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Funerals: Alternatives and Arrangements

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Funerals: Alternatives and Arrangements

Since ancient times, death ceremonies have been held to honor the dead and help survivors cope with their grief. In the United States, two kinds of ceremonies after death are used — funerals and memorial services. Either of these ceremonies can be used with one of three procedures for disposition of the body: burial; cremation; or donation to medical science.

At a funeral, the body of the deceased is present in an open or closed casket. The funeral, usually held within 3 days after the death, takes place in a church, synagogue, funeral home or other designated place, and can be either a religious or secular ritual. Traditionally, funeral services are followed by a brief committal service at the gravesite before burial. An alternative to burial after a funeral is cremation. Bequeathal of the body to a medical school may prohibit the possibility of a funeral, since the body must be given immediately.

At a memorial service, the deceased's body is not present. This type of service focuses on the life and deeds of the individual and can be held at any time that best meets the emotional needs of the survivors. Usually the service will be held 3 or 4 days after the death; however, it could be planned for several weeks afterwards. In some cases, several services are held at distant locations if family and friends of the deceased cannot meet at one place. The service can be religious or secular in tone and can be held at a home, small chapel, funeral home, church, synagogue or auditorium, depending on the number of persons who attend. The memorial service may provide a simple, dignified ceremony without elaborate, expensive facilities and merchandise. Many of the expenses associated with a funeral are eliminated.

Alternatives

People who must make funeral or alternative arrangements for the first time often have little or no knowledge of the services or products available and the expenses involved. If no prior arrangements have been made, help should be sought from a close friend or family member who is familiar with the family's financial situation and general values. This person should be willing to seek information on which to base a sound decision and to help the family obtain the type of service it wants. At the time of death, family members may feel guilty about the shortcomings in their relationship with the deceased. Although these feelings are normal, they may influence a grieving survivor to make decisions based on emotion rather than on sound financial plans.

The first decisions to be made are the arrangements for the ceremony and the method of disposition of the body. Most people will use some services of a funeral home whether they choose a funeral or memorial service. However, before going to a funeral home, decide on a general figure for the total amount of money to be spent. With this information, the funeral director can help plan an appropriate service that meets the family's needs.

Funeral and Burial

If a conventional funeral followed by burial is selected, the choice of an open or closed casket will influence a number of decisions. These decisions include selection of the following merchandise and services:

- **Casket.** Many styles are available in a wide

price range. Caskets are constructed of three basic materials — soft wood covered with cloth, hardwood and, most commonly, steel. Other materials include aluminum, bronze, copper, fiberglass, plastic and zinc. Some caskets have airtight seals, special lining fabrics, mattresses and other features.

- *Embalming and Cosmetic Preparation.* If the casket will be open at the funeral, embalming and cosmetic preparation are necessary. It is a matter of family preference whether the casket is open or closed. Embalming is not required under Texas law, and it is not necessary under most circumstances if the casket is closed. However, if the body is to be held for a prolonged period of time (more than 24 to 36 hours) funeral homes prefer to embalm.
- *Extra Features.* This category includes many "small" items that can add hundreds of dollars to the final bill, such as flowers, burial clothing, clergy's honorarium, police escorts, newspaper notices, hired pallbearers, music, prayer cards, memorial books, sympathy cards, acknowledgment cards and gratuities. Many of these expenses are cash advances to other businesses and do not yield a profit for the funeral home.
- *Opening and Closing the Grave.* Cemeteries vary in the fees they charge for these services. It may cost more to open and close a grave on a weekend than it does on a weekday.
- *Marker or Monument.* The type of marker or monument used may be regulated by the cemetery. They are available in stone or metal in a wide price range. Often these are not purchased until several months after the death when a decision can be made at a less emotional time.
- *Mausoleum or Cemetery Plot.* A mausoleum is an above-ground entombment usually made of stone; costs vary according to size, materials, workmanship and other factors. Cemetery plots vary in price according to cemetery ownership (government, private, business, non-profit organization), site of the plot in the cemetery and prestige of the cemetery. Consumers need to visit the cemetery and inspect the property to know exactly where the lot is. Financing for care of the cemetery should be discussed with the cemetery owners. Interment without cost in a U.S. national cemetery can be arranged for veterans of the U.S. armed forces.

- *Professional Services.* This includes payment to a funeral director for supervision of the funeral. The cost may be a set amount, or it may be determined by the special services involved such as clerical administration, direction of the ceremony, security permits, etc.
- *Transcripts of Death Certificates.* Check on the number of copies needed to settle affairs in connection with life insurance, bank accounts, savings bonds, securities, etc. The funeral director can obtain them for you or you can get them from the county clerk for a small fee.
- *Use of Facilities.* This includes general use of the funeral home, visitation rooms, chapel and other facilities.
- *Transportation of the Body.* The body must be transported from the place of death to the funeral home. Transportation can be costly when out-of-town travel is necessary. For long distance transportation, compare costs for shipment by air, rail, hearse or private vehicle. Limousine service for family members and use of a hearse from the funeral home to the cemetery are other expenses in this category.
- *Vaults or Grave Liners.* A vault is a structure the casket is placed into to prevent cave-ins at the cemetery and to protect the casket from water seepage and other elements. The requirement for a vault or grave liner is set by a cemetery, not by law. This expense can be eliminated by finding a cemetery that does not require a vault or a grave liner.

Funeral and Cremation

Cremation may be a less expensive alternative to burial after a funeral if a crematory is locally available. If cremation is selected, most of the expenses associated with the cemetery are not incurred.

Decisions about the casket, embalming, use of funeral home, facilities, transportation of the body and extra features will still need to be made. Cremation also involves the following expenses:

- *Burying or Scattering Cremated Remains.* A cemetery plot or special section of a cemetery for burying urns can be purchased; or the remains can be buried at home or scattered in a meaningful place. In Texas, there are no laws against scattering remains. If the remains are to be scattered, the

crematorium should be notified to pulverize the bone fragments.

- *Columbarium*. This is a special building at a cemetery which contains niches to accommodate urns holding cremated remains.
- *Crematory Charge*
- *Delivery of Cremated Remains*. If the remains are not interred at a cemetery after cremation, they may be delivered to the family for a charge or mailed to the family by parcel post in an ordinary package.
- *Transportation of the Body to Crematorium*
- *Urn*s. Containers for cremated remains are made of a variety of materials including wood, metal or marble. The container needs a capacity of 175 to 300 cubic inches.

Funeral and Donation to Medical Science

A third method of disposing of a body after a funeral is through donation to a medical school. If a person wishes to donate his whole body to a medical school, advance arrangements must be made with the preferred school.

The funeral director must know that the body is to be donated so that he can embalm and prepare the body correctly for the medical school. Ordinary embalming usually is not acceptable. Only the expenses associated with the funeral are incurred. Most medical schools will pay for transportation of the body within the state or within a certain number of miles.

If donations of organs for transplantation is desired, this should be accomplished before the funeral. Plans for donation should be made before death. A conventional funeral with an open casket is generally possible even after organ donation. The need for organ donation is great; more than 25 kinds of tissues or organs can be used for transplantation, including corneas, skin, bones, bone marrow, pituitary gland, kidney, liver, pancreas, blood vessels, lungs and heart. The National Kidney Foundation estimates that at any given time there are only 2,200 donor kidneys available for 10,000 to 13,000 potential recipients. Corneas are also in short supply, with only half the needed donor eyes available for transplant at any given time.

To facilitate organ transplantation and body donation, the Uniform Donor Card provides a simple document for people to complete and carry in their wallets (see Figure 2, page 11). In addition, Texas drivers' licenses contain a section on the reverse side that allows people to

make an anatomical gift at the time of death. To insure that their wishes regarding body donation or organ donation are carried out, people should make arrangements with a medical school or hospital in advance. Forms are available from medical schools or donor clearinghouses such as The Living Bank, P.O. Box 6725, Houston, Texas 77005. Organ donation, except cornea donation, prevents donation of the body to medical research.

Memorial Service and Direct Burial

The memorial service, in contrast to the funeral service, may involve no expenses at all. If direct burial is to take place within a day or two of the death, embalming may not be necessary. However, decisions will need to be made about other products and services listed under the traditional funeral section.

Memorial Service and Cremation

Cremation followed by a memorial service is one of the least expensive alternatives. A container made of cardboard or fiberboard may be used in place of a casket; however, a casket similar to one used for burial may be used. The other expenses associated with cremation will be similar to those listed under the funeral with cremation section.

Memorial Service and Donation to Medical School

The least expensive alternative is a memorial service with the body donated to a medical school. With this arrangement there is usually no cost unless the body is transported to a distant medical school and the family must pay for transportation.

Arrangements

Funeral Director's Role

Selecting a funeral director is of utmost importance for two reasons: (1) both services and costs are largely determined by the policies of a particular establishment; and (2) the relationship between the director and the family is personal and confidential.

Funeral directors are experienced in coordinating details with minimum confusion in times of crisis. After a death they offer the obvious services of taking the body to the funeral home and preparing it for burial. At the funeral home they provide a casket, schedule visiting hours, provide a guest registry, and receive, record and display flowers. In addition to arranging the funeral procession on the day of the burial, the

director transports the body, family members and flowers (if wanted) to the burial place. The director may provide the place for the funeral service, the music and ushers. The director may also provide graveside accommodations not offered by the cemetery, such as the grave liner, tent, chairs, lowering device and artificial grass.

Funeral directors also provide many less apparent services. For example, they complete and file the death certificate and provide official copies for beneficiaries so they can secure social security and/or insurance benefits. Funeral directors may order flowers for the family and send death notices to family, friends and the news media.

Funeral directors coordinate activities for a religious ceremony if services are held somewhere other than the funeral home. They notify participants such as the religious leader, music director and building custodian. The funeral director works closely with the cemetery caretaker to see that the grave is ready when the funeral procession arrives, although a family member usually authorizes opening the grave at a specific place. The funeral director's services largely depend upon the particular circumstances.

Benefits to Consider

Your attorney or funeral director can help determine which of the following death benefits are available and how to make necessary claims.

- *Fraternal Orders or Professional Groups.* Funds are sometimes available. These groups should be notified.
- *Insurance.* Life, health and accident policies should be examined for benefits. Sometimes medical payments from automobile insurance benefits can be applied to funeral expenses.
- *Social Security and Other Retirement Plans.* If the deceased was qualified by an adequate wage-earning record, certain death, funeral and survivor benefits may be available.
- *Union or Employer Pension Funds.* These sometimes help defray funeral costs. They may also allow a survivor pension.
- *Veterans' Administration.* Depending upon the service record of the deceased, a basic \$300 allowance will be paid toward burial expenses of honorably discharged veterans. Free burial will be permitted in a national cemetery if space is available. Burial may also be provided for an eligible veteran's wife or dependent children. If the deceased is not buried in a national cemetery,

an additional "plot allowance" of up to \$150 may be payable. A United States flag for the casket and a headstone are provided if cemetery regulations permit their use.

National cemeteries in Texas are located in the following cities:

Fort Bliss National Cemetery
P.O. Box 6342
Fort Bliss 79906
Phone: 915/568-3705

Fort Sam Houston National Cemetery
1520 Harry Wurzbach Road
San Antonio 78209
Phone: 512/221-2136 or 2137

Houston National Cemetery
10410 Stuebner Air Line Road
Route 2, Box 63-X
Houston 77088
Phone: 713/447-8686

- *Workman's Compensation.* If the cause of death is related to the deceased's employment, certain benefits may be available.

If Death Occurs in a Foreign Country

Anyone going abroad should carry instructions in his passport to be followed in the event of his death. This should be done regardless of age or good health, and is especially important when traveling without another family member. About 8,000 Americans die in foreign countries each year.

It costs about \$2500 to transport a body by air from Europe, and about \$3500 from Asia. Hence, about half the Americans who die abroad are buried or cremated in the countries in which death occurred, generally according to local customs.

If the body is flown home, the consul will know exactly what to do and funeral or memorial plans can be carried through as though the person had died at home. If, however, the body is to be disposed of in the foreign country, two choices should be indicated in order of preference, as the first choice may not be available. One choice is cremation if modern cremation is available. If cremation is not available in the country where death occurred, it may be available in a nearby country. The ashes may, if desired, either be sent or taken home. The other choice is burial, generally using local customs. This can be either immediate burial or burial after a service of some kind.

The consulate will furnish to the next of kin a "report of death" which has the legal status of a death certificate. The consul is also prepared to

serve as "provisional conservator" (not administrator) of the deceased's property in the foreign country. This arrangement protects the interests of the family when there is no relative present. A small percentage fee is charged for this.

Prearrangements for Death

Letter of Instruction

An effective way to make one's preferences known to those who will be responsible for making arrangements is a letter of instruction. The letter should describe in detail the type of service and method of disposition desired. It should include the locations of all important documents such as the will and insurance policies, the name of one's attorney or executor, and the charity, if any, to which memorial donations are to be made. The letter also should contain a list of persons to be notified when death occurs (with addresses and/or phone numbers), the location and number of one's safe deposit box and key, and a complete biographical summary to aid in writing the obituary. Publication B-1330 *Setting Your Household in Order*, available from your county Extension agent, contains a section on compiling personal information which would be helpful to those making arrangements after death.

Once completed, the letter of instruction should not be placed in a safe deposit box where it might not be readily accessible immediately following death. Rather it should be put where it can be easily located by survivors. The contents of the letter should be discussed with (and a copy given to) the family member or trusted friend who has consented to take responsibility for arrangements after death. Other copies may be given to a physician, lawyer, member of the clergy or the funeral director if one has been chosen.

Memorial Societies

In recent years memorial societies have been organized in many states. Texas has several. Memorial societies are nonprofit organizations whose purpose is to help their members preplan simple, dignified funerals and memorial services. Members are encouraged to prearrange the disposition of the body that best suits individual wishes and financial limitations.

All societies provide literature about low-cost funerals, cremation, donor programs and other pertinent information relating to death arrangements.

All memorial societies see their prime mission as educational, to encourage open discussion of funeral arrangements in advance of

need. The societies urge people to discuss their wishes about such arrangements with family members. This, they say, helps people face the reality and inevitability of death.

Anyone may join a memorial society. Those who become members pay a one-time fee that rarely exceeds \$25 for a family membership. To locate one in your community or near you, look under "Memorial Society" or "Funeral Society" in the white pages of the telephone book. Sometimes the name of the city or town will precede the title. In the yellow pages the society may be listed under "Associations" or "Social Service Organizations." If there is no such society near you, contact the Continental Association of Funeral and Memorial Societies, 1828 L Street, NW, Washington, D.C. 20036.

Preneed Contracts

There are many disadvantages and risks associated with preneed contracts (financing funerals before death). Those who wish to select and finance goods and services in advance, and to minimize distress for survivors, may be able to do so by other, less risky means. Desired goods and services may be specified in instructions to survivors or prearranged through membership in a memorial society. The necessary funds can be set aside in a savings account or made part of life insurance planning. Those who may still wish to purchase a preneed plan should shop around and should consider several questions, including:

- Are the designated funeral home and the sales firm (if one buys a plan from a pre-need sales firm) likely to still be in business at the time the buyer dies?
- If the buyer moves out of the area, what are the provisions for a refund or for services to be conducted at another funeral home or burial at another cemetery?
- What happens if the buyer wishes to cancel the contract for any reason? What are the provisions for a refund? Does the contract allow a switch to a lower cost as well as a higher cost funeral?
- If payment is to be made in installments, is there a penalty if payments are not paid when due?
- With a "fixed-price" contract, is the price guaranteed to be less than it would be if the goods and services were purchased at the time of need? With a "flexible" contract, what percentage of payments will be put into a trust or savings account? What happens to the interest that accrues on the money?

- What items connected with final disposition does the preneed contract provide for? What items will survivors have to purchase?
- Are all goods and services specifically described in the contract? (Items such as a casket are described generically because an undertaker cannot be sure a particular model will be manufactured at the time a buyer dies. However, such descriptions should be as specific and detailed as possible.)
- Is the contract in accordance with state law?

A Living Will

The Texas Natural Death Act is a law which allows patients and their guardians to exercise a "right to die." It allows a doctor to remove life support systems on request of a patient or guardian when there is no hope of recovery. In effect, the state recognizes the legality of a "living will." For more information on the correct procedure for writing a living will, contact your nearest memorial society or Concern for Dying, 250 West 27th Street, New York, N.Y. 10019.

Texas State Law on Funerals

Provisions of Texas law regulating funeral directors, embalmers, and funeral homes include:

- Funeral directors must give persons who are arranging funerals a printed or typewritten list of the prices for various services including transferring the body to the funeral home or the crematorium, embalming, viewing facilities, services of the funeral establishment, hearse, limousines, caskets and vaults.
- Funeral homes must list prices for prospective customers and send itemized bills for services.
- The itemized funeral bill must give the State Board of Mortician's mailing address and telephone number and inform consumers of their right to contact the Board about any unfair or deceptive practices.
- The State Board of Morticians has been increased from six to nine members with four of the members now representing consumer interests.
- Embalming a body without permission of the person charged with making funeral arrangements is illegal unless the mortician has tried to reach the person for 2 hours and can document the effort to receive permission.
- Funeral directors are now required to post a sample of the different casket colors for the three least expensive caskets available. If a consumer wants to buy an inexpensive casket, the funeral home must provide it in the color requested if it can be obtained from suppliers within 12 hours.
- Funeral directors may not mislead consumers on religious or legal requirements; they may not misrepresent the preserving qualities of embalming or the air-tight or water-tight properties of a casket or vault; and they may not state or even imply that concern over the cost of a funeral indicated a lack of respect for the deceased.

Checklist of Survivor's Responsibilities

Funeral Arrangements

- Decide on the type of disposition desired and the general form of the ceremony.
- If donation of body parts is desired, notify doctor, hospital or Living Bank immediately.
- If donation of the body for medical science is desired, telephone medical school for instructions.
- If cremation is chosen, arrange transportation to crematorium during normal business hours. It may not be open on weekends.
- If burial or entombment is chosen, select a cemetery if the deceased does not already own a cemetery plot.
- Select a funeral director and discuss costs prior to making arrangements for removal of the deceased from the place of death.
 - Decide on the time and place of the funeral or memorial service, if any.
 - If the body must be transported from out of town, the funeral director chosen to make arrangements should be the one in the locality where services are to be conducted.
 - Select a casket if one is needed.
 - Decide on the inclusion or omission of flowers. Decide upon an appropriate memorial or charity to which gifts can be made or sent.
 - Decide what, if any, other extras will be needed or wanted.
 - If pallbearers are desired, notify people chosen. (If some cannot serve due to health or age, designate them as honorary pallbearers.)
 - If flowers are to be included, decide what to do with them after the funeral.

Private and Public Notification of Death

- Notify the following persons as promptly as possible: immediate family; very close friends; member of clergy; attorney; immediate supervisor at work (if deceased was employed.)
- List others to be notified: friends; distant relatives. Decide whether to notify by phone, telegram or personal letter.
- Set up a system for acknowledgment of cards, letters and phone calls received. Decide

on an individual response or a printed card.

- Prepare obituary for newspaper. Include the following information: full name; age; cause of death; place of birth; colleges attended and degrees received; occupation and major organizations where employed; honors received; military service and professional or service organizations; full name of spouse, children, parents and other survivors; and time and place of funeral or memorial service. A funeral director can also provide this service.

Household Arrangements

- If decedent lived alone, secure premises (remove small valuables), forward mail, stop delivery of newspaper, disconnect utility services and notify landlord.
- Designate those who will accept phone inquiries and messages.
- Arrange for housekeeping chores if visitors are to be received.
- Arrange for child care.
- Arrange for housing accommodations for out-of-town family members or friends.
- Make arrangements for someone to remain in the home during the funeral or memorial service to prevent burglaries.

Business and Financial Arrangements

- Locate the original copy of decedent's will.
- Select an attorney if one was not chosen to handle the will and to notify executor(s).
- Assemble all necessary papers to apply for statutory death benefits to which the decedent and survivors are entitled.
- Review all insurance policies held by decedent. Cancel those that are not applicable. Apply for payment of insurance policies, such as life insurance and accident insurance.
- Assemble information on assets and liabilities of the decedent, particularly those debts or installment purchases that carry a penalty if payment is not made. In some cases, mortgage or credit life insurance will cancel such debts.
- If there is insufficient cash to pay for immediate expenses, discuss possible alternatives with the decedent's attorney.

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Educational programs conducted by the Texas Agricultural Extension Service serve people of all ages regardless of socioeconomic level, race, color, sex, religion or national origin.

Cooperative Extension Work in Agriculture and Home Economics, The Texas A&M University System and the United States Department of Agriculture cooperating. Distributed in furtherance of the Acts of Congress of May 8, 1914, as amended, and June 30, 1914.

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FRM 2-4