

Taking Care of Funeral Arrangements

Funerals are the formal recognition of death in most cultures and play a significant role in the life cycle of the person who has died and their survivors. Cultural, spiritual and emotional influences shape the nature of funeral plans and, sometimes, this can overwhelm someone experiencing this for the first time. This chapter will help you understand what to expect as you make these arrangements.

Funeral Directions

Once death has occurred, you will need to contact a funeral home. Try to determine if the deceased had made their own plans with a funeral home. Look for burial insurance contracts with an insurance company or pre-arrangement funeral contracts with a funeral home or memorial association. Information may be found among invoices, canceled checks or in a personal letter kept with the will. If nothing is found, contact the funeral home of your choice. They are staffed twenty-four hours a day. The funeral director will offer assistance and comfort, and will take care of most of the details.

Funeral Choices

You will be asked to make several decisions:

- Choice of disposition: burial, cremation, or cremation with scattering of ashes.
- Type of casket for burial, or urn for cremation. You may select interment prior to a memorial service when burial is the preferred disposition.

- Choice of cemetery and lot for burial, or niche for cremation. Burial need not be in the cemetery affiliated with the funeral home.
- Religious preference.
- Church, chapel or graveside services. You may elect to have no funeral service.
- Choice of headstone or marker.
- Viewing and related embalming, if desired.
- Processional and escort to graveside service, if desired.

What to Expect From Your Funeral Director

The funeral director will assist you with the many details of planning the funeral. Among the more common details, the funeral director can assist the family with:

- Transporting the remains from the hospital, residence, nursing home or other location to the funeral home.
- Obtaining the physician's signature on the death certificate, filing with the various authorities, and obtaining certified copies of the death certificate for the family and personal representative to use in organizing the deceased's financial affairs.
- Preparing death notices for the various newspapers.
- Coordinating other elements of the service including clergy, newspapers, florists, printers, motorcycle escorts, vocalists, musicians, and cemetery or crematorium.
- Providing chapel and viewing area at the funeral home itself.

- Providing funeral coach, family limousine and other necessary transportation services.
- Forwarding the remains to another funeral home. Receiving the remains from another funeral home.
- Filing claims for veteran's benefits, execution of Social Security forms and handling of insurance forms.
- Coordinating and forwarding an honorably discharged veteran or spouse to a national cemetery for interment. The nearest one is Willamette National Cemetery in Oregon.
- Offering follow-up bereavement programs for the family. These programs can be very helpful when dealing with the various stages of the grieving process. AARP can also provide counseling services.

Funeral Costs

A 1994 sampling of specific charges will give you an idea of what to expect.

Immediate burial, with no service	\$700	to	\$1,200
Casket	\$1,300	to	\$4,000
Direct cremation, with no service	\$600	to	\$1,300
Memorial service	\$500	to	\$800
Cemetery lots	\$500	to	\$1,000
Niche	\$200	to	\$800
Crypt	\$2,000	to	\$10,000
Endowment for perpetual care 15% to 20% of the cost of the lot or niche			
Other costs (burial, etc.)	\$300	to	\$600

According to June 1993 figures compiled by the Federal Funeral Directors of America, the cost of the typical funeral service and casket was \$3,825 exclusive of cemetery arrangements.

Cemetery plots range from \$1,100 to \$2,000. This should include opening and closing of the grave, cemetery equipment and tent, a grave outer-burial container (liner or vault) and a marker. State law requires that "at least" 10% of the cost of the lot, niche, or crypt be charged and held in an endowment care fund by the cemetery in a depository which is open to audit by the State Cemetery Board.