

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.

Through this program, participants will:

1. Understand the importance of planning final arrangements,
2. Consider life's celebrations and identify aspects of one's own history and values to be shared with family, and
3. Review a list of suggested steps in making final arrangements.

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.

The POA for health care is based on your wishes and directs decisions for care to be provided or withheld. Your preferences should be discussed with your family. Once decisions are made, informed decisions can guide your POA, family, and health care providers. Emotional and financial challenges are minimized when communications are open and decisions made known.

One kind of Financial Power of Attorney, called a durable general power of attorney, names an agent to manage your finances when you are no longer able to do so or choose not to do so. This POA does not need to be the same person who has your health-care POA.

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 selected then becomes your active advocate. Both of the 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 see 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.

Deciding How You Want to Be Remembered

“People will not look forward to posterity, who never look backward to their ancestors”

—Edmund Burke (4)

Looking back on one’s life and celebrating our history helps us approach planning final arrangements in the context of our lives. The records we document provide important links of our lives with those of our current family as well as our ancestors. The process can give our family members and us a deep sense of belonging, continuity, and identity. The study and records are an important way of communicating and celebrating our history.

Involving family members in the family history can be a rich bonding experience. Here are a dozen ways to generate and track down long lasting family memories (5).

1. Compile a family yearbook.
2. Play “When I Was Your Age” with the children and grandchildren.
3. Record family histories on video or audiotape.
4. Make a movie of your life.

5. Track down family traditions.
6. Make a family calendar.
7. Start a family “write around” letter.
8. Create an on-line family bulletin board.
9. Give the kids a family history lesson.
10. Cook up family recipes.
11. Share music memories.

An additional activity that you may want to consider is to involve family members in writing a draft of your obituary. Together you can determine what you would like shared and where you would like the obituary distributed.

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. Remember, 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 (6).

Most people in the U.S. purchase final arrangement services and merchandise from a funeral home. Since 1984, the Federal Trade Commission (FTC) has regulated the sale of funeral merchandise and

services, through the “Funeral Rule.” These rules apply only to establishments that sell both funeral goods and services; therefore, the Funeral Rule does not generally apply to cemeteries. The Funeral Rule requires funeral homes to give consumers accurate, itemized price information. You have the right to stop in at any funeral home in the country and receive a general price list (GPL) and to seek more detailed information. All GPLs are required to contain much of the same information, but how prices are broken out and presented in writing will vary (7).

Decisions regarding funeral arrangements fall into two general categories:

1. Funeral services which include professional services of the funeral director, transportation services, burial preparation, visitation facilities, funeral ceremony, funeral coach, and other services you may select; and
2. Funeral merchandise such as casket, outer burial container or vault, and other merchandise you may select (8).

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 ser-

vices 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.

There are usually additional-cost items depending on the type of service selected. Learning about these and exploring options can save the consumer many dollars. These additional-cost items sometimes include visitation that extends beyond the day of the service, the clergy's honorarium, newspaper fees, music, hearse, extra limousines, flowers, burial clothes, grave opening and closing, long-distance telephone calls or telegrams, cremation service charges, markers or monument, crypt, burial vault or grave liner, equipment and tent, removal, and taxes.

Work with newspapers as the cost of publishing obituaries varies widely and is handled differently by funeral homes. Unless plans are prearranged, many of these items and services have unknown costs and are handled by and billed to the funeral provider. These become additional cash advance items that are then reimbursed by the family. By checking with funeral providers and obtaining the information you make informed decisions about the services and merchandise you prefer (9).

Your accepted resting place may be that of your ancestors, or you may choose another location. Prices for locations vary according to type, region, area, or cemetery. Space in a country graveyard may be free or low cost compared with that in a city, community, or corporately owned cemetery. Prices for indoor burial (mausoleum or columbium) also vary. After selecting the general area for burial, inspect the facilities and check on services provided (perpetual or endowed care), grave liner or vault, and opening and closing the grave. Check regulations on using grave liners, types of monuments or markers, reselling the plot if one moves or decides on burial elsewhere, and decorating graves with flowers. Consulting with your funeral provider may provide useful information to help you make your selection. Cemeteries have enormous flexibility in setting their own policies and prices. If questions or complaints arise, contact the state's Consumer Affairs Division of the West Virginia Attorney General's Office.

Benefits Availability

Many families are not aware of the claims and benefits that they need to apply for.

Social Security—When a deceased person has worked under Social Security, his/her dependents and survivors may be eligible for certain benefits, such as death payment, survivor's benefits, and Medicare benefits. These benefits are not paid automatically, and applications must be filed for processing. Check with the Social Security Office for information.

Veterans' Benefits—The families of honorably discharged veterans may be entitled to a number of special benefits following the death of a veteran. These may include plot allowance, burial allowance, headstone, death pension, and burial flag. Since there are many different benefits and required qualifications for each, it is wise to check with the Veterans Administration.

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 (10).

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.

Financial Arrangements

To prepay for the funeral is a personal decision, which should be discussed with your family and funeral provider. However, the decision to preplan one's funeral to the extent that you have recorded your wishes is an ultimate gift to a family under bereavement.

Summary

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.

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