

# *The* **Funeral** **Preplanning** *Guide*

*Volume One*

By Miri Rossitto

*A Valley of Life Resource*

[www.ValleyofLife.com](http://www.ValleyofLife.com)

# Introduction

**Death:** No one wants to think about it, but we all know it's coming. And we all hope to be sent off with a ceremony that celebrates our lives without stressing out our survivors. Yet most Americans fail to leave instructions for their own funerals.

Thankfully, more and more people are catching onto the benefits of preplanned or “preneed” funerals, as funeral directors call them. In fact, preneed services are the fastest growing segment of the mortuary industry, perhaps because there are so many benefits to planning your own funeral. For instance, if you plan your own service, you will be able to:

- Decide how your body will be prepared, handled, and preserved.
- Bring peace of mind to your survivors by eliminating many of the decisions they will have to make following your death.
- Save money on services and products, including caskets, burial locations, and more.
- Avoid mistakes and anxiety by thinking deeply about what you want ahead of time.

***The Funeral Preplanning Guide*** is your go-to resource for information on preplanning funerals. It is intended as a quick reference guide to help you plan the last step of your journey: your own memorial service. This first volume of this guide will help you gather necessary legal documents, select a funeral director, and choose how to be interred. In the second volume of *The Funeral Preplanning Guide*, you will find tips on personalizing your preplanned funeral, as well as information on typical funeral costs.

Congratulations on taking the first steps toward planning your funeral. Your family and friends will appreciate your thoughtfulness, and you will enjoy the peace of mind that comes with preparedness. For more useful resources, including the second volume of this guide, I encourage you to visit [ValleyOfLife.com](http://ValleyOfLife.com).

Best wishes for a long and happy life,

Miri Rositto

Author and Founder of ValleyOfLife.com

# Selecting a Funeral Home and Burial Location

Now that you have your legal documents in order, the biggest decision to make in the funeral preplanning process is where and how you would like to be interred. When selecting a funeral home and burial location, there are several things to consider, including:

- **Services** you will require (obituary placement, embalming, cremation, etc.)
- **Décor, entertainment, and events** at your memorial service
- The **cost** for interment, including any annual fees
- The **location** of your final resting place
- Who will act as your **Funeral Director**.

It's easy to feel overwhelmed about preplanning your funeral, but take heart. As with any large task, you can succeed by breaking down your objectives into smaller, manageable steps. First, start daydreaming about your own final farewell.

## Selecting a Funeral Home and Burial Location

### Step One: Imagine Your Memorial Service

The first step in selecting a funeral home and burial location is to spend some time in conversation with yourself. This is the fun part; you get to imagine attending your own funeral, just like Tom Sawyer and Huck Finn did in *The Adventures of Tom Sawyer*. What would your ideal memorial service look like? Which personal touches would best represent your life experience? Here are a few more brainstorming questions:

- What kind of mood and tone would you like to set? How can music and décor help create this atmosphere?
- Should the ceremony include rituals from a specific religion?
- What kind of location would you like for your memorial service? Would you prefer a church or a secular setting? The location of the cemetery often dictates the location of the service, since it can be quite expensive to move an entire funeral party.
- Do you want an open-casket ceremony?
- Who should attend your memorial service? Do you want to include everyone you've ever known, or just immediate family?
- How much are you willing to spend on your service and final interment?

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### Step Two: Decide How You Want Your Body Handled

The biggest question to think about is how you would like your body handled after your death. As you're probably aware, there are several options. Below, you'll find information on traditional burials and cremation. Turn to chapter three for an exploration of alternative interment choices, including green burials and donating your body to science.

#### Traditional Burial

The majority of Americans choose traditional burial, in which their remains are embalmed and placed in a casket. The casket is enclosed in a two-piece concrete container (a “sealed burial vault” or a “liner”), which prevents settling of the surrounding dirt. Because grave settlement poses hazards to workers, most cemeteries require burial vaults.

Many people prefer traditional burials because they create a place for friends and family members to visit in remembrance. In fact, cultures from around the world designate holidays to clean, decorate, and visit the graves of beloved relatives and friends. Other people choose traditional burial because of their religious beliefs. The Christian, Jewish, and Islamic faiths prefer burial to cremation—in fact, the Catholic Church officially banned cremation for its members until 1963, and cremation is still taboo in Islam and Judaism. Still others choose traditional burial because they want their body to remain whole for as long as possible.

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### Cremation

Cremation is another option for final disposition. In cremation, the body is placed in a leak-proof box made of cardboard or particleboard. The box is placed in a cremation chamber (the “retort”), which is heated to 1800 degrees Fahrenheit. About two hours of direct exposure to intense flames reduces the body to between three and nine pounds of bone fragments. These particles are ground down into a fine powder, which is commonly called “ashes” or “cremains.” The cremains may be placed in an urn or memorial, scattered in a significant location, or even made into jewelry.

Although burial remains the most popular form of disposition in the United States, cremation is enjoying a renaissance around the world. Historically, the ancient world preferred cremation. Ancient Greek and Hindu texts, for instance, teach that cremation separates the pure soul from the body and allows the soul to fly to the home of the gods.

Today about 35% of Americans opt for cremation, many because it is less expensive than a traditional burial. (See volume two of this guide for more details on cost.) Additionally, cremation can be the more convenient option because it allows the survivors to set the date for memorial services. Since funeral homes charge a daily fee for holding bodies, traditional burials are usually held almost immediately, even if some family members cannot clear their schedules. Some people choose cremation because it allows the remains to be split among family members. Others want to be cremated for environmental reasons.

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### Environmental Impact of Body Disposition

Although cremation requires far fewer resources than a traditional burial, crematoriums do burn large amounts of fossil fuels, and there is growing concern over the toxins released in the cremation process, particularly mercury. Cremation evaporates the mercury in dental filings. The air-borne mercury is then released into the atmosphere, which is a scary prospect, given that mercury is known to harm brain development. Those who hope their passing will have no impact on the environment are increasingly turning to green funerals. In chapter three, we discuss this and other alternatives to traditional entombment.

As you consider your funeral service and final deposition, bounce ideas off of your closest friends and family members. Ask local friends for funeral home recommendations. Talk to your acquaintances about their experiences with local mortuaries. This sort of preliminary research will ensure that you are fully aware of what is available locally. Once you know what you want and what services exist in your area, you are ready to scope out funeral homes and interview their directors.

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### Step Three: Select a Funeral Home and Funeral Director

Like the majority of “at-need” memorial services, most preplanned funerals are arranged through a certain funeral home. This is because funeral homes are equipped to prepare, present, and preserve human remains. Here are a few specific services that funeral homes provide:

- Removing the deceased to the mortuary
- Preparing the body for the memorial service; this may include embalming, dressing, and applying cosmetics
- Preparing and placing obituaries
- Arranging the opening and closing of the grave
- Decorating and preparing all memorial locations
- Transporting mourners and the deceased between the mortuary, memorial service, and gravesite
- Submitting paperwork to the state, so that death certificates and benefits may be issued
- Maintaining gravesites and other final resting places
- Connecting survivors with support groups

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### Choosing a Funeral Home: What to Consider

At their best, funeral directors are caretakers. At their worst, they have a reputation for scamming those in grief. As you select a funeral home, look for a director who makes you feel safe and calm; he or she is likely to convey the same comfort to your survivors. To begin your search, review your conversations with friends and family and **create a list of four or five highly recommended funeral parlors to visit**. Call each location to schedule a facility tour.

Listen to your gut during each visit; pay heed to any feelings of mistrust. You should feel absolutely at ease with your funeral director; after all, this is the person who will handle your body and final deposition. If a certain director leaves you feeling uncomfortable, cross him or her off your list.

At this point, you might have two or three funeral parlors still under consideration. The next step is to carefully review the services each mortuary offers. Thanks to your Tom-Sawyer-style brainstorm, you should have a clear idea of what you want. Ask each funeral director to provide a price estimate for the services you have in mind. As further explained below, funeral directors are required by law to provide itemized price lists. In addition, many of the most reputable directors follow the National Funeral Directors Association's Consumer Preneed Bill of Rights, which is quite extensive.

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### Interviewing Funeral Directors: What to Look Out For

Jessica Mitford's 1963 classic vitriol *The American Way of Death* painted funeral directors as scam artists who padded invoices and dramatically overcharged clients. In response to the public outcry surrounding Mitford's book, the Federal Trade Commission created The Funeral Rule to protect consumers of funeral products.

The Funeral Rule requires funeral directors to show a General Price List to every customer. This list breaks down the costs of a funeral on an item-by-item basis. The concept behind The Funeral Rule was that the requirement of the General Price List would allow consumers to compare prices between mortuaries. Still, the FTC estimates that 20% to 40% of today's funeral homes violate regulations. Don't get scammed! Know your rights as a consumer and shop around. Most scams are aimed at emotionally fragile mourners, so you can sidestep many swindlers by preplanning your funeral.

At the same time, some extortion schemes are aimed directly at people who purchase pre-paid funerals. For example, in a recent fraud scandal in a suburb of Detroit, Ziomek Funeral Home stole funds for preplanned services. As [WCHBNewsDetroit.com](http://WCHBNewsDetroit.com) reports, 92-year-old Florence Muto lost the \$6,000 she had prepaid for her funeral. Overall, a third of the complaints that the Funeral Consumers Alliance (FCA) receives have to do with prepaid funerals. Don't fall prey to unscrupulous morticians; do your homework. Ask plenty of questions and make sure you understand all aspects of any contract you sign.

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### Checklist: Find Out What You're Getting

Once you have found a director who makes you feel comfortable, and who offers the services you're looking for, here are a couple of questions to consider to make sure you're getting the real deal. Run through this list before signing any prepayment contract:

- What are you are paying for? Are you buying only merchandise, like a casket and vault, or are you purchasing funeral services as well? Find out how the overall figure breaks down into individual items.
- What if the products you've chosen are unavailable at the time of your passing? An archetypal complaint received by the FCA is, "The funeral director told me the casket Dad picked out was no longer available and we'd have to buy another (more expensive) one." If the products you've chosen are unavailable at the time of your death, your executor(s) should be allowed to substitute a similarly priced item.
- If you change your mind about a certain aspect of the ceremony, will the funeral home work with you? For instance, what happens if you decide you want to be cremated rather than buried?
- Is maintenance of the gravesite included? Who will be keeping up your final resting place?

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### Checklist: Find Out Where Your Money Goes

Read volume two of *The Funeral Preplanning Handbook* for more detailed information on avoiding unnecessary costs. It's also a good idea research the legal setup for prepaying funerals in your state. A Google search of "Oregon funeral prepayment," for instance, turned up an informational pamphlet from the Oregon Department of Consumer and Business Services.

In addition, you should ask your funeral home or director these additional questions before signing any prepayment contract:

- If your prepaid money is going into a trust account, what happens to the interest income?
- Are you protected if the firm you dealt with goes out of business?
- Can you cancel the contract and get a full refund if you change your mind? (It is standard to allow changes within 30 days of the signing date. This is an especially important question, since many states do not require a full refund if you cancel.)
- What happens if you move or die out of state? Although prepaid plans can sometimes be transferred, a fee is often required to do so.

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### Step Four: Prepayment Options

Generally, there are two parts to prepaying for a funeral:

- 1. Selecting the arrangements** you would like.
- 2. Setting up the payment** for the products and services you've selected.

Once you've shopped around, and you know exactly what you want, the funeral director draws up a contract listing your choices and their cost, and you pay into an account that should be handled by a third party. Because funeral directors have been known to mishandle (read: steal) prepayment funds, experts generally recommend that an independent party handle prepaid funds. There are three typical financial structures for prepayments:

#### Trust Account or "Totten Trust"

In this case, the bank is the third party handling your funds. The prepayment money is kept in a POD (Payable on Death) account in your name; once you've passed on, the funeral home accesses the account to fund your service. To make a little money on the account, you can invest it in CDs. (Be sure to ask who receives the interest if this is the road you take.) If you invest your funeral funds in risky or uncertain investments, you should buy an insurance policy to protect them. Additionally, you should be aware that there are tax liabilities on any interest earned under a trust account. Rarely, prepaid funeral funds are placed into Savings Accounts, which are very similar to trust accounts.

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### Life Insurance

Under some prepaid contracts, the money is paid into a life insurance policy, the benefits of which are paid to the funeral director at the time of death. If you already have an appropriate life insurance policy, you may be able to use it for this purpose. No matter which policy you choose, be sure to ask whether it has a fixed benefit, or if its value will increase over time. There are no tax liabilities to worry about if you use this method.

### Leaving Money for a Relative to Handle

Contrary to popular belief, not all funeral directors require that you pay up front for your preplanned funeral. If you don't want to trust your money to a funeral director or unrelated third party, you can simply arrange for a relative or your executor to have access to the account with your prepayment funds. Of course, since funeral prices rise about 6-7% every year, you should set aside extra funds to cover any inflation in prices.

Rarely, funds for prepaid funerals are kept in annuities. This type of funding is usually arranged to shelter assets from state agencies, or to decrease one's available assets in order to qualify for Medicaid or Supplemental Security Income. Speak with your accountant for more details on this form of funeral prepayment.

Some states' laws dictate the prepayment structure. Again, you can save yourself hassles by researching your state's laws. Before signing any contract, you should also check the funeral home's banking and consumer references.

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### Additional Resources

**Moles Family Funeral Homes Personal Preplanning Funeral Guide**—This complimentary [funeral planning guide](#) is available as a .pdf, which may be easily printed out. This is an excellent tool for thinking about your interment preferences. It also contains a personal records section for your obituary. Download this free, helpful document from [molesfuneralhome.com](http://molesfuneralhome.com).

**Funerals: A Consumer Guide**—Created by the Federal Trade Commission, this [handy guide](#) can help you preplan your funeral.

**Funeral Consumers Alliance**—The [FCA](#) is a great online source for anyone who wants to avoid overpaying for a funeral. At their website, you will find a plethora of pertinent news, consumer alerts, and tips for planning your funeral.

## About the Author

Miri Rossitto is the creator and founder of Valley of Life. She began building it in the fall of 2006 when her own mother's life was cut tragically short. Miri realized then that there was a need for an informative, supportive and respectful website dedicated to celebrating life. She hopes that one day Valley of Life will have helped countless friends and family cope through such a difficult time.

Miri lives in Los Angeles, California with her wonderful husband and two precious daughters.

## **The Funeral Preplanning Guide**

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