

Funeral Planning

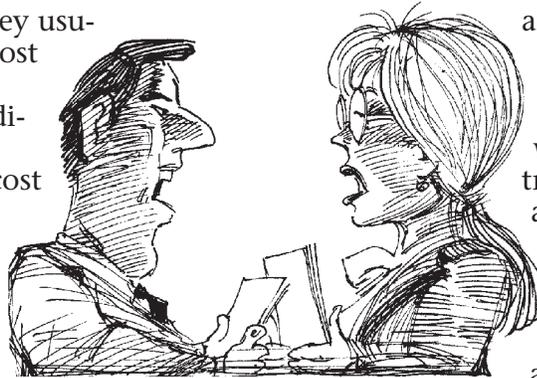
Within the length of time they usually spend at a grocery store, most families commit themselves to one of the largest single expenditures they will ever make—a funeral. Although the average cost of a traditional funeral is more than \$4,500, most families are not familiar with the laws, pricing policies, or customary funeral practices surrounding this purchase. In confusion and bereavement, many families arrange a funeral without knowing the kind of funeral the deceased would have preferred, funeral and burial requirements, or what the total cost will be. Expensive funerals may be unwittingly or hastily arranged and may become an economic burden on the surviving spouse, parents, or children.

An increasing number of people now plan their funerals in advance. They discuss funeral preferences openly with family and friends. Prior planning can settle many issues even if future circumstances change. After family discussions and an explanation of local funeral facilities, individuals can choose a funeral service that meets their preferences and budget and considers the feelings of those close to them.

This publication contains information about the practices and pricing policies of the funeral industry, describes alternatives to the customary expensive funeral, and provides a funeral planning form. Sources are listed to help you examine funeral and burial requirements, services, and prices in Maryland.

Important Information

Whether you choose to discuss funeral preferences with your family or to pre-



arrange your funeral with a funeral director, you should take some action immediately. Planning will not only help control funeral costs but will also spare your family or friends confusion about your personal history, business, and finances.

Keep information about your affairs in a safe place known to your family or trusted friends and to your attorney. This information should include:

- facts about your marriage, relatives, and dependents;
- your Social Security number, birth certificate, and armed service discharge papers (DD214), if any;
- your personal history including education and employment records;
- a list of items such as bank accounts, insurance policies, credit cards, and safe-deposit boxes;
- a list of people to be contacted after your death;
- a letter of last instructions regarding your funeral;
- facts for your obituary;
- a copy of your will; and
- a cemetery deed.

A more detailed funeral planning form appears on pages 6 through 8.

Realize that your will is not the place for instructions concerning your funeral because wills generally are not read until after the services. Leave written funeral instructions

with your family or close friends, or in a place known and readily accessible to them.

Contact your county Extension office for free publications that will be helpful in assembling important information and in arranging for property disposition. Ask for Fact Sheet 705, "Recordkeeping"; Fact Sheet 382, "Writing Wills in Maryland"; and Fact Sheet 736, "Estate Planning for Families with Minor Children."

Funeral Prices

Basically, funeral directors use two pricing methods—package pricing and itemization.

Package pricing quoted by a funeral director usually includes:

- the casket,
- the services of the funeral director and staff,
- embalming and preparation of the body, and
- the use of the funeral home for a wake or service.

The factor that determines the difference between an inexpensive and an expensive funeral is generally the price of the casket chosen. Services and facility prices are usually the same. Be aware that the price quoted by the funeral director does not include all funeral-related expenses. You will still have to pay for transporting the body; opening and closing the grave; and the cost of the vault, the cemetery plot, the headstone, cremation, flowers, newspaper death notices, and the clergy honorarium.

Funeral prices vary greatly from one area of the country to another, as well as from one funeral home to another. Because of differences in pricing policies, talking to several funeral directors and comparing prices is wise. Ask each director for a list of everything included in the package price; you have a legal right to know exactly what is provided. Do not be embarrassed to tell the funeral director if the suggested prices are not within your budget.

When using the pricing method called itemization, the funeral director gives you a separate price for each part of the funeral. Though itemization may be more complicated, it allows you more control over the kind of funeral you want. A simple way to com-

pare prices is to telephone different funeral homes. Do not be embarrassed when requesting price information. You are being a wise consumer and need this information to make a knowledgeable decision.

You may want to inquire about the cost of the following items:

- removal of remains from place of death
- the casket
- embalming
- use of viewing room
- placement of newspaper death notices
- cremation
- use of chapel
- death certificate or burial permit
- filing fee for certified copies of death certificate
- use of hearse
- filing for death benefits
- use of limousine
- services of professional staff
- grave liner or vault
- cremation remains receptacle or urn
- music
- clergy service
- flowers
- flower vehicle
- hired pallbearers
- memorial guest book
- acknowledgment cards

Embalming, Caskets, and Vaults

Embalming is a method of preserving the body for a few days during the wake or viewing period. The embalming process is a necessary prelude to the restoration process, which gives the deceased a more true-to-life appearance. Embalming is mandatory if an open casket is desired for visitation; otherwise, it is not mandatory. Embalming may be necessary in cases of delay before the funeral, long distance transport of the body, or certain diseases the deceased may have suffered from. If the body is to be buried or cremated immediately, the family may decide against having it embalmed or further prepared by the funeral director.

Caskets usually are displayed in a show room or are pictured in a large photograph album. Remember that caskets are available

in a wide price range depending on the materials used (solid wood, particle board, various metals). If the casket a funeral director suggests does not suit your taste or budget, say so. The caskets on display are not the only models available; less expensive models can be ordered.

The least expensive kinds of containers are cardboard containers or pouches. They are adequate for direct disposition (burial) or cremation. Some funeral homes have rental caskets available. The rental casket can be used for viewing, allowing you to buy a less expensive one for burial or for when cremation takes the place of burial.

Vaults are metal or concrete underground containers that house the casket. They are required by most memorial parks to prevent the ground from collapsing or caving in; this helps reduce cemetery maintenance costs. They range in price from \$400 to \$1,000 or more, but less expensive concrete grave liners can be used instead. As neither vaults nor liners preserve the body, the less expensive liner may be the wisest choice. This is especially true if you have chosen a “sealer” casket; a “sealing” vault, and the added expense that goes with it, offers no additional protection. Vaults are usually purchased from the funeral director at the same time the casket is selected. However, it may be possible to purchase a vault or grave liner at a lower cost from the cemetery.

Cremation

Cremations have increased in recent years, though some religious groups forbid them. If acceptable to you and your religion, cremation offers a solution to the problem of trying to plan a reasonably priced funeral. Maryland requires neither a casket nor embalming for a body that will be cremated. Cremation, like burial, can take place immediately after death or after a funeral.

If cremation is your choice, you have considerable flexibility over what to do with the ashes. They may be scattered, kept at home, buried on private property or in a cemetery, or kept in a columbarium. (A columbarium is a structure of vaults lined with recesses for urns.) Burial in an urn garden of a cemetery or storage in a columbarium adds to the costs.

Cemeteries

Funeral arrangements are only part of planning for your death. Should you choose a burial, you will need to buy a cemetery plot. You may want to buy adjacent plots for your family members. Be wary of dealing with high pressure cemetery salespersons. An increasing number of people are victims of fraudulent cemetery land schemes when they buy burial plots in advance of need.

Before you buy your plot, check the cemetery’s rules and regulations regarding grave markers or monuments. Though you cannot be forced to buy your marker or monument from the cemetery, you will want to be aware of installation, care, and maintenance requirements.

Find out whether the cost of a plot includes charges for opening and closing the grave.

The Federal Trade Commission Funeral Rule

The Federal Trade Commission (FTC) has developed a trade regulation concerning funeral industry practices called the Funeral Rule. Its purpose is to enable consumers to obtain information about funeral arrangements.

In general, the rule makes it easier than in the past for consumers to select only the goods and services they want or need and to pay for only those they select. For example, you now can find out the cost of individual items by phone instead of having to visit the funeral home in person. Also, when you inquire in person about funeral arrangements, the funeral home must give you a written price list of the goods and services available. When arranging a funeral, you can purchase individual items or buy an entire package of goods and services. If you want to purchase a casket, the funeral director must supply a list that describes all of the available selections and their prices.

Under the Funeral Rule, funeral directors are prohibited from making certain claims about their products or services. It is illegal for funeral directors to claim that a funeral item, such as a particular kind of casket, or a funeral service, such as embalming, can indefinitely preserve the body of the deceased in the grave or burial vault. An FTC investigation has found claims such as these to be false.

The rule also prohibits funeral providers from making claims that funeral goods, such as caskets or vaults, will keep out water, dirt, and other grave-site substances if that is not true.

For a free copy of the Consumer Guide to the FTC Funeral Rule, call toll free (877) 382-4357 or write: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Ave., NW, Washington, DC 20580.

Anatomical Gifts

Body donations benefit humanity and save money. Medical schools need bodies for training programs, and most schools will pay for transporting the bodies. In Maryland, most body donations are made to the Anatomy Board of Maryland. Remains are dispensed to the local teaching hospitals as needed, unless a specific hospital is requested by prearrangement.

Arrangements should be made before death for the board to accept the body. At the time of death, simply notify the board to complete the arrangements. For more information, contact the Anatomy Board of Maryland, 29 South Green Street, Baltimore, MD 21201, (410) 547-1222.

The Maryland Anatomical Gift Act allows the donation of specific organs as well as the individual's entire body. For information on the organ donor program, read the information provided in the license or identification card renewal packet sent by the Motor Vehicle Administration. To join, check the appropriate spaces, sign and return the card with the renewal. Donor cards are recognized in most states and Canadian provinces.

Memorial Societies

Memorial or funeral societies are nonprofit groups that make arrangements with funeral directors to obtain simple, dignified, and inexpensive funerals for members and their families. These societies relieve you of the task of shopping around for funeral prices. As a member you receive information about the kinds of funeral services available in your locale and the costs involved; you can then consider the options and make your own choices.

The price for complete funeral services is about one thousand dollars. There are almost 200 memorial societies in the United States and Canada, and membership is trans-

ferable if you move. Most societies charge a one-time membership fee. For information about the Maryland society and societies in other states, contact the FAMSA—Funeral Consumers Alliance, Inc., or the Memorial Society of Maryland and Environs. (See “Resources” on page 5.)

Financing Funerals

Benefits for spouses and allowances for funeral costs are available under certain circumstances to individuals covered by Social Security. A payment of up to \$255 for funeral expenses is available to surviving eligible spouses or dependent children. Obtain further information from your local Social Security Administration office or on the web site, www.ssa.gov.

The Veterans Administration offers several programs of burial allowances and survivor benefits based on the service record of the veteran. Some wartime veterans are eligible for payment of about \$300 to cover funeral expenses and \$150 to cover interment expenses in other than national cemeteries. These amounts are available for nonservice-connected deaths. If the death is service related, an allowance of up to \$1,500 will be furnished in place of any other burial benefit.

Veterans and their immediate families (spouses and minor children) may be entitled to place their ashes in the columbarium or to burial in a national cemetery. A grave marker and a flag will be furnished. Upon request, a marker will be furnished for use in a private cemetery. Check with your local Veterans Administration to determine what benefits you are entitled to and under what conditions.

In addition to funeral benefits a standard life insurance policy might offer, other sources of benefits might also be available. You and your family may be eligible for benefits through membership in trade unions or fraternal organizations. State or Federal employees may be eligible for government survivor benefits.

To determine the amount of money that you should set aside for funeral costs, consider the value of your estate—items such as your savings, insurance, house, car, property, and stocks. In most states, the funeral director's bill has high priority in the settling of an estate; in Maryland it is number one in priority.

Keep in mind that the county Department of Social Services will provide minimal funeral and burial arrangements for individuals lacking any close family members or insurance coverage or an adequate estate.

Funeral Insurance and Prepayment Plans

Individuals who purchase burial or life insurance policies solely to cover the expense of a funeral often actually increase the ultimate price of their funeral from having paid years of insurance premiums. A funeral can be arranged that meets your preferences and budget without depending on an insurance policy if you plan in advance and place the money in savings. Your life insurance coverage can help your spouse or children only if the benefits are not absorbed by a funeral bill.

Although it is important for you to decide on your funeral preferences before death, it is not necessary to pay for your funeral in advance. Prepaid funerals often are far from what the deceased envisioned and can lead to confusion and unnecessary expenses for loved ones.

The contract you must sign when pre-financing a funeral is open to misunderstanding by you and deception by the funeral director. Even though most states have laws governing the financial aspects of prefinancing funerals, these laws provide only minimal protection. Beware of contracts that can be canceled if prices rise or contracts that fail to specify every detail of the funeral. Remember that you may move elsewhere or the funeral home may go out of business before you require its services. Be certain your family or friends know if you sign such a contract.

Letter of Last Instructions

It is very important to make plans concerning your funeral, whether through discussion with family or friends, membership in a memorial society, or arrangement with a funeral director. Not only should your loved ones be aware of the kind of funeral and burial you desire, but also they should know what requirements there are, how they can be obtained, and what they will cost. It is best to put in writing everything that is important to you. Make several copies of your instructions to give to family members,

your lawyer, a friend, and a member of your clergy. Do not confuse the letter of last instructions with a will.

The letter of last instructions will serve as a useful guide in preparing information that will be helpful for survivors. *This is not a legal document.* Its purpose is to provide survivors with concise information and to express your wishes.

Resources

American Association of Retired Persons (AARP) www.aarp.org

AARP is a nonprofit organization dedicated to helping older Americans achieve lives of independence, dignity, and purpose. AARP publishes "Prepaying for Your Funeral" which can be ordered free of charge from AARP Fulfillment, 601 E Street, NW, Washington, DC 20049.

FAMSA—Funeral Consumers Alliance, Inc. www.funerals.org/famsa

FAMSA is a national nonprofit consumer information organization formerly known as the Funeral and Memorial Societies of America, Inc. It is dedicated to simplicity, dignity, and affordability in funeral and memorial arrangements. It encourages advance planning and cost efficiency. Maryland's affiliate is The Memorial Society of Maryland and Environs, 9601 Cedar Lane, Bethesda, MD 20814. (800) 564-0017 or (301) 564-0006.

Federal Trade Commission www.ftc.gov/ftc/comsumer.htm

The Federal Trade Commission enforces a variety of Federal consumer protection laws. It provides a number of educational publications listed under "Products and Services." Order publications from their Consumer Response Center, 600 Pennsylvania Ave., NW, Washington, DC, 20580, or call toll free, (877) 382-4357.

National Funeral Directors Association (NFDA) www.nfda.org

The NFDA is dedicated to advancing professionalism in the funeral service industry and to enhancing public knowledge and understanding through education and research. It is located at 13625 Bishop's Drive, Brookfield, WI 53005. Phone: (800) 228-6332.

Department of Veterans Affairs National Cemetery Administration www.cem.va.gov

The U.S. Department of Veterans Affairs National Cemetery Administration provides helpful information on the VA's national cemeteries and other burial benefits provided by the VA and the National Cemetery Administration.

Funeral Planning Form

Personal Information

Name _____ Birth name _____

Address _____ Social Security Number _____

Citizenship _____ Birthplace _____

Birth date _____ Location of birth certificate _____

Father's name _____ Birthplace _____

Mother's birth name _____ Birthplace _____

Spouse's father's name _____ Birthplace _____

Spouse's mother's birth name _____ Birthplace _____

Marital status _____ Spouse's name _____

Dependents' names and ages _____

Occupation _____ Employer _____

Employer's address _____

Previous employer(s) _____

Military service _____ Service number _____

Location of discharge papers _____

Religious affiliation _____ Congregation _____

Education: School and degrees _____

Financial and Legal Information

Attorney _____ Accountant _____

Personal representative _____

People to be notified upon my death:

Name	Relationship	Address	Telephone
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Bank accounts and investments: _____

Debts: _____

Funeral Planning Form continued

Insurance policies:

Type of company _____

Policy number _____

Location of will _____

Location of "living" will or advance directives _____

Location of safe-deposit box _____ Safe-deposit box number _____

Key location _____

Location of tax records _____

Location of other valuable papers _____

Other financial or legal information _____

Funeral Burial Information

Membership in memorial society: Yes No

Name of society _____ Telephone _____

Address _____

Funeral arrangements have been discussed with director and are on file: Yes No

Funeral expenses have been prepaid: Yes No

Prepayment plan: _____

Type of disposition requested:

Burial: Yes No Name of cemetery _____

Space owned: Yes No Deed location _____

Cremation: Yes No Remains: Scattered No

Authorization location _____

Be sure to complete donor card

Embalming preference (usually necessary in public viewing of remains): Yes No

Additional preferences _____

Prefer memorial service: Yes No Prefer service be held at _____

Prefer that _____ officiate

Request that the following be included in the service (readings, scripture, prayers, music):

Request that the casket be: Closed Open to public Open only to family members

Funeral Planning Form continued

Request omission of flowers: Yes No

Request memorial gifts be given to the following group(s): _____

Request the following six people serve as pallbearers: _____

Death notice to appear in the following papers: _____

Prefer an obituary: Yes No

Obituary suggestions _____

Obituary to appear in the following papers: _____

Special requests or instructions: _____

Funeral Planning

by

Mary J. Stephenson (retired)
Family Resource Management Specialist
Family and Consumer Sciences

and

Donna Brinsfield
Extension Educator, Caroline County

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