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Facts about Funerals

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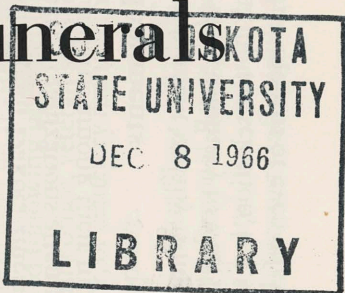
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**Facts
about
Funerals**



**Cooperative Extension Service
South Dakota State University
United States Department of Agriculture**

Facts about Funerals

By Nancy A. VanDerBoom, home economics agent, and
Alverda Moore, extension family economics specialist

Did You Know . . .

- *In South Dakota during 1965, over 17 persons died on the average day.*
- *Women tend to live longer than men—the life expectancy of a woman is 75.5 years, of a man, 68.1 years.*
- *In South Dakota non-white persons have a life expectancy of 57.6 years.*
- *In South Dakota at age 75 only two out of nine men are widowed, but nine out of sixteen women are widowed.*

Americans tend to shy away from talk about death, but everyone must face death eventually in one way or another. Preparing in advance with a knowledge of various funeral practices and arrangements can eliminate many problems when the need actually arises.

Women plan seventy per cent of all funerals, yet they are the ones most apt to be under stress at the time arrangements need to be made. Information in this fact sheet will help you better understand the details and financial aspects of funeral planning.

PREPLANNING FUNERALS

Preplanning funerals is popular in some states but has not become a practice in South Dakota. Advanced funeral planning helps relieve pressures and tensions when the actual need arises. Families can discuss such plans with a funeral director without cost or obligation. Preplanning does not necessarily mean prepaying.

A Funeral Director

The majority of South Dakota towns have only one funeral home, but larger towns may have several. If this is the case in your community, choose a funeral director with character and a reliable reputation. Your family clergyman can help with the selection, as well as the advanced planning.

Next time you attend a funeral, observe the director's facilities and actions. Is he dignified, calm, and helpful to the family, as well as to others in attendance? Are his facilities large enough to handle the situation? Is his staff adequate to give proper service?

Most South Dakota funeral directors belong to the state funeral directors' association and/or the Nation-

al Funeral Directors' Association and subscribe to the codes of ethics established by these groups. In South Dakota all funeral directors and embalmers must display a recent certificate and license. The public is welcome to inspect their facilities any time they are not in use.

Funeral Costs

Families often pay excessive funeral costs because they lack experience, they fear what neighbors will think, or they wish to honor the dead by having the very best. Grief-stricken families are not prepared to think logically. If they have never arranged the details of a funeral, they may be surprised at what they feel are high basic costs. They do not understand that the amount spent is a matter of personal choice.

Information published by the National Funeral Directors' Association provides facts about costs of a casket and standard service for regular adult funerals held in 1965. Nineteen per cent were priced under \$199 (mostly children, charity, welfare, and service calls). Twelve per cent ranged from \$200 to \$499; 34 per cent \$500 to \$799; 22 per cent from \$800 to \$999; and 13 per cent were over \$1000. The average regular adult funeral service was \$790. The average amount spent for funerals of all types was \$663. (These figures do not include cost for burial vaults, clothes, clergy, soloist, honorarium, cemetery charges, burial or monument charges.)

The total price of a standard funeral service generally fluctuates in accordance with the type of casket selected. Casket selection usually is done in the mortuary by the family or close friends of the deceased.

NOTE: Prices given are only as a guide and will vary from town to town throughout the state, depending on economic status, services rendered, etc.

There may be as many as 25 or more caskets on display, offering a choice of color, design, finish, and price. In South Dakota caskets range from \$67 for a minimum, cloth-covered casket (not including standard service) to \$2,597 for solid bronze. Usually the price listed with the casket includes the standard service. Unit prices are given, largely to relieve emotional strain and to prevent confusion for the bereaved.

The standard service provided for a \$400 funeral is usually the same as that provided for a \$2000 interment. The main difference is in the price of the casket. Basic prices are similar since the same services must be performed. Methods of charges vary, but separate fees are usually made for the funeral director's service, cemetery lot, burial or cremation, monument, marker, and memorials.

Standard Services

Visit with the funeral director to learn what is included in the standard service and which charges are considered optional or additional. A standard service usually includes:

- Removal of the deceased to the funeral home. If remains are brought from another town or state, there will be additional charges.
- Preparation of the body by embalming and cosmetology for burial or cremation. Embalming prevents the spread of communicable diseases and is required when a body is to be shipped out of state. During the embalming process preservative chemicals are put into the arterial system; these, along with cosmetology, help restore the features of the deceased to a serene and natural appearance. According to the laws of decency, a body must be embalmed if it is not buried within 48 hours of death.
- Arrangements for a memorial or religious service in the funeral home. Major counseling roles are handled by the minister, priest, or rabbi. He helps plan the service so that it brings out the most important aspects of the life of the deceased.
- Vehicles such as the hearse and the limousine for the family in the funeral procession.
- Filing death certificate and obtaining burial permit. If it is necessary to ship the body, the funeral director will secure the necessary transit permit. Several copies of the death certificate will be needed for insurance companies, banks, etc. Copies of the death certificate are \$1.00 each; extra copies are *not* included in the price of the standard service.
- Notifying pall bearers if no one in the family desires to do so.

- Taking flowers to the home, cemetery, and other places as desired.

Optional Services

Additional charges are added to the standard service cost if the funeral director provides flowers, burial clothes, musician or soloist, or additional limousines; inserts death notice in the newspaper at the family's request; ships the body to another city or state for burial or cremation; makes long distance phone calls; or sends telegrams. A person is not obligated to order any of these services, but a good funeral director will provide them if they are requested.

The person arranging a funeral should feel free to ask any questions that may arise concerning costs or services rendered so that he fully understands all details. If a person is under heavy emotional strain, the funeral director may try to spare some details in order to lighten the burden. The best solution, however, is to seek information through preplanning *before* the need arises.

Extras May Be Required

Most public cemeteries in South Dakota do not require that caskets be placed into a vault. They do request in most cases, however, that a casket be placed in an outside container, which may be a vault or a box, to prevent grave cave-ins. The container can be of wood, concrete, fiberglass, marble, or steel; they are sold by the funeral director and range from \$35 to \$300, depending on the material from which they are made.

Actual Burial Costs

There is a separate charge for opening and closing the grave and completing official papers. In South Dakota burial fees usually total between \$45 and \$60. To eliminate several bills, the fees may be advanced by the funeral director and included in one final bill.

Advertised Complete Funerals

Most funeral directors do not consider it ethical to advertise prices. The Better Business Bureau regards this type of advertising as "bait" to lure unwary customers. Claims that complete funerals can be had for as low as \$250 are usually misleading. Chances are that many of the standard services are not included in the funeral but are expensive extras. The South Dakota Funeral Directors' and the National Funeral Directors' Association do not approve of advertising prices, and most funeral directors abide by this standard.

Cemetery Lots

Costs of cemetery lots depend largely on the location and the services provided by the cemetery. In South Dakota prices range from about \$25 to \$100,

generally less than in many other states. Prices depend whether cemeteries are city, church, or privately owned and operated, or whether they provide perpetual care. And, most cemeteries charge extra for opening and closing the grave.

The family must decide whether to purchase one lot or more. Generally, at least two lots are purchased in anticipation of future use. The husband and wife may wish to buy lots for themselves, but leave the choice of their children's burial location at the discretion of each child.

According to the National Association of Cemeteries, about half of all burial lots are bought in advance of need. The Association recommends that lots be purchased in advance so that family members can share the decision-making. A problem of resale may arise, however, if it is necessary to move or if the property is no longer desired. City cemeteries generally make refunds. This is not always true of privately-owned cemeteries, but lots usually can be resold.

Consider these points when selecting a cemetery lot:

- Is the cemetery operated by a reputable person or group? Beware of professional promoters who drift from town to town leaving dissatisfaction behind.
- If the cemetery provides perpetual or endowed care, are the funds sufficient to take care of it forever? Are these funds in safekeeping where they cannot be used except for the purpose intended?
- Inspect the property to know where your lot is located. Do not rely on drawings or pictures.
- Is it cheaper to purchase a number of lots together? Compare prices in different cemeteries.
- Does the cemetery have rules about the type of monument or marker used? Many of the newer memorial gardens only allow grave markers flush with the ground.
- Are the opening and closing of the grave included in the price of the lot?
- Is the cemetery a member of the National Cemetery Association, American Cemetery Association, or the South Dakota Interment Association? These organizations attempt to maintain high standards among their members.

Markers and Monuments

A marker or monument usually is not selected at the time of death. It is customary to wait for a month or more before making the selection, but some people prefer to wait several months or even a few years.

Before making a selection, check to see what type of marker the cemetery will permit. Older cemeteries allow most kinds of markers, but memorial gardens often permit only markers that are flush with the ground.

Select a marker or monument that will last through the ages. Those made of cement, artificial stone, composition wood, tin or iron are not satisfactory. Quality granite, marble, or other natural materials are best.

Markers are available in a variety of sizes and prices. Flat markers generally are priced from \$35; many of these are bronze. Granite markers start at \$50. Markers can run into thousands of dollars, depending on size and the material from which they are made. Before you select, shop around to find the best one within your means.

Mausoleums

A mausoleum is a building that contains a series of vaults, called crypts or niches, for the entombment of bodies. Mausoleums may be four or five stories high and occasionally up to seven; usually the higher they are, the less expensive. Most are located on the West Coast.

Cremation

There are no facilities in South Dakota for cremation. Bodies from western South Dakota are customarily sent to Denver; those from the eastern part of the state are sent to Omaha or Minneapolis.

Cremation may be less expensive than regular burial, depending on transportation costs. According to state law, a casket must be purchased and the body and the casket must be cremated together. Sometimes an inexpensive pine box is all that a family desires, but others may use as elaborate a casket as in earthen burial. The funeral director still must provide many of his standard services, and the charges generally will be the same, even if some of the services are not used.

Cremation costs range between \$75 and \$80. An urn to hold the remains and a storage space are needed. The urn can be placed in the ground, a glass window box, niche, or mausoleum. There are also costs for transporting the body to be cremated and for returning the ashes.

Shipping the Body

State law requires that a body be embalmed if it is to be shipped interstate, and it must be shipped in some type of casket. Air freight usually costs two and a half times the normal rate. Sometimes this is cheaper than rail since the railroad requires that two tickets be purchased whether the body is escorted or not. The funeral director will check to see which mode of transportation is less expensive.

Prearranging Funerals

Some people plan their own funerals in advance. This can save survivors considerable worry, particularly if there is no close family. But, because a funeral has been preplanned does not mean that the survivors must carry out the plan as stated. Under common law, it is the duty of the surviving spouse or next of kin to bury, and with that duty comes the right to determine where, in what manner, and by whom the body is disposed.

Prefinancing Funerals

Payments on funerals may be made in advance. According to South Dakota law, collected funds must be placed in a trust, bank, or savings and loan company. A copy of the transaction is sent to the state capitol, one to the purchaser, one to the trustee of the fund, and one is kept by the funeral director. Any interest is sent to the person who made the payment, not to the funeral director.

The Better Business Bureau suggests that you ask yourself these questions when appraising the suitability of a prefinanced funeral plan:

- Can you be sure the exact funeral service purchased, including merchandise, services, and the funeral home designated, will be available when the need arises?
- Will there be additional charges?
- Will the contracting funeral home meet the wishes of the survivors at some future date?

Funeral Insurance

This insurance is solely for paying funeral expenses. Companies that sell funeral insurance operate according to the laws regulating legal reserve life insurance companies. Insurance sold in lower income brackets often is purchased with the intentions that the proceeds be used for funeral or burial purposes. When considering whether to purchase funeral insurance, find out what various policies offer, including loan value and cash surrender.

LETTER OF LAST INSTRUCTION

This is a letter given to the attorney or executor who handles the will. *It is not part of the will nor does it serve as a will.* It is merely intended to assist the survivors in handling post-death matters. The letter is opened upon the death of the testator and should contain the following information:

- Instructions about funeral and burial
- Exact location of the will

- Location of all documents (birth certificate, social security card, marriage-divorce papers, discharge papers, auto registration, etc.)
- Lodge or fraternal membership certificates (those providing death or cemetery benefits)
- Location of all safe-deposit boxes and keys
- List and location of insurance policies
- Pension statements and records
- List and location of all bank accounts, stocks, bonds, real and other property
- List of various advisors, their addresses and telephone numbers (lawyers, executor of estate, life insurance agent, accountant, investment counselor, etc.)
- Instructions concerning business, if any
- Statement of reasons for disinheritance, if any
- Father's name and mother's maiden name. Other information needed for the death certificate includes: full name, birthplace, birth date, occupation, social security number, residence, length of residence, name of spouse, place of interment.

PUBLIC WELFARE BURIAL ASSISTANCE

In South Dakota each county is responsible for burial of indigent persons—not always all persons on welfare. County and state laws specify how much may be paid for a county welfare burial.

South Dakota funeral directors cooperate with county welfare departments to provide decent and respectable funeral services and burials for indigent persons. Generally, an agreement on policy and fees is made between county commissioners and the local funeral directors.

Additional information concerning eligibility for public welfare burial and procedures can be secured from the county welfare department, county auditor, or county commissioners.

POST-DEATH MATTERS

For information on personal matters which must be concluded following interment, contact the district social security office, veteran service office, bank, funeral director, or cemetery management—which ever is most appropriate.

Extension Fact Sheet 320, "After the Funeral . . . Handling the Personal Estate," discusses social security, veteran's and life insurance benefits; savings bonds, bank account; safe-deposit box, taxes, etc.

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