

PLANNING AND FINANCING A FUNERAL

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The American attitude toward death is not unique. Death, which appears as blessing or tragedy, creates conflicting attitudes in every culture. Previously, only doctors and scientists studied death; today, people look to religion and philosophy for their answers.

DEATH AFFECTS THE FAMILY

Recent studies point out that people face death in two ways—they withdraw or continue to be involved in life. The person who withdraws settles his affairs, begins to give up social activities and may refuse medical care. For this person, the future seems empty and his present environment offers little reward or inspiration. The other type, however, involves himself more deeply in life. He is not defying mortality, but wants to make the most of his remaining time.

Dr. Morton A. Lieberman, associate professor of psychiatry at Chicago University Medical School, says that older people begin to show definite psychological and intellectual changes associated with dying as long as a year before death. He emphasized, "These people were not obviously physically ill when they began to show these signs." Researchers point out that generally elderly people make "peace" with themselves and face death realistically.

Psychologists, however, are not certain at what age a child is capable of mourning. Grief of children is usually seen in actions, not in words. Youngsters often become restless, irritable or even boisterous and noisy. Without realizing it, they are seeking ways to calm their fears and loneliness.

Grief

Death brings sorrow, grief, loneliness, physical adjustment, need for companionship and tendencies to smother-love a child, a pet or an image. Fear of sentimentality is the most severe fear. For fear of being called "soft," tenderness is often hidden under a cloak of sophistication.

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A person usually experiences the following stages of grief:

- The first state is disbelief and numbness, commonly called "shock."
- An intense emotional release appears when the person realizes how dreadful his loss is or may become. Tears usually follow.
- The next stage is utter depression, loneliness and feelings of complete isolation.
- In the fourth stage, people become panicky and over-concerned. They seem convinced "fate" is against them.
- A later stage in grief is hostility. When this comes, a person is usually beginning to feel better. He's beginning to emerge from his deep depression and talk more.
- A person seems unable to fully return to his normal routine and activities.
- An individual begins to overcome despair. The normal balance returns, especially with encouragement from those around him.
- Finally, a person readjusts to reality and becomes his former "old self."

DEATH CREATES AN EMERGENCY

Any death creates an emergency. Consider the following steps in planning the funeral when death has occurred.

Call Funeral Director and Clergy

Many families will want to contact their clergyman as soon as possible. If a funeral director is not well known to the family, select one of good reputation and call him at once.

Notify Clergy Regarding Services

Religious affiliations of the family regulate this part of the service. Usually the family minister will call, and his services may be enlisted at that time. Sometimes, however, a clergyman of a previously attended church is preferred or is asked to share in the service.

Advise Near Relatives, Friends or Neighbors

Have someone to telephone closest relatives, good friends and neighbors at once.

Care for the One Most Seriously Affected

A close friend or relative, or several, should be summoned to care for the one most affected. Perhaps a doctor's care may also be needed.

Selection of a Cemetery Plot

If there is no family lot, consult the family about purchase. Make the selection early. Your funeral director will help. Installment payments can be arranged at many cemeteries.

Selection of Casket, Vault and Clothing

Usually the ones most closely concerned select the casket. Funeral directors offer a large selection of caskets. Leading casket manufacturers trademark their products and state the exact materials used. These marks are a safe guide to the purchaser. Look for them.

There are three basic types of caskets: caskets of soft wood and covered with cloth, solid hardwood caskets, and metallic caskets made of steel, iron, copper and bronze. These are types only, not grades. Quality is found within each type.

Outer burial receptacles frequently are used to encase the casket within the grave. They are usually constructed of concrete or metal, but may be of wood. The funeral director will advise you as to the type required by the cemetery or best suited for local soil conditions.

Normally, the deceased's own clothing is more appropriate than new clothing. If new clothing is necessary, the family may purchase the items needed.

Date and Hour of Services

Get those concerned together as quickly as possible and decide a date and time for the services. Ask your funeral director about local regulations regarding funerals.

Where Services Will Be Held

Decide whether services will be at home, church, the funeral director's chapel or at the cemetery chapel.

Notices in Newspapers

Obituary notices are sent to all newspapers concerned. Most funeral directors take care of this. Gather data for the funeral director or give it directly to newspapers.

Inform Associates and Relatives

Close business and personal friends should be informed. Designate someone to do this and to wire, telephone or write relatives living at a distance.

Select Pallbearers

If the service is for a young person, pallbearers are usually chosen from schoolmates or young friends. For an older person, church, business, fraternal or social friends should be chosen. Appoint some relative to decide this and to call those selected. The funeral director will instruct the pallbearers in their duties.

Honorary Pallbearer

Appointing honorary pallbearers bestows additional honor on the deceased. These are usually men who have achieved distinction in the profession of the deceased. They do not carry the casket but walk directly in front of or behind it in final tribute.

Military Funerals

Any person serving officially in any branch of the military services or who has received an honorable discharge from military services is entitled to a military burial and a plot in a National Cemetery. Whether or not burial is to be in a National Cemetery, the Office of the Quartermaster General will furnish a headstone or marker upon proper application.

If a military service is desired, the funeral director will make arrangements with the local post of the veterans' organization to which the deceased belonged and help members of the post conduct the military service.

The American Flag, which plays such an important part in the military service, is provided, without cost, by the United States Government and is obtainable from the postmaster.

Arrange for Cars

The funeral director will arrange for cars for family members, close relatives and out-of-town friends. Others use their own cars. To avoid confusion, list in advance those who will occupy each car. The funeral director or one or two men friends will take charge of directing each person on the list to the car he is to occupy.

Appoint Host or Hostess

Callers at the home, although inevitable, often add to the strain. Appoint a relative or near friend to greet callers, allowing others to rest as much as possible.

Arrange for Music

If special music is desired, whether at the church or at home, a soloist and/or organist should be selected. Appoint someone to handle this.

Collect Cards and Notes

The funeral director will receive and arrange flowers and record names of donors. Memorial contributions to a specific cause, a church or charity, might be equally as appreciated as flowers. However, problems are often created for the family which requests "in lieu of flowers . . .," since many people wish to send flowers or may not see the notice. Others who do comply with the request may be troubled to find flowers at the service. Also, flowers are often sent as a personal representative by someone who is unable to attend the funeral service. All floral or memorial gifts should be acknowledged by a personal note.

Preparations for Return

Coming home after the service is the hardest time for those directly affected. Arrange for someone to clean and air the house, returning it to its normal appearance while the family is away. Have refreshments ready for the returning party. This is more important as a break and a means of "doing something" than anything else.

Callers after the Service

The first hours and days will be lonely. Cheerful company is the best antidote. Arrange to have people at the house. Choose those who are good company. Exclude the "weepers" and "mourners"—the ones who love to be sad. The idea is to dispel sadness as much as possible.

Insurance Collection, Payment of Bills

Friends or relatives may take care of this. However, make sure that it is done—especially the life insurance. Get in touch with the local agent at once.

Letters of Acknowledgment

Write acknowledgments as soon as possible on nice, modest stationery with no black borders.

Follow these suggestions:

- Clergy and pallbearer duties—an informal, personal note is best.
- Letters—an informal letter reply is desirable.
- Sympathy cards—not necessary to acknowledge.
- People who sign funeral register—not necessary to acknowledge.
- Donate car—an informal note of thanks is preferred.
- Personal gesture (such as flowers or food sent to the home)—should be acknowledged with simple personal note.
- Flowers—acknowledge with simple personal note.
- Memorials—acknowledge with simple personal note.

COST OF FUNERAL SERVICES AND MERCHANDISE

Figures published by the National Funeral Directors Association show an adult funeral in the United States costs an average of \$850, excluding vault, cemetery or crematorium expenses, monument or markers, honorarium for the clergyman, flowers, additional transportation charges, burial clothing or newspaper notices. In the West South Central region, which includes Arkansas, Oklahoma, Louisiana and Texas, the average funeral cost was \$924, including casket fee.

A recent nation-wide survey shows the following cost and percentages within price intervals:

Dollars	Percent
0-199	19
200-499	9
500-799	29
800-999	25 1/2
1,000-1,199	10
1,200-1,499	5
1,500-up	2 1/2

Many people request a vault in addition to a casket. Also, some cemeteries require these permanent containers to prevent cave-ins. Vaults generally are made of concrete, metal or other materials and are available for \$100 upward. Some cemeteries permit use of a concrete sectional grave liner, most of which sell for about \$45 or more. Some also permit a wooden outer box which starts at about \$30.

In most cemeteries, cost of an individual grave space ranges from about \$75 to \$350. Costs of opening and closing the grave run from \$45 to \$150. Prices for individual crypts in indoor mausoleums start at about \$600. Outside garden crypts begin at about \$350.

Interment or cremation charges are in addition to those paid the funeral director for goods and services. Cost of cremation ranges from \$35 to \$100 with urns priced at \$50 to \$250. Urns intended for several or more cremated remains sell for \$100 to \$500. Columbaria niches to hold such urns range from \$35 to \$750, with the price depending on the size, location and quality of the niche.

Grave markers or monuments are purchased from monument dealers or cemeteries. Bronze markers vary in price from \$75 to \$300, and stone monuments start at about \$60. Cost varies depending on size, material, design and craftsmanship of the memorial.

The Funeral Director's Role

- Assist in notification of friends and relatives.
- Obtain necessary burial permits and death certificates.

- Counsel with family regarding funeral plans.
- Call the clergyman. A personal call to a clergyman is more appropriate.
- Arrange for music.
- Place obituary and funeral notices in the newspapers.
- Help arrange for a burial site or cremation.
- Arrange transportation for family before, during and after the funeral.
- Purchase family flowers. A personal conference with the florist is best, however.
- Notify fraternal orders or other organizations.
- Handle necessary cash disbursements for cemetery space, transportation, honoraria and similar items.
- Notify a lawyer of the family's choosing.
- For wives of war veterans, the director will help obtain entitled burial allowances.
- Help file a claim for benefits due under the United States Social Security or Railroad Retirement Acts, if applicable.
- Will help complete insurance claim forms.
- Will ask friends of the family to serve as pallbearers.
- Meet train or airplane bringing relatives.
- Help process a claim for widow's pension.
- The funeral director will make transportation arrangements for shipping the body.

Benefits to Consider

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

1. **Social Security and other retirement plans.** If the deceased were qualified by an adequate wage-earning record, certain death, funeral and survivor benefits may be available.

2. **Veterans' Administration.** Depending upon the service record of the deceased, it is possible to obtain up to \$250 to help pay burial costs. If the death occurs in a Veterans' Administration Hospital, certain additional travel costs usually are allowable. A United States Flag for the casket and a governmental headstone is available, if cemetery regulations permit use. Interment without cost in a U.S. National Cemetery can be arranged under certain conditions if requirements are met. In some circumstances, the widow or survivors may also receive further benefits.

3. **Union or Employer Pension Funds.** These sometimes help defray funeral costs. They also may allow a survivor pension.

4. **Insurance.** Life, health and accident policies should be examined for benefits. Sometimes,

medical payment automobile insurance benefits can be applied to funeral expenses.

5. **Fraternal Orders or Professional Groups.** Funds are sometimes available. These groups should be notified.

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

After the Funeral

Following the funeral, the family must adjust to the new family pattern. One of the first problems is to get the family finances in order. It is important that both the husband and wife know about the family financial affairs. In the case of a surviving spouse or a single person, one other person should know about financial affairs. You should know about:

- Total income and all sources of income.
- Kinds and number of insurance policies and agents.
- Location of will and personal instructions.
- Family lawyer and financial consultant.
- Co-ownership of safety deposit box items, keys and other cash available (stocks and bonds).
- Marriage license, discharge papers from military service, birth certificates of all family members.
- Joint bank accounts, savings accounts, stocks and bonds.
- Listings of personal property (jewelry).
- Titles to automobiles, boats and other vehicles.
- Mortgages, personal loans, notes payable and other credit.
- Business agreements (partnerships).
- County clerk who handles death certificates and other court proceedings.

References

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