PLANNING YOUR FUNERAL

CHAPTER TWO:

Within hours of death survivors will be faced with many decisions concerning funeral arrangements and disposition of the deceased's body.

This chapter deals with these questions.

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Planning for your funeral, memorial service and disposition of your organs or bodily remains.

A. <u>Discussion of Need</u>. People have many different ideas regarding funerals, memorial services and what to do with their bodies following death. None of us enjoys talking about this subject. Yet because there are so many different alternatives, I encourage families to think this area through and share ideas with one another. Death is a very difficult part of life; but it becomes more burdensome when we are confused and unprepared for it.

B. <u>Donation of your organs or bodily remains</u>.

1. <u>Necessity of advance arrangements</u>. To do this it is essential that your survivors be aware of your desires and strongly preferred that advance arrangements be made. As a general requirement your organ(s) or body must be delivered to the medical facility designated within 24 hours of death. Your physician needs to be aware of your desire too.

2. Execution of appropriate documents.

a. <u>Suggested Form</u>. Any individual 18 years of age or older who is competent to execute a Will may give all or parts of his body for the betterment of other's lives or medical science. The gift becomes effective at death.

It is recommended that this desire be expressed in a written document or card and preferably carried on your person. Medical institutions and schools which accept such donations will be pleased to furnish you their form upon request. A sample form is set out in Appendix A.

- b. <u>Role of Will</u>. You may also state your desire in your Will, but I advise against it since the Will may not be readily available at the time and place of death.
- c. <u>Driver's License</u>. Under certain state laws (Maryland, for example), an adult may have designated on his or her driver's license their desire to donate their body or organs for medical purposes. In Maryland, this designation is sufficient authority for removal of a body organ or part on the death of a donor (Annotated Code of Maryland, TR §12-303).

3. If you desire to donate your body or an organ complete the following:

<u>Planning Exercise 2</u>

Husband	Wife
I desire my body be donated to:	I desire my body be donated to:
Name:	Name:
Address:	Address:
I desire my (name of organ) be donated to: Name: Address:	I desire my (name of organ) be donated to: Name:Address:
I desire my (name of organ) be donated to: Name: Address:	I desire my (name of organ) be donated to: Name: Address:
Forms requested:yesno	Forms requested: yes no
Dept. of Motor Vehicles notified: yes no	Dept. of Motor Vehicles notified:yesno

C. <u>Cremation</u>. An alternative chosen by many people is cremation. In terms of cost this can be the least expensive form of burial or disposition of one's body. A "direct" cremation, one where no casket is used and the body is not prepared for viewing, may cost on the order of \$1,360. If the body is prepared for viewing there is an additional preparation charge. Further, a casket or casket insert will need to be purchased. Whichever is used, the casket or casket insert is cremated along with the body. Costs of caskets vary from a thousand or so dollars to several thousand dollars. A casket insert will be approximately \$500.

If cremation is desired, the treating physician and the funeral director need to be aware of this immediately following death. The funeral director typically will handle all necessary arrangements.

D. <u>Funeral and memorial service planning</u>. When death occurs, events related to planning the details of a funeral, memorial service, obituary, notice to family and friends, burial, cremation, etc. happen rapidly. In the midst of experiencing loss, details can become a big blur and an unpleasant

interruption. Having discussed these details through in advance and made some decisions as to them can be very helpful to survivors. Advance planning may also conserve costs. Here are some details you should consider. Meeting with a funeral director or clergyman may be helpful.

<u>Planning E</u> Husband	<u>Exercise 3</u> Wife
What are the arrangements I desire:	What are the arrangements I desire:
Name/Address of Funeral Home:	Name/Address of Funeral Home:
Clergyman:	Clergyman:
Church or temple:	Church or temple:
Organist:	Organist:
Vocalist:	Vocalist:
Cemetery:	Cemetery:
Reading, Scripture, Poetry or Music selections:	Reading, Scripture, Poetry or Music selections:
Gravestone (type, style, source, engraving, cost):	Gravestone (type, style, source, engraving cost):
Estimated Cost: \$	Estimated Cost: \$
(A representative billing for <u>modest</u> funeral serve for a burial plot or gravestone).	ices is in Appendix B; this does not reflect costs