

# *A Helpful Guide to Funeral Planning*

## **Creating a Meaningful Tribute to a Life Lived**



*Sound decisions are based on good information.*

*This is especially true when planning your own funeral or that of a family member or friend. The following outlines some basic information about the types of funerals available and the many ways a funeral director can provide assistance. It should help answer some of your questions and encourage you to ask others. Most important, it should help you make informed choices when arranging the type of personalized funeral service that will truly celebrate a life that has been lived to the fullest.*

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## ***Pre-Arranging a Funeral Service***

More and more people are pre-arranging their own funerals to help ease emotional or financial strain on their families at the time of need. Once you have selected a funeral director and reviewed options, the next step in pre-planning your funeral should be to meet with your family and talk to them about the type of funeral you want. Next, arrange a conference with your funeral director, including your family members if you wish, to review and formalize your plans in writing. Review your plans periodically, and update them as you feel necessary. Finally, have your funeral director explain funding options. Funding a pre-arranged funeral service is a choice many people make to ease a future financial burden on family members.

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## ***Selecting a Funeral Director***

When selecting a funeral director, talk with as many people as necessary to get a feeling for the personal qualities you prefer. Consider the funeral director's:

- Experience
- Ability to answer all your questions
- Reputation
- Ability to clearly explain and provide a range of prices that are within your means

We also encourage you to consider the quality of the funeral firm and its ability to accommodate the needs of your family; don't hesitate to inspect facilities. Ultimately, you should select the funeral director with whom you are most comfortable – the person you find to be patient, compassionate, open-minded and understanding.

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## ***Funeral Director Services***

When a death occurs, a number of items require simultaneous attention. Regardless of the day or hour, your funeral director is prepared to respond to your needs and assist with all the details, such as:

- taking custody of and caring for the body
- securing all necessary permits and death certificates
- coordinating details with your designated clergy member
- arranging and setting in motion your funeral plans
- notifying friends and relatives, fraternal and other organizations, casket bearers, your attorney, etc.

There are many other services your funeral director may provide. Don't be afraid to ask for help.

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## ***Selecting Funeral Service Preferences and Options***

A funeral service gives family and friends the opportunity to gather and publicly celebrate and reflect on the life of a loved one, as well as draw strength and support from each other. No single type of funeral service is right for everyone. A funeral director's goal is to help plan a personalized and meaningful tribute. When selecting funeral service options, you may wish to meet with the funeral director alone or with a trusted advisor present. You should feel comfortable discussing your feelings, preferences and options.

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## ***Disposition Alternatives***

Your funeral director will inform you about the types of disposition – the final handling of the deceased's remains – and help you make the appropriate choice.

### **Earth Burial**

The most popular form of interment, earth burial requires a cemetery plot and usually includes additional costs, such as fees for opening and closing the grave. Monuments or markers – available in a variety of materials, styles and prices – are typically placed at the grave as a memorial.

### **Above Ground Burial**

Entombment requires purchasing a crypt within a mausoleum specifically designed for that purpose.

### **Cremation**

If above ground burial is preferred, the urn may be placed in a niche within a columbarium – a building designed specifically for this purpose. For earth burial, the urn may be buried within a cemetery. Your funeral director can explain other alternatives and assist in making arrangements. If you choose cremation, all other funeral services – visitation, viewing of the body and funeral service – still can be conducted.

## ***Funeral Costs***

A funeral service, in its broadest sense, includes professional services of the funeral director and other staff, use of the funeral home's facilities and vehicles, and related items, such as caskets or urns. We will provide you with a general price list, and you should feel free to speak frankly about costs. We maintain a wide selection of funeral items (some described below), and your funeral director will help you select only those you need or want.

### **Caskets**

There are a variety of caskets available to meet your needs. Each offers a range of features and degrees of craftsmanship.

### **Vaults**

Most cemeteries require the casket be placed in a burial vault – an outer enclosure that adds protection for the casket and keeps the ground above it from settling. Burial vaults are typically made of reinforced concrete with a nonporous lining or galvanized metal. Stainless steel or copper vaults also are available.

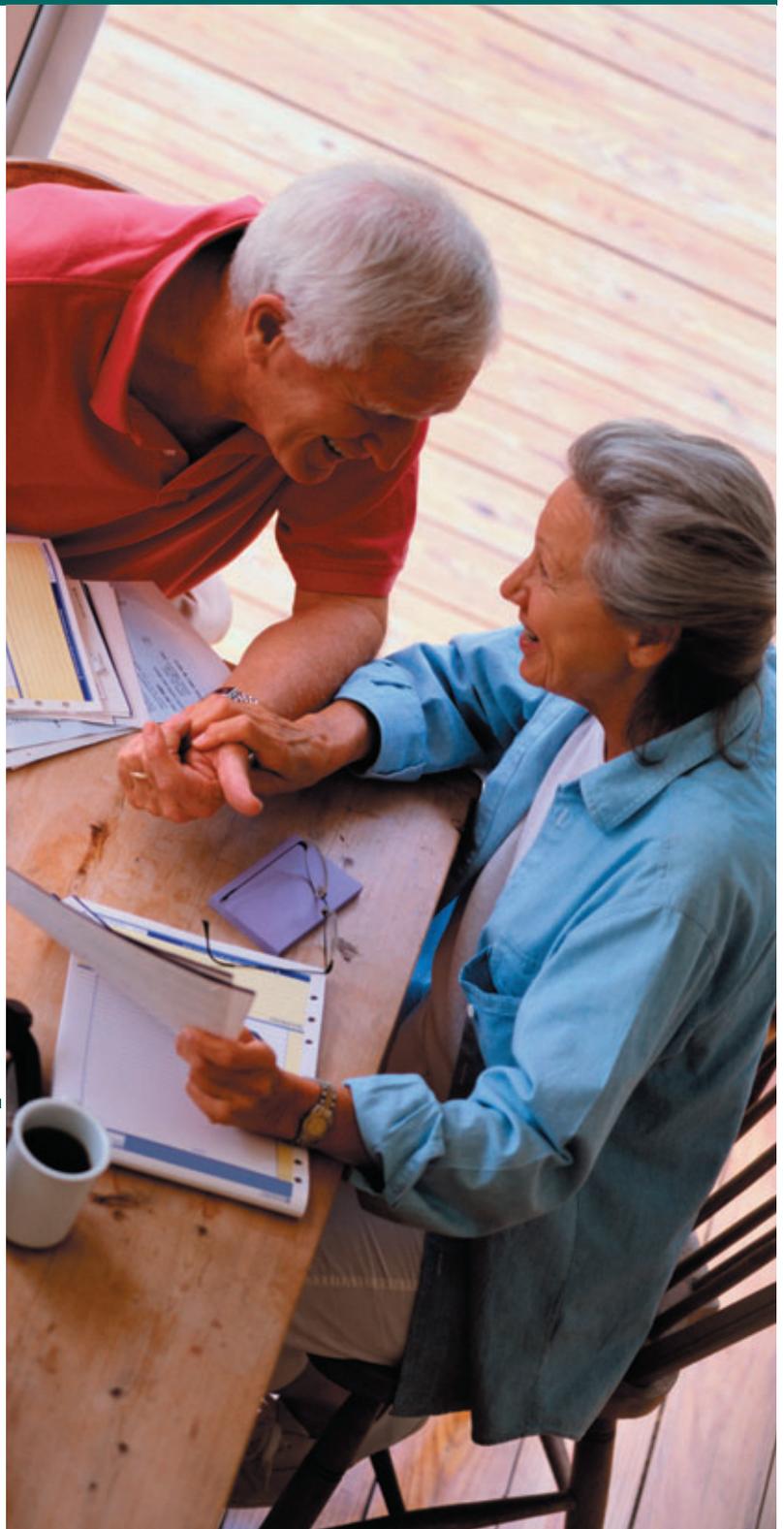
### **Urns**

When cremation is the choice, the remains will be placed in your choice of a permanent container. As with caskets, urns are available in a wide range of materials, styles and prices.

## ***Financial Assistance***

Your funeral director can assist with examining and securing a number of funeral expense payment and financial assistance possibilities, such as:

- U.S. Social Security / Canadian Pension Plan Benefits
- Veterans Benefits
- Union or Employee Pension Funds
- Insurance
- Fraternal Order or Professional Groups
- Worker's Compensation



***We hope the information provided has been helpful. We are committed to assisting you with all your cremation and funeral service questions and needs. Please don't hesitate to contact us for a complete brochure or more detailed information on this and other topics.***