



Funeral Planning

Author: Christine Schinzel
Box 91
Pine Bluffs, WY 82082
(307) 640-5360

Introduction:

Planning for your eventual death is one area most people would like to ignore. It's a scary process and it makes people realize they are not immortal. While we know that one day we will no longer be here, it's incredibly hard to walk into a funeral home and sit down and arrange for that day. Possible reasons people don't pre-plan for their funeral may be because they are unaware of their options, due to a lack of subject knowledge, cost, and it's hard for people to deal with their own mortality. Although it may be scary, it is very important to have a plan. Dealing with a death is hard enough, without having to add in all of the details associated with planning a funeral. By pre-planning you can minimize the stress on your loved ones at a time where their emotions are reeling. This article will address some of the factors involved at the time of death and when to consider pre-arranging a funeral.

Unattended & Attended Deaths

One of the first things one should consider is what to do initially when someone has passed away. If you experience an *unattended death* then the first thing you need to do is call 911 or the sheriff's office. They will send out a police unit, an ambulance, and the county coroner. If the coroner determines there is no reason to further investigate the death, then the funeral home of you or your family's choosing is contacted and they will make the removal of the deceased. If however the coroner determines there is a need to further investigate the cause of death, then the deceased is transported to the coroner's office

for further testing until the decedent is able to be released to a funeral home of one's choice.

If it is an *attended death (i.e. hospice)*, then the appropriate action would be to call hospice, who will send a nurse immediately. Once the family is ready, hospice will contact the funeral home of one's choosing and they will arrive to make the removal and answer questions you may have.

When you pass away, the funeral home will be in contact with your family to make funeral arrangements. In the state of Wyoming, cremation requires a signed cremation authorization by one's self or legal next of kin. There is also a mandatory waiting period of 24 hours before cremation can take place.

Choosing a Funeral Home

The most important factor when choosing a funeral home is to feel welcome and comfortable with the funeral director and the establishment as a whole. Funeral home selection is often based on previous experience with an establishment and its reputation. If one does not have experience with any specific establishment and is pre-planning, you can visit the different funeral homes to get a feel for their establishment and find out all the different funeral options, and services that may be specific to that particular one. In your research, you may want to find out if they are a part of any associations or the local Better Business Bureau. The type of funeral service chosen influences the price of the service. Like all businesses, prices vary from establishment to establishment and each will provide you with pricelists for comparison.

Pre-Planning

The biggest factor with either pre-planning or *at-need* planning is to communicate your wishes to your family and friends, either verbally or more importantly through a will. It's hard for loved ones to know what you may have wanted, so take the guess work out of the equation and communicate with them on your wishes. The first benefit of pre-planning is lightening the burden on your loved ones. Decisions have already been made for



them; they are just following though with your wishes. Death is a very emotional and stressful time.

The second benefit of pre-planning is that your funeral prices are locked in at today's rates, avoiding the cost of inflation over the years, whether you make monthly payments on your funeral plan or pay it all at once.

Along with making decisions regarding the following questions pre-planning also allows you to plan your funeral exactly how you want it. You can write your own obituary, choose musical selections, clothing, etc. The funeral home will keep this information on file, but it's recommended to have a copy in a known location for your loved ones as well. It can be updated at any time.

The following are a list of questions you should consider with planning a funeral.¹

- 1) How much do you want to spend?
- 2) Would you like a traditional casket and burial or cremation?
- 3) Where would you like to be buried, do you need to purchase a cemetery plot?
- 4) What type of casket or urn are you interested in?
- 5) What type of vault or grave liner would you like, if required and desired?
- 6) What type of marker or monument would you like?
- 7) Are there certain religious, fraternal, or military customs that you want followed?
- 8) Is there a particular charity or beneficiary you want to receive memorial gifts?
- 9) Have you decided who you would like your pallbearers to be?
- 10) Do you have specific clothes or jewelry that you would like to be buried in?
- 11) How would you like your memorial services to be conducted regarding any special readings, ministers or other speakers, music, power points, etc.?
- 12) What do you want to happen to your ashes if

you are cremated?

13) Do you want your body donated to medical science?

14) Do you want to donate any organs or body tissues at your death?

At-Need

This is when no pre-arrangements have been made as of the time of passing. As a result all details must be attended to at that time. The list of questions used above for pre-planning also applies to making decisions for at-need funerals.

Costs

The cost of a funeral can be overwhelming. The average funeral runs about \$6,000-\$10,000. Cremation can be less expensive than traditional casket and burial. It's recommended to take out at least a \$20,000 life insurance policy to cover not only funeral costs, but help defray the costs associated with estate and attorney fees, and other bills. There are many costs to consider with a funeral whether pre-planning or at need. Some of these potential costs are the services provided by the funeral home staff and facility, embalming, dressing, casket, headstone, cemetery plot, vault liners, viewing services, memorial services, flowers, clergy, musicians, obituaries, death certificates, remembrance items, and the reception.

Options

There are several methods available to pay for funeral costs. The first is to utilize your own resources to pre pay or have your family pay for your final needs at your passing. Life insurance can be used as well to help pay for funeral costs, but it may take some time to receive the funds, and they will not be available until after your funeral. It is possible to have the funeral home submit some of their costs to the insurance company to pay for them. However you will still be responsible for costs of products or services the funeral home itself doesn't have or provide. It's possible to fund a funeral trust or other type of trust to use for funeral expenses as well. There may be problems accessing the fund immediately in the event of your death if the trust is not



accessible by others until after your death certificate has been presented. Social Security provides a one-time lump sum death benefit of \$255 to your surviving spouse or dependent children.

Veterans may qualify for benefits including a headstone, a burial and plot allowance, or the option of burial in a national cemetery. Active Duty related deaths may have a higher funeral allowance.²

It's important to determine which method will work best for you and your family and to explore your options as some will have additional requirements or qualifications.

Where does my pre-paid money go and is it secure?

In the State of Wyoming, funds that are pre-paid for funeral costs are put into a funeral trust, which is regulated by the State Insurance Commission. This ensures the amount you paid is protected in the event of that business closing. If this would happen, one would need to contact the insurance commission immediately. Like all important documents, always keep a copy of your contract.

When to start planning

While planning for a funeral at a young age was more common in decades past, today it's quite different due to our mobile society. It's recommended that pre-planning now begins in your 40's or 50's. By this age one is more likely to be settled and financially stable. Upon entering retirement disposable income decreases.

If one chooses not to purchase a funeral plan, keep in mind that having plan of action, such as money set aside for this expense and/or life insurance will be a chief benefit for your family.

Where to Keep Important Documents

Another important topic to discuss is where to keep your funeral planning documents. Like all other important financial, legal, tax, and ownership documents, it's imperative to have

a central location of the documents. It's also important that someone you trust knows where to find these documents when the need arises. If using a safety-deposit box at your financial institution, please inquire with that institution as to who has access upon your passing and what documents they may need. It's also significant to note that if you keep these documents strictly with your lawyer, then it may be difficult to reach the attorney or gain access to these documents when you need them.

It's highly recommended to plan ahead and have your plan on file at your chosen funeral home and/or in a file at home that someone can easily find. It's also important to know that if you keep your documents in a home safe, that someone else will need the access information to retrieve those documents and fulfill your wishes.

The following is a list of information to keep on file; that should include facts about your marriage, relative, and dependents, social security number, birth certificate, military service discharge (DD214), personal history including education and employment records, 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.³

How to Make Changes

When purchasing your funeral plan and/ or cemetery plots, inquire as to the ability to make changes before your passing. A situation to consider is if you should move, what becomes of your plan? Can it be cancelled or transferred? If you no longer need your cemetery plot, can it be sold or given to someone or sold back to the cemetery itself? And what kind of paperwork is involved in the process?

Each funeral home and cemetery will have different rules and regulations, please inquire with that particular establishment as to what they are and how they apply to your situation.

Death Certificate & Obituary Information Sheet

(Provided by Wiederspahn-Radomsky Chapel of the Chimes)

Contact Phone #: _____

NAME: _____ M/F AGE: _____

ADDRESS: _____

DATE OF BIRTH: _____ PLACE OF BIRTH: _____

DAY OF DEATH: _____ DATE OF DEATH: _____

PLACE OF DEATH: _____

SOC. SEC. #: _____

MARITAL STATUS: MARRIED DIVORCED WIDOWED NEVER MARRIED LEGALLY SEPERATED

HISPANIC ORIGIN: NOT SPANISH/HISPANIC/LATINO MEXICAN, MEXICAN/AMERICAN, CHICANO
SPANISH/HISPANIC/LATINO (Specify) _____ CUBAN PUERTO RICAN

RACE: WHITE BLACK/AFRICAN AMERICAN AMERICAN INDIAN (Specify) _____ OTH-
ER _____

EDUCATION: <8th 9-12 (no degree) HS/GED SOME COLLEGE/NO DEGREE
ASSOCIATE'S BS/BA MASTER'S DR./ Ph.D.

VETERAN: Y/N BRANCH: _____ RANK: _____

WAR(s): _____

GRAVESIDE RITES: _____

PRESENT TO: _____

OCCUPATION: _____ EMPLOYER: _____

#DC: _____ MAIL TO/CALL: _____

LENGTH OF RESIDENCE HERE: _____ PRIOR RESIDENCE: _____

CHURCH AFFILIATIONS/MEMBERSHIP: _____

CLUBS/ORGANIZATIONS/HO _____

RESERVE SEATING: _____

OTHER SPECIAL REQUESTS: _____

MEMORIAL CONTRIBUTIONS: _____

HUSBAND/WIFE: _____ MAIDEN NAME: _____

WEDDING DATE: _____ PLACE: _____

FATHER: _____

MOTHER: _____ MAIDEN NAME: _____

SON(s): _____

DAUGHTER(s): _____

GRANDCHILDREN: _____ # GREAT-GRANDCHILDREN _____

BROTHER(s): _____

SISTER(s): _____

TYPE OF SERVICE:

FULL MEMORIAL GRAVESIDE RENTAL PRIVATE OWN NONE SHIP-IN/OUT FIRST CALL

ROSARY:

DAY: _____ PLACE: _____ DATE: _____ TIME: _____ AM/PM

SERVICES:

DAY: _____ PLACE: _____ DATE: _____ TIME: _____ AM/PM

OFFICIATING: _____

ORGANIST/PIANIST: _____ SOLOIST _____

MUSICAL SELECTIONS: _____

PALLBEARERS: _____ / _____ / _____

_____ / _____ / _____

HONORARY PALLBEARERS: _____

CEMETERY: _____ EXISTING HEADSTONE: Y/N

RECEPTION: _____

JEWELRY REMOVED: _____ CASKET OPENED/CLOSED: _____

CASKET/URN SELECTION: _____ URN PRESENT: Y/N

VIEWING DAYS: _____ VIDEO TRIBUTE: Y/N



Definitions⁴

Casket/Coffin- A box or chest for burying remains.

Cremation- Exposing remains to extreme heat and flame and processing the resulting bone fragments to a uniform size and consistency.

Embalming- The art and science of temporarily preserving human remains to forestall decomposition and to make them suitable for display at a funeral.⁵

Funeral Ceremony- A service commemorating the deceased, with the body present.

Funeral Services- These are services provided by the funeral home which can include consultation with family, transportation, shelter, embalming, preparing and filing notices, obtaining authorizations and permits, and coordinating with the cemetery or other third parties.

Grave Liner or Vault- A type of cover or container that fits over or around the casket for protection of the casket and to prevent the ground from sinking

Interment- Burial in the ground, interment or entombment.

Inurnment- The placing of cremated remains in an urn.

Memorial Service- A ceremony commemorating the deceased, without the body present.

Opening/Closing- This is the physical act of opening a dig or burial site and closing it back up after the remains have been placed in it.⁶

Urn- A container to hold cremated remains.



Resources

Council of Better Business Bureaus, Inc: www.bbb.org

Department of Veterans Affairs National Cemetery Administration: www.cem.va.gov
or 1-800-827-1000

Funerals Consumers Alliance: www.funerals.org or 1-800-458-5563

Funerals: A Consumer Guide. Federal Trade Commission: www.FTC.gov or 1-877-FTC-HELP

Funeral Goods and Services and Pre-Paying for Your Funeral. AARP: www.aarp.org or 1-800-424-3410

Funeral Home Trusts, Wyoming Insurance Division: <http://insurance.state.wy.us/>

Funeral Service Consumer Assistance Program: 1-800-662-7666

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

Schrader Funeral Home: www.schraderfuneral.com or (307) 634-1568

Wiederspahn Radomsky Chapel of the Chimes: www.wrcfuneral.com or (307) 632-1900

Wyoming Funeral Directors Association: www.wyfd.org

(Endnotes)

- 1 *Being prepared: A practical guide to government benefits and funeral planning*. M.K. Jones & Associates, Inc. Provided by Wiederspahn Radomsky Chapel of the Chimes.
- 2 *Funeral Planning. Fact Sheet 409. Maryland Cooperative Extension.*
- 3 *Funeral Planning. Fact Sheet 409. Maryland Cooperative Extension.*
- 4 *Funerals: A consumer's guide*. Federal Trade Commission
- 5 en.wikipedia.org/wiki/Embalming
- 6 *Funeral and Cemetery Terms*. Schrader's Funeral Home