

Making Final Arrangements

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A funeral can be one of the most stressful and expensive consumer purchases a family can make. On average, most of us make funeral arrangements only once every 14 years (1). Many of us make these arrangements when a loved one has died, but we often fail to think through plans for our own passing and how we will prepare ourselves and others for this eventuality.

Arrangements are an important financial transaction, and many times arrangement decisions are made under duress at a time of bereavement. A person's ability to make informed decisions is a major challenge when one is under the emotional strain of bereavement. Shock, disorganization, volatile emotions, guilt, and sense of loss and loneliness cloud our decisions. During this time the act of spending money can be wrongly linked with our feelings of expressing love or caring.

Making one's own final arrangements assures the fulfillment of personal wishes and spares family from facing decisions that can be both emotionally and financially difficult. Planning for one's own final arrangements provides the family with peace of mind, assuring them they have acted in accordance with your wishes.

Preplanning the Final Arrangements

Advanced planning and directives assist you in ensuring that your financial and health care are managed according to your wishes. A Power of Attorney (POA) is the simplest choice to grant someone you trust—a friend, family member, or anyone you name—with the authority to act on your behalf when you become incapacitated. You have the choice of choosing a POA for health care and one for finances.

Both the financial and health care POAs are used when you reach the point you choose not to make your own decisions or are incapable of making your own decisions. In both instances, the person you select becomes your active advocate. Forms to be used for legally identifying your POAs are available through health care organizations, attorneys, and estate planners (2).

Locate and Communicate the Location of Important Papers

Several papers are important to locate and/or prepare; tell loved ones where they are located. The following checklist will help (3).

- Letter of last instructions
- Location of safety deposit box and key
- Attorney(s)
- Security advisers
- Executor(s)
- All securities
- Power of Attorney(s)(health & finance)
- Jewelry, art, and other valuables
- Social Security cards
- Health insurance
- Birth certificates
- Home and property insurance
- Baptismal records
- Auto insurance
- Marriage certificates
- Life insurance
- Prenuptial agreements
- Disability insurance
- Divorce papers
- Mortgage
- Child custody papers
- Contracts
- Adoption papers

- Charge accounts
- Death certificates
- Stock and bonds
- Naturalization papers
- Bankbook(s)
- Residency papers
- Checkbook(s)
- Employment records
- Cancelled checks
- Military papers
- Other investment records
- Wills
- Auto registration and title
- Deeds (including cemetery plot title)
- Tax records (old tax returns and supporting materials)
- _____
- _____
- _____

Making a Will

Estate planning is an active way to achieve some of your important goals and to assure that affairs are well ordered. There are many aspects of estate planning, and this is an important topic to cover if you have not done so. For this lesson, we will discuss the aspects of wills only as an important facet of final arrangements.

A will allows you to manage your estate in the manner you choose, name a personal representative of your choice to handle your affairs, and name a guardian of your choice for your minor children. It is recommended to obtain an attorney for drawing up the will and in settling your estate (In the Know About Wills, WL 48, WVU Extension Service, 1994). It is recommended that individuals not put their funeral arrangements in their will. It can be done, but it may not be read immediately and your final arrangements may not be carried out.

Making Funeral Arrangements

Do make your funeral arrangements while you are of healthy mind and body. Write them on paper with the same impunity you use to prepare a will. Re-

member, though, these are separate documents, and the funeral arrangements need to be discussed with all who are close to you.

Funerals are complex events that must balance many factors, including emotional needs, religious preferences, and financial realities. It is important to remember these events are primarily ways for the living to remember and celebrate a life. Do enter the process with a sense of joy. You're living a good life. You can help others plan to celebrate that.

When you decide to make advance plans about funeral arrangements for yourself or a loved one, you can choose among several types of disposition and ceremonies. You may prefer a ceremonial service, religious or secular, with the body present. Or you may prefer to be cremated, either directly or after a ceremony. In addition, you may have decided to donate your body to a medical or educational institution (either directly or after a ceremony). Many of your choices will impact the financial transaction (4).

Funeral homes generally offer a traditional funeral package that includes several funeral service costs that you may or may not want to purchase. The designated packages often include moving the body to the funeral home, using the funeral home facilities for a designated time, embalming, providing cosmetology and restoration, dressing the body, purchasing the casket, using the hearse, arranging for pallbearers, caring for flowers, and providing guest register and acknowledgement cards. One really needs to find out exactly what is covered in any package deal, however, because these fees and what the fees include vary among funeral homes. Simply asking for an itemization of these costs helps one to compare services.

A traditional funeral fee also generally includes professional service fees, such as burial and transit permit, newspaper death notices, extension of credit, and filing of the death certificate. Obtaining an itemization of these services permits a consumer to choose what he or she does or does not want to purchase and what the family might like to do on their own. Pre-purchased guest registers, visiting cards, and plans for funeral and/or memorial services are frequently prepared by families to individualize and to save money. The prices vary widely

across funeral homes, and comparing costs across service providers reveals multiple services and prices to choose from.

Critical Information Needed in Making the Final Arrangements

The following is some information that may be helpful not only for you as you plan but also for your family when they must make the final arrangements (5).

Biographical Information:

Full Name (First, Middle, Last)

Address

Telephone

Resident Since

Place of Birth (City, County, State/Province/Country)

Date of Birth (Month/Day/Year)

Social Security Number

Occupation

Employed by or Retired from

Marital Status

Name of Spouse

Name of Father

Father's Place of Birth and Year

Mother's Maiden Name

Mother's Place of Birth and Year

Education (Elementary, High School, College)

Religious Affiliation

Names of Children (and Addresses and Telephone Numbers)

Military Service (Branch and Rank)

Date of Enlistment/Date of Discharge

Serial Number

Fraternal, Service, and Union Memberships

Special Recognitions

Relatives and Friends to Notify (Names and Relationships/Addresses/Telephone Numbers)

Funeral Arrangements:

Funeral Home to Contact (Name, Address, and Telephone)

Name of Funeral Director

Location of Prearrangement Contract if appropriate

Location of Preferred Services

Religious Services

Officiating Clergy and Telephone

Military Services

Fraternal Services

Contact Person and Name

Pallbearers

Honorary Pallbearers

Music

Flowers

Memorials

Other Requests

Cemetery Arrangements

Name, Address, and Telephone Number of Cemetery

Location of Deed

Plot in Name of

Location at Cemetery (Section/Plot Number/Block)

Special Instructions

Once you have recorded this information, put it in a safe place and advise your family where they can find it. A safe deposit box is not recommended, since it is normally frozen at the time of one's death.

Death is not a question of if, but when, and each of us has some choice in making the final arrangements and selecting related services. We all should plan with those concerned, such as family, friends, or service providers, to ensure that our final wishes are known.

References

1. AARP Webplace/Consumer Information/Funerals and Burials (<http://www.AARP.org/getans/consumer/funerals.html>)
2. Channel 3000-Health-Good Death-Hospice (<http://www.channel3000.com/health/gooddeath/planning.html>)

3. Paynter, MA and MS Buck. *Survivors' Handbook. Making Funeral Plans and Obtaining Benefits When There Is a Death in the Family*. North Central Regional Publication No. 325. University of Illinois at Urbana-Champaign. CCES. 1989.
4. Funerals: A Consumer Guide (<http://www.ftc.gov/bcp/online/pubs/services/funeral.htm>)
5. *A Guide for Planning Ahead*, Altmeyer Funeral Homes, Wheeling WV 26003.

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