐ Secure home, apartment, and vehicle
- ☐ Notify other family members, friends, clergy
(Call List)
- ☐ Notify employer
- ☐ Contact Funeral Home
- ☐ Obtain Documents
(Will, Burial Information, Funeral Arrangements if pre-paid)
- ☐ Make appointment with Funeral Home
(give instructions for service, music, etc.)
- ☐ Select Pallbearers
- ☐ Choose Florist and/or Church/Charity
- ☐ If Parent is a Veteran, find DD214 document
- ☐ If you are having folks at your home or church after the service, determine head count and caterer
- ☐ Contact Attorney to execute Will
- ☐ Request/receive death certificates
- ☐ Contact and file claims with insurance



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