

# A Guide for the Difficult Days Ahead

*For families and friends dealing with  
the sudden death of a loved one*



*Will I Be Here*

*And when winter's icy halo descends upon my soul*

*Even then*

*As sparking diamonds of snow and ice*

*Will I be here*

*And when earth turns and sun causes me to rise as fragmented pieces*

*Even then*

*As clouds of promise*

*Will I be here*

*And when the time comes for me to fall as rain in gentler days*

*Even then*

*As nutrient to rainbow prisms of bloom*

*Will I be here*

*And when the time of seasons hides my spirit*

*Even then*

*As life's dew*

*Will I be here*

*– Rose Pulliam*

*Former Executive Director, Vermont Network  
Against Domestic and Sexual Violence*

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*For families and friends dealing with the  
sudden death of a loved one*



*Written with support from:*

Vermont Center for Crime Victim Services

Vermont State Police

Vermont Funeral Home Association

Office of the Chief Medical Examiner, Vermont  
Department of Health

South Carolina Department of Public Safety

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*Every culture has its own view of death, as well as its own rituals for commemorating death and for mourning. Since it would be very difficult to address all the specific customs and rituals of each culture in this short space, the intent of this booklet is to address a broad range of cultures with general information. However, we acknowledge the importance of traditional cultural rituals, beliefs and practices, and their value in comforting those who have lost a loved one.*

## **What to Do When the Police Leave**

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If you are reading this booklet, you have probably just received the most devastating news of your life.

You have lost a precious loved one.

This booklet is for you. You will find advice and guidance to help you with decisions that may be very hard to make after the sudden death of a loved one.

It is our hope that this guide will lessen some of the stress you face right now. We hope that it will offer you some clear information so that you can make the best possible decisions in the wake of your loss. For some of you, there will be legal and criminal issues to address. There are services that can help, such as grief counselors, victim advocates, the Vermont Network Against Domestic and Sexual Violence and the Vermont Center for Crime Victim Services. Telephone numbers for these programs are listed on the last page of this booklet. You may also contact 2-1-1 for referrals in your area.

We are very sorry for your loss and offer our sincere condolences.



# **The Survivor's Bill of Rights**

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Someone you love has died suddenly and unexpectedly.

We believe that you have rights and expectations as a surviving family member or partner.

- ☞ You have the right to be treated with respect and dignity.
- ☞ You have the right to ask questions and ask for what you need from professionals.
- ☞ You have the option to delay or defer certain decisions.
- ☞ You have the right to honor your loved one in a way that is best for you and your loved one during the funeral or memorial service.
- ☞ You have the option to request a lock of hair, handprints, clothing, or other mementos, or to make other personal requests.
- ☞ You have the option to view and/or touch your loved one. This is a very personal decision that only you can make. There are no right or wrong choices, even when professionals say otherwise. You may opt for a partial viewing, with much or most of the body of your loved one draped. This is usually done at the funeral home. You may want to bring someone with you for the viewing, as you may be very emotional and need someone with you for support.
- ☞ You have the right to bring a photo of your loved one at the time of viewing, especially if you are the one who makes the identification.
- ☞ You may be able to go to the place where your loved one died.
- ☞ You have the right to wait at least six months or longer before you promise or give away any of your loved one's possessions.
- ☞ You have the right to delegate tasks and ask for help.
- ☞ You have the right to refuse to speak with the news media or to designate someone to make statements on your family's behalf.
- ☞ You have the right to grieve for as long as you need.

# I Don't Know What to Do First...

**First, notify family and friends.**

We suggest that you choose a person who can be your family representative. Choose a person who can help you in the most compassionate, respectful and loving manner to notify everyone who needs to know about the death of your loved one. The family representative can be

- ☁ a relative
- ☁ a personal friend
- ☁ a spiritual leader, pastor or priest

Have the family representative help you to notify family, friends and employer about the death of your loved one. They need to be contacted immediately so they don't learn about the death through a scanner, the newspaper/media or word of mouth. Remember, Vermont is a very small state, and it can be difficult to learn of the death of a loved one in an impersonal manner.

We believe that you and your family representative are the best people to provide the most compassionate notification to all family and friends about the death of your loved one. If possible, it is better to notify immediate family members in person and not by phone. If you don't think you can do this alone, ask your family representative to go with you.

- All adults, including elders, should be told right away and in the most direct way possible.
- All adults in a household should be notified together.
- Children should also be told. Talk to the child's parent or caregiver and allow them to notify their child(ren).

Here are some suggestions about how to notify child(ren):

- ☁ Find a safe, quiet space to tell them.
- ☁ Be calm and reassuring.
- ☁ Convey sympathy. (It's okay to let them see that you're sad and to tell them that you're sad.)
- ☁ Answer questions honestly, factually and briefly.

Other things your family representative can do to help you:

- Make sure children are picked up from school and childcare;
- Help you arrange for childcare;
- Ensure that food is available and that the family is eating, drinking and resting;

- Notify neighbors (when appropriate), church and/or spiritual community to provide support and comfort to your family;
- Help you with planning the funeral or service;
- Manage/screen phone calls and visitors and keep a list of people who are contacting you;
- Help to insulate your family from potentially hurtful people or comments;
- Keep at least one phone line (such as a cell phone) open for important calls;
- Care for pets;
- If the loved one lived at a separate residence, make sure the residence is secure and pets are taken care of;
- Notify the landlord and post office about mail delivery;
- Help to clean up the house for visitors;
- Help to manage visitors and food offerings.

*Note to the family representative:* If you are concerned about the health or mental health of any grieving family member, call their primary care physician or a mental health screener in your area.

**Second, gather important paperwork and address immediate legal issues.**

Notify life and auto insurance companies, Social Security Administration, unions, military, credit cards, and employment and/or school. Check for income from any of these sources as well. Consider veteran's benefits, retirement funds, stock or bond companies. Be prepared for delays in receiving paperwork.

Notify attorney, accountant and Executor of Estate.

Locate the Last Will and Testament, as applicable.

Notify bank and/or any creditors (for example: personal, house or car loans).

Notify federal and private school loan companies.

**NOTE:** Some credit card companies and student loans may carry insurance clauses that will pay off any remaining debt. Payment arrangements can also be made.

Legal documents that you may need on hand:

- Last Will and Testament
- Birth certificate
- Social Security card
- Marriage license
- Citizenship papers
- Insurance papers
- Automobile titles
- Deeds to property
- Income tax returns
- Veteran's discharge or military discharge papers
- Disability claims
- Cemetery deed

## **What to Expect From Professionals**

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### **► LAW ENFORCEMENT**

If your loved one was the victim of a crime or involved in a traffic collision/crash, there will be a law enforcement investigation. This investigation may be completed in a few weeks. or it could go on for months or even years. For example, homicide investigations remain open until solved, regardless of how long that takes.

Typically, a law enforcement officer will deliver the notification of a death or serious injury to the next of kin. The law enforcement officer will do his or her best to get you the support you need immediately afterward.

The law enforcement officer should provide you with the name and contact information for the lead investigator, along with a case number. If you didn't get it, ask for it. You can also call the notifying officer later to receive this information.

You may ask where your loved one is now, and where his or her personal effects (belongings) are. There will likely be an autopsy, which may delay your being able to see your loved one's body right away.

In criminal investigations you may be assigned a Victim Advocate from the State's Attorney's Office or the State Police, but until that time, the lead investigator should be your primary point of contact. The lead investigator or other designated contact is the primary point of contact in all traffic crash cases.

We understand that this is a difficult time for you and your family; however, it may be necessary for the investigating officer to question you, family members and friends immediately as part of the investigation.

There will be a news release in most cases, and you can ask for a copy prior to release. Unfortunately, news releases can't be withheld at the family's request.

When families request reports, Law Enforcement generally can't release them until the investigation is closed and all prosecutions are also closed. In many cases, the investigator can answer family members' questions related to reports or the investigation.

Although it is sometimes frustrating to surviving family members, arrests are not always made immediately when a suspect is identified. Often investigators need to gather more information or eliminate other suspects prior to making the arrest. They may also be waiting for forensic evidence to be processed.

## ► **MEDICAL EXAMINER**

State law requires the Medical Examiner to inquire and determine the circumstances, manner and cause of all unexpected, violent, or unusual deaths. Certain natural deaths must be investigated as well. An Assistant Medical Examiner (AME) may respond to the scene of the death to work with law enforcement personnel to assist in determining the cause and manner of death. AMEs are trained in death investigation and may need to ask you, family members and friends questions about your loved one. They are also available to answer any questions you may have about what will happen next.

### ***The Medical Examiner will:***

- Only hold your loved one's body as long as necessary;
- Return all personal effects (belongings) that were with your loved one to the funeral home you choose;
- Work directly with your funeral home to arrange the transport of your loved one to and from the Medical Examiner's Office;
- Work with organ/tissue donation groups to support donation requests;
- Provide a copy of the final autopsy report upon the written request of the next of kin.

**NOTE:** If the Medical Examiner or State's Attorney requests an autopsy for your loved one, there is no charge incurred by the family.

***The Funeral Director/Home will:***

- Prepare the certification of death;
- Contact the Medical Examiner to facilitate transfer of your loved one to the funeral home;
- Provide you with a price list for arranging the service and work with you on a payment plan if needed;
- Work with your family to create a service to honor your loved one;
- Prepare your loved one if you choose to have an open casket at a memorial service.

**NOTE:** If your loved one dies at the hospital, it is the attending physician's responsibility to provide the funeral home director with the death certificate.

## **Making Funeral Arrangements**

Choosing the funeral home and creating the service may be a time to ask for help from your family representative. Include all family members and friends that need to be involved in creating this remembrance of your loved one in the most meaningful way. Remember, it is not necessary to spend a lot of money on a funeral. Funerals can be beautiful, simple and significant by choosing ceremonial aspects that share your loved one in a way that honors them at the service. This may include:

- Allowing close relatives and friends to speak or read favorite passages;
- Playing music or choosing a favorite song to be sung at the service;
- Creating and showing a collage of photos of your loved one's life at the service;
- Allowing children close to your family member to participate by placing a flower or article on or in the casket.

These inexpensive details can be touching reflections of your loved one's life.

### ***Decisions to consider:***

- Choose the funeral home (mortuary). Consider reputation, price, location and services offered.
- Make an appointment with the funeral home.
- Decide what type of service you are considering, including any cultural, religious or spiritual rites that you wish to be performed.
- Contact your loved one's spiritual leader to decide on the time and place of the service.
- Funeral homes usually provide transportation of your loved one's body, preparation and embalming, ordering and filing the death certificate (at least 12 copies are recommended), staff for the service, help with the ceremony arrangements, assistance with ordering flowers, and so on. These services will be explained to you.
- Ask for specifics about what is included in the cost of the funeral. It is acceptable to ask questions and get services for the best price possible. The funeral home will give you an itemized list of charges.
- Ask about payment arrangements, and secure a payment agreement in writing.
- If your loved one had veteran status, contact the branch of the military to arrange for a military funeral.

### ***Information needed by the funeral home:***

This will include the full name of the deceased, address and phone number, date and place of birth and death, social security number, occupation, relationship or marital status, education level, father's and mother's name or guardian's name, veteran status (war, division, rank), religious membership, participation in clubs or organizations. Let them know if your loved one has a life insurance policy.

For more information about or for support with the funeral, see "Preparing for your first visit with the Funeral Director," written by Franne Whitney Nelson, at [www.deatheducationconsulting.com](http://www.deatheducationconsulting.com).

### ***Preparing the obituary:***

This is something that the family writes for the newspaper and funeral home. Usually, these include the following information about your loved one:

- Town where the person lived;
- The person's full name and age;
- When and where the person died;
- Sometimes the cause of death, sudden or after a long illness;
- Where the person was born;
- Names of parents or guardians;
- Where the person was educated and degree obtained;
- Surviving immediate family members of the person (for example: partner, husband, wife, siblings, parents, children);
- Years and branch of service in the military, social clubs, union and religious memberships, volunteer work, etc.;
- Hobbies, pets, favorite activities, and any special aspects of the person you wish to share with the community.

Today, many funeral homes offer websites to allow families to inform the community about the death of your loved one and for friends, employers and neighbors to offer condolences to close family and friends.

### ***Burial or Cremation Decisions:***

Families may decide to either bury or transport their loved one to a crematory on their own. The following link will give information to assist you in that process: <http://healthvermont.gov/vadr/burial/home.aspx>

#### **For Cremation:**

- Purchase an urn or cremation container from the funeral home or another source (internet) or an object that can be used as an urn (a meaningful heirloom, vase).
- The ashes may be spread in a loved one's favorite place (however, inquire about county health laws).

#### **For Burial:**

- Select a casket (open or closed). This can be obtained from the funeral home or another supplier, which can ship directly to the funeral home. A less expensive casket can be very attractive when draped with a blanket, spray of flowers or a loved one's favorite quilt.

- Decide on clothing and jewelry for your loved one. Consider their favorite outfit, and decide if they should be buried with their jewelry. (Relatives may want to consider keeping some jewelry in the family; it may comfort you in the future if you save it. Jewelry can also be a remembrance of your loved one for generations to come.)
- Decide if there are items that you may like to have buried with your loved one, such as letters, pictures or mementos.
- Sometimes friends, especially after a young person's death, may wish to place something in the casket.

### **Types of Remembrance Services**

Services offer the opportunity for people who knew your loved one to pay their respects and grieve. This is a time for everyone to deal with the reality of the death, say farewell, honor their loved one and receive support.

- A funeral service generally is held prior to a cemetery burial or cremation.
- A memorial service can be held anytime after the death and may or may not be connected with the burial or cremation. The loved one's body is not present in this case.
- The loved one's body is usually present in either an open or closed casket at a funeral.
- A visitation or viewing is an opportunity to see the loved one's body before the burial or cremation. This can be a public or private viewing and is usually held prior to the funeral or memorial service.
- A graveside service is conducted at the cemetery. This is usually a simple service, and the cemetery can provide tents or chairs.
- Memorial or funeral services are usually held in a house of worship, but they can also be held in the funeral home, a family residence, fraternal hall, Masonic Temple, golf course, park, and so on. Permission is sometimes required for the use of these places. Adequate seating, parking, and acoustics should be considered.
- A Military Honors service may be provided at the gravesite for veterans who served during a time of war and were honorably discharged.

For information about funeral benefits for veterans, contact:  
[www.militaryfuneralhonors.osd.mil](http://www.militaryfuneralhonors.osd.mil).

Department of Defense  
Directorate for Public Inquiry and Analysis  
Room 3A750, The Pentagon  
Washington, DC 20301-1400

For more information about VA Benefits, contact: 1-800-827-1000

To arrange military funeral honors, contact your local funeral home.

## **Planning the Service**

This is the time to consider what steps you and your family will take to honor the wishes of your loved one. Here are some things to consider as you plan:

- Involve surviving children or siblings. For example, a young child may want to place a drawing or toy in the casket. Older children may want to help select poems or music, or say a few words in remembrance.
- Select pallbearers. (Those with heart or back problems can be honorary pallbearers.)
- Select greeters or ushers, especially if it is a large ceremony.
- Order delivery of flower arrangements, and decide where they might be donated after the service.
- Arrange for transportation of family and guests, if needed.
- Arrange for funeral coach/limousine.
- Request a memorial record book and memorial cards.
- Arrange to have the service audio or videotaped or photographed.
- Create a memory table or collage of photos.
- Select music or a special song.
- Select a piece of scripture, meaningful readings, poems, or write your own heartfelt good-bye to your loved one to be read by you, a family member or spiritual leader.
- Allow people to speak for a limited time at the service.
- Announce memorials in lieu of, or in addition to, flowers, such as donations to charity, scholarship fund, and so on.
- Indicate reserved seating at the service, if applicable.
- Arrange for a reception after the service. Often the reception is held at the home of a close relative of the loved one.

## **After the Funeral**

Often after the funeral things can get really quiet. The professionals may have to move on to other cases and families. Friends and loved ones will eventually need to return to their responsibilities, and sometimes survivors may feel very alone.

This may be when you begin to grieve. Remember, this is a time to try to make sense of what happened. The death of someone we love might be the deepest emotional pain some of us will ever experience. This may be a good time to gather around us all the support that exists in our lives... as much as we can.

This is also the time that you might find yourself tackling a lot of paperwork and decisions about your loved one's belongings. This can be complicated by delays in receiving paperwork. If your family member's death is the result of a crime, there will be additional legal maneuverings and court appearances that the State's Attorneys' Victim Advocate will help you navigate. You can contact your county's State's Attorneys' Office by calling Vermont 2-1-1.

Don't be surprised if calls, visits and other forms of attention begin to diminish. This is normal. While you may not feel like returning to your old life, others will, and that is to be expected. However, you should continue to reach out and call on friends and family if you want to.

The initial feelings after experiencing a sudden or sudden unexpected death of a loved one typically diminish over several months. If you are feeling stuck, overwhelmed, or your feelings of grief are too powerful to handle on your own, contact your primary care physician or mental health care provider.

Here are some things to consider that can help you decide if additional help is needed:

- Your emotions feel inhibited, dull or numb.
- You are experiencing depression, anxiety, or thoughts of suicide or homicide.
- You have been unable to sleep for a prolonged period of time.
- Your reactions interfere with your life.
- You feel angry or on edge most of the time.

### ***Some suggestions***

- Ask trusted friends, spiritual leaders or others for help in finding support for your feelings and decisions.
- Expect that grief can be exhausting, and that you will feel more tired than usual.
- Anniversary dates, sights or smells may set off unexpected emotional reactions. This is normal as you grieve.
- Sleep or rest as best you can and make sure you get some fresh air.
- Drink water regularly.
- Take your friends up on offers to get you out of the house or to furnish a meal. Remember, they are trying to comfort you.
- During this time, you may be tempted to make major, life-altering decisions, and you may feel the need to withdraw. Keep in mind that this is common for many who have suffered the sudden death of a loved one, but that decisions made in crisis are sometimes regrettable.

## **Helpful Resources in Vermont**

### ***General Support:***

Vermont 2-1-1 for suggestions in your area about counseling and support  
Death Education Consulting, Franne Whitney Nelson, 802-223-7872 or  
legacyhill@pshift.com or [www.deatheducationconsulting.com](http://www.deatheducationconsulting.com)

### ***Criminal Justice System resources:***

Vermont Victims Compensation Program, 802-241-1250 or 1-800-750-1213  
or TTY 1-800-845-4874 or [www.ccvv.state.vt.us](http://www.ccvv.state.vt.us)

State's Attorney Victim Advocates are located in each county in Vermont.  
You can find an advocate in your county by calling 2-1-1.

Vermont Network Against Domestic and Sexual Violence. To connect  
to your local program, call the 24-hour statewide hotlines: Domestic  
Violence: 1-800-228-7395, Sexual Violence 1-800-489-7273.

Department of Corrections, Victim Services, Homicide Survivor Support  
Group (Soup Group). Contact: Amy Holloway, Director, 802-241-2302 or  
[amy.holloway@ahs.state.vt.us](mailto:amy.holloway@ahs.state.vt.us)

Deaf Vermonters' Advocacy Services: 888-202-4209 (voice or TTY),  
[www.dvas.org](http://www.dvas.org)

The Department of Public Safety is Vermont's largest law enforcement agency. The Department's statutory purpose is to promote the detection and prevention of crime, to participate in searches for lost and missing persons, and to assist in cases of statewide or local disasters or emergencies. The Department has four divisions: Vermont State Police, Vermont Emergency Management, Criminal Justice Services, and Fire Safety. Contact: 802-244-8727; [www.dps.state.vt.us](http://www.dps.state.vt.us)

***Mental Health Support:***

- Day One at Fletcher Allen Health Care: 802-864-3326
- Fletcher Allen Health Care Crisis Services: 802-488-6400
- National Alliance for the Mentally Ill: 802-244-1396
- Vermont Association for Mental Health: 802-222-6263
- American Foundation for Suicide Prevention: 802-223-4111
- Vermont Chapter of the Association for Suicide Prevention: 802-479-9450 or [www.afspvermont.org](http://www.afspvermont.org)

***Books:***

*What to do When the Police Leave: A guide to the first days of traumatic loss.* Bill Jenkins, 2001.

*I Wasn't Ready to Say Goodbye: Surviving, Coping and Healing After the Sudden Death of a Loved One.* Pamela D. Blair, Ph.D.

*No Time to Say Goodbye: Surviving The Suicide Of A Loved One.* Carla Fine.

*Badger's Parting Gift.* Susan Varley. Mulberry Books, 1984. A book for very young children.

*Grief.* Laurie Beckleman. Crestwood House ( A Hotline Book), 1995. A book for adolescents and teenagers.

*The Grieving Child: A Parent's Guide.* Helen Fitzgerald. Simon and Schuster, 1992. A book for parents or caregivers helping children to cope with grief.

*No Time for Goodbyes: Coping with Sorrow, Anger and Injustice after a Tragic Death.* Janice Harris Lord. Compassion Books, Inc., Burnsville, NC.

**Websites:**

- Mothers Against Drunk Driving: [maddvermont.freesevers.com](http://maddvermont.freesevers.com) or [www.madd.org/home](http://www.madd.org/home)
- Parents of Murdered Children: [www.pomc.com](http://www.pomc.com)
- National Organization for Victim Assistance: [www.trynova.org](http://www.trynova.org)
- National Victims Constitutional Amendment Passage: [www.nvcap.org](http://www.nvcap.org)
- The Compassionate Friends (support for a family after the death of a child): [compassionatefriends.org](http://compassionatefriends.org)
- Database and directory for grassroots organizations who provide services for victims of crime: [www.crime-victims.org](http://www.crime-victims.org)
- National Center for Victims of Crime: [www.nvc.org](http://www.nvc.org)
- The Office for Victims of Crime: [www.ojp.usdoj.gov/ovc/](http://www.ojp.usdoj.gov/ovc/)

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