

Funerals are for the Living

Media and salespeople urge you to plan your funeral for “peace of mind.” But a piece (or peace) will be missing if you have not included in the planning process those who are likely to survive you.

As parents we try to help our children learn how to handle money; we talk about our political values and probably even sex. But one of the greatest gifts in the lessons of life is to be prepared for the death of a close family member or friend.

How are we doing? Not very well. Barely 25% of the people who arrange for a funeral got their information from family members and friends, according to a 1995 funeral industry survey. More than half got their information from morticians. Unfortunately, the funeral industry has had such widespread and documented abuse that the federal government was forced to pass consumer protection regulations which, among other things, told funeral directors they could no longer lie to the public. Enforcement of these regulations is weak and far from ideal. Even at best, survivors are vulnerable to manipulative sales tactics at a time of grief.

Here are some issues that caring people will want to resolve with those who will be left behind:

- **What money I have I want to leave for the living. I don't want a lot spent on my funeral. In fact, the least expensive funeral makes a lot of sense to me — once I'm gone, it won't matter. Yet, I know that funerals are for the survivors. What funeral rituals are important to you?**

Check with all those who are likely to be at hand when your death occurs. Help them to look at funeral rituals that cost money and those which can be personalized with little or no expense such as a scrapbook of remembrance. Oprah Winfrey did a show

questioning high-cost weddings. Interviews with those who attended showed that the expensive, fancy flowers and fancy dresses were not the things people remembered. A fancy casket probably won't be remembered either. And in some families, it will become an issue when one family member who would have honored your preference for inexpensive arrangements is expected to share the cost of a more elaborate one or watch your estate diminish, simply because a more dominant family member got swept up in the emotions of the moment.

Remember, for a memorial service without the body present, your family does not need the services of a mortician — having something to do can be very therapeutic for survivors. Your family certainly wants to know what your preferences are, but if you plan everything yourself, you may limit the meaningful involvement of those who need an opportunity to express their caring.

- **I wouldn't buy a car without taking it for a test-drive. I don't want my funeral to be a test-drive and the real thing all wrapped into one. Let's look at exactly what the choices are.**

Morticians sometimes prey on emotions to increase their funeral profit — “I'm sure you want the best for your mother.” They also know that few consumers are well-educated on funeral issues and don't shop ahead of time. Funeral Consumers Alliance literature will let you know what your options are and will explain fair funeral practices.

But, the cost of various options may help determine what is chosen. If the funeral consumer group near you has not done a price survey, be sure to get the General Price List (GPL) from every mortuary in your area. It could save your estate thousands of dollars.

It is more important to help your family learn how to shop for a funeral than to sign up with a particular mortuary right

now. Wall Street companies have bought up and consolidated many formerly locally owned funeral homes around the country. They often employ high-pressure sales tactics to drive up the cost of funerals, according to dismayed ex-employees. The funeral home you might work with today may not be the best place to do business next month. And make sure your survivors are educated about the tricks of the funeral trade **before you die.**

- **Who will pay for my funeral?**

Settle this part before there are any hard feelings. If you have set aside funds to pay for your funeral, do family members know how much there is, where it is being kept, and how to get to it? Be sure to read our brochure *Prepaying Your Funeral, Benefits and Dangers.*

- **If I choose body donation to a medical school, will you be comfortable with that choice?**

One elderly gentleman decided to change his plans when a daughter was unhappy with the idea of body donation. On the other hand, the FCA brochure on *Body Donation* might answer the daughter's concerns. Cremated remains can usually be returned to the family, making body donation more of a “loan.” Does this make it easier for someone to consider? If you make the arrangements ahead of time, will that help with any reluctance? Most medical schools prefer that you do.

- **I would like to be cremated, but the crematory is not likely to accept my body unless everyone agrees. How do you feel about cremation?**

Hard feelings may erupt among surviving siblings, for example, if there is no agreement on the final method of disposition. If you sign a cremation permit

ahead of time, would that make it easier for others to honor your wishes? About two-thirds of states allow you to sign legal documents specifying your funeral wishes ahead of time, or giving that authority to anyone you like. For a list, check www.funerals.org/pref.htm. (Apart from the emotional issues, there are financial concerns with any form of disposition. Cremation is often the least expensive, and will significantly reduce cemetery costs.)

- **I do not want to be embalmed but I understand that, if my death is sudden and unexpected, some of you may need a time to say good-bye. Would you be satisfied with a private family viewing — without any embalming or restoration — rather than a public display of my body?**

In an unexpected death, an autopsy is often required. Yet the hospital may cooperate with a family's request to view a body there. In fact, it may be needed for identification purposes in some instances. If the body has been moved to a mortuary before all family members have arrived, let the undertakers know what your wishes are. The "Private Viewing" option is often left off the funeral home's General Price List, so there may be no additional charge. Many people assume embalming is required. Not so, in most instances. In fact, this is the only country where embalming is so widespread, thanks to heavy promotion by the industry. Most morticians do not choose embalming for themselves, according to *Funeral Monitor*.

- **Let me tell you where my will and important papers are.**

Our affiliates have an end-of-life planning kit, **Before I Go, You Should Know**. The write-in booklet has pages on which you can list the vital information needed after death — death certificate

information, preferred funeral arrangements, assets and other resources. It comes in a freezer pouch with a door magnet, "Matters of Life and Death Inside," as well as a state-specific Living Will and Durable Power of Attorney for Healthcare. All your immediate survivors — not just one — should have a copy of this. A first-to-call son on vacation out of the country will mean that another will need to be notified.

Franklin Roosevelt left detailed instructions for his funeral, but he deposited them in his safe without informing anyone. Only after his funeral did his family realize that he explicitly rejected much of what had been done — the embalming, the use of an expensive casket, and the grave liner or vault. He desired a rapid return of his crippled body to the elements.

— *Cremation Concerns*
by W. E. Phipps

- **What if my family doesn't want to talk about death and funerals?**

Insist. Try a little humor while it's still easy to smile. We're all "terminal" — we just don't always know when. Don't take "no" for an answer. Those who have the most difficulty talking about funerals are probably the ones that need your help the most. It will be the most loving thing you can do.

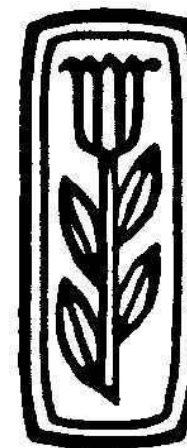
For much more information, go to:
www.funerals.org.

You'll find more than 25 pamphlets helping you separate funeral fact from fiction, while saving money in the process.

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Did You Forget?

The Most Important Part of Funeral Planning



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