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# A Christian Funeral Director's Reflections on the Modern Funeral

Robert J. Murphy

We live in a death-denying—even age-denying—society. Madison Avenue, with all its resources, is continually trying to convince us that Eternal Youth should be our goal. Nature moves from spring through summer, into fall, and on to winter, living each cycle to the fullest, never trying to recapture what has gone before, and never denying the eventual end.

Society's emotional and psychological unpreparedness to cope with death has led to many misconceptions of the funeral director and the funeral industry. When death comes to a family, it almost always finds them unprepared. Yet death is an inevitable development of life. It comes to everyone.

After a death occurs, the first decision a family needs to make is the selection of a reputable and ethical funeral director. The state in which the funeral director resides has a State Board of Funeral Directors and Embalmers, or the equivalent, which is responsible for the licensing procedure, holding of examinations and control of funeral establishments. This Board is usually made up of licensed funeral directors and embalmers; however, many state governors have recently made appointments from outside the industry for the purpose of consumer representation. Factors to be considered by the family are the reputation of the firm for service and personal attention to details

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and the empathy of its personnel; the convenience of location; physical facilities, etc. The funeral director's reputation is made more important by the survivors' lack of knowledge and experience regarding funerals, and their emotional condition. A reputable funeral director can be relied upon to help with all of the necessary details in a dignified and understanding manner.

Other decisions a family must make at the time of death are first, the selection of the place of the service—whether it is to be held in a church of their choice or the funeral home chapel, or, in some cases, at the graveside; and second, the determination of a date and time of the service. Recently, there have been Masses held for Catholics in the funeral home chapel; this permission, however, depends upon the consent and approval of the Chancery of the particular diocese involved. In cases involving members from other denominations, there has been some evidence of more frequent church services for the dead in recent years.

After the above decision has been made, the family must select the method of final disposition of the deceased. While earth burial still predominates, there has been an increase in the number of cremations and donations to medical science. However, it must be pointed out that in many cases this method of disposition of the human body usually follows some type of traditional funeral or final ceremonial giving

cognizance to the death of someone loved and honored by the survivors.

The arrangements concerning a vigil prayer service (or recitation of the rosary) and/or fraternal service, the casket's being open or closed, having a visitation where friends may pay their respects and extend their sympathy—these are all questions that must be decided by the family. In this decision-making process, the funeral director acts as counsellor and advisor to the family, explaining the various types of services that are generally used, with particular emphasis on the family's religious beliefs and customs. The family is responsible for making the final decisions. The funeral director then implements these decisions utilizing his professional knowledge and experience.

After the above discussion, and prior to being taken into the selection room where they will be left alone for private discussion, the family is given a complete explanation and description of the various types of caskets—units made of metal, solid or veneer wood and wood covered with cloth. Normally, approximately 20 caskets are displayed, with a wide range of prices. Here again, the choice is up to the family.

It is during this conference that the funeral director will advise the family of what information is needed for the death certificate and other necessary forms such as Veterans' Administration, Social Security, insurance, pension,

etc. He will either prepare the forms or assist in their proper preparation.

### **Other Services Rendered**

The funeral director will help locate out-of-town relatives who are to be notified, and will attempt to contact fraternal or other organizational groups. He will ask for a list of pallbearers so that he can inform them of their responsibilities and the time and place of the service. The clergyman will be contacted and advised of the wishes of the family concerning the service. However, in cases where the family is registered and active in a particular parish or congregation, and known to the clergy, the funeral director acts as the informant of the fact that the death has occurred and indicates the family's wishes. The funeral director is coordinator of the musical selections, flowers, arrangement of cemetery details or any other details that the family wishes to have carried out. When local and/or out-of-town newspapers are to be notified, the funeral director will assist in the preparation and delivery of the obituary notice if asked to do so by the family.

There are many decisions to be made at a very difficult time. It is for this reason that pre-need counselling and advance inquiries are welcomed and even encouraged by most funeral directors. In my own funeral home, and in many others, visitation programs are made available to junior and senior high schools, church and civic organizations,

nursing schools, medical schools and clergy. These programs include a short lecture on where we are, and how we have arrived at our present funeral customs, and a tour of the funeral home, with stops in the selection room and the preparation room. A question and answer period is held, including a frank discussion of all the aspects of a funeral. These visitations have met with remarkable success, particularly among the youth, leading us to hope that in the future, people will be able to approach this part of the life cycle with more knowledge and, therefore, with a healthier mental attitude.

An increase in knowledge, and, as a result, a more nearly perfect service to mankind can also be obtained by holding seminars with doctors, nurses, funeral directors and clergymen. The effectiveness of the counselling by all those involved with a family just prior to and immediately after death would be strengthened by a program providing open dialogue and free exchange of ideas.

There is also a lack of knowledge concerning funeral costs, even though much has been written recently on this subject, both by reliable and knowledgeable sources and also by the less informed. Much of the misinformation concerning prices are figures quoted out of context. The cost of living is rising considerably faster than the cost of dying. The statistics of the U.S. Department of Labor show that since 1967 through December 1974, the cost

of living for all items has increased 55.4%. The cost of adult funerals increased 39.3%. Between December 1973 and December 1974 the cost of living increased 12.2% while the cost of funerals increased 7.3%.

In order to truly understand how the cost of a funeral is determined, one must have a clear conception of what is involved. According to a 1973 study of the average all-services funeral, the following percentages reflect the distribution of expenses: salaries (29%); burial merchandise available from the funeral director (20%); building and occupancy (11%); cash advanced as an accommodation to the family (12%); supplies, services, collections and promotion (7%); automobile (6%); general expenses (5%); taxes (4%); profit margin (6%).

#### **Funeral Pricing Methods**

There are three major methods of pricing funerals, and all are arrived at by acceptable modern accounting practices. The first is *unit pricing*. A price quotation is placed on the casket, which covers the complete funeral home charge. This price is determined by the type and value of the unit, plus the overhead expenses of the funeral home, and a fair and ethical profit. In this method of pricing, the actual cost of the casket represents from 12% to 38% of the funeral home charge. This type of pricing is primarily done to accommodate the family as the complete charges from the funeral home are immediately discerni-

ble. (Contrary to what some people believe, the casket is not the funeral, nor is the funeral the casket.)

The second method of pricing is referred to as *functional pricing*. This type of pricing breaks down into the following categories: the professional and staff services, the facilities, automotive equipment, the casket and outer receptacle. Many states have enacted legislation enforcing this method of pricing, and have even gone as far as to tell the funeral director that he may mark up the casket two and a half times its cost.

The third method of pricing is referred to as *itemization*, and is basically an enlargement of functional pricing. However, the funeral director attaches a cost to every service he performs for the family, and every facility he makes available to them. (It has been estimated that a funeral director performs as many as 97 services to meet the average family's needs.) In this type of pricing, as in functional pricing, a family may choose to delete certain services which they do not wish to utilize. It must be pointed out that the danger in the second and third methods of pricing is similar to ordering an *a la carte* meal in a restaurant as opposed to *table d'hote*.

It should be noted that from the time the family contacts the funeral home until the funeral home has completed its contractual obligations, an average of 65

man hours has been spent by funeral home personnel. When one is reviewing funeral costs, consideration must be given to salaries. This one factor comprises the largest part of the funeral expense. Personnel are chosen carefully so that families will receive expert and efficient service. To attract qualified personnel, funeral homes must compete with salaries paid by other professions, business and industry. Funeral directors and embalmers today are required under state law to meet certain college academic standards and pass State Board examinations before they may practice funeral directing and embalming under state-approved licensure requirements. The funeral home is open for service continuously. This means that trained, licensed personnel must be available on a twenty-four hour basis.

An additional factor that must be reviewed when speaking of funeral costs is the land for buildings and parking, which must be large enough to meet local ordinances, the peak demand during visitations and the funeral service. However, some of the taboos relating to death have put a stigma on the available sites where funeral homes may be located. In some cases, they are restricted to the most highly commercial areas. Owning such property in a convenient and accessible location where the family's needs may be served constitutes one of the major, on-going costs of funeral home operation. The facilities must be tastefully furnished and

maintained at a high level. Funeral directors must provide automotive equipment to properly conduct a funeral service. Owning and maintaining this equipment, much of which is specially designed, is costly.

Services which are related to a funeral, but which are performed by parties other than the funeral director, include: newspaper obituary notices, flowers, Mass or clergy offering, organist charge, cemetery charges, and, in some cases, air fare or other transportation charges to a city other than the place of death. While the above charges may rightly be considered funeral expenses, they are not attributable to the funeral director any more than the interior furnishings are part of the architect's fee, or the charges for the operating room, pharmaceuticals, etc. are part of the doctor's bill.

Much of the criticism leveled at the funeral business in recent years stems from practices of a few unethical funeral directors. As in any profession or industry, there are unscrupulous men who hold materialistic values and will not hesitate to take advantage of an emotional situation. Fortunately, they are few in number. The various national and state associations are constantly policing themselves. The National Funeral Directors Association, the National Selected Morticians and the Order of the Golden Rule are but a few of the funeral service organizations that are constantly

attempting to keep ethics and standards at the highest level. There is a "Code of Good Funeral Practice" promoted by the industry to which all ethical operators adhere. Much charitable work in caring for the burial of the poor goes unheralded. The average funeral director considers this just one aspect of his service to mankind, and asks no further compensation than a clear conscience.

### Cremation

A funeral director is often asked whether cremation is less expensive. To fully answer that question, we must have a common understanding of terms. If we envision cremation as a means of immediate disposal as opposed to its being the disposition of a body after some type of ceremonial, either religious or humanistic, in lieu of earth burial, then we would have to answer yes. However, the psychological and therapeutic value of immediate disposal would have to be dealt with by professionals with expertise in that field.

The Church's attitude on cremation has undergone significant change in recent years. Historically, the Church has opposed cremation not because of doctrine, but out of historical circumstances. Many centuries back, cremation was advocated by non-believers as a defiant manifestation of their disbelief in immortality and resurrection, and an attempt to beat God to the judgment. They believed that once

the body was destroyed, that was the end. Theologically speaking, we recognize that cremation has no effect on the immortality of the soul, nor on the resurrection of the body, but the Church's opposition to cremation has been carried over because of what it implied to non-believers in the past. Today, the Church will grant permission for cremation in extraordinary circumstances which vary from diocese to diocese.

Based on my observations and experience, the families who go through the trauma of death with increased knowledge and with Christian belief are better able to face the reality of death and adjust to their grief.

Formerly, the funeral service emphasized sorrow and fear to the exclusion of Christian hope and joyful faith in eternal life. The Second Vatican Council's revised "Rite of Funerals" attempts to change this through a liturgy centered on resurrection. The joyful theme is carried out also in the choice of music and the use of white vestments. However, Rev. Warren Rouse, O.F.M., writing in *Southern Cross*, the newspaper of the Diocese of San Diego, warns, "If the funeral services overdo the idea of joy and celebration, it is possible that the bereaved will be deprived of something that is psychologically important and theologically sound—the opportunity to mourn the passing of a loved one."

For the bereaved, then, the funeral can be that first important

step toward emotional adjustment to their loss. Through the funeral, mourners can accept the reality of death; they can memorialize the person they love; they have a vehicle to express their grief, thus easing the burden; they receive solace and consolation from their friends and relatives; they are given hope through a religious liturgy.

Some would have us believe that the funeral director invented the funeral. Actually, the funeral has existed since the beginning of

recorded history. In a world of constant change and sophisticated scientific advancements, nothing endures long that has little value.

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## Book Review

# The Ethics of Fetal Research

By Paul Ramsey

*New Haven, Conn.: Yale University Press, 1975.*

This recent publication by Paul Ramsey is an excellent accomplishment and is essential reading for obstetricians, pediatricians, and others involved in decisions in perinatal medicine. I am amazed that Dr. Ramsey has been able to review in such a concise way the many aspects of research upon the living human fetus. The book is well organized and presents the questions Dr. Ramsey poses in a rational and clearly understandable manner and attempts to provide some guidelines for resolution.

The first chapter offers a concise description of the background history and the current guidelines that have been proposed in this country and abroad. Early in the

book, an essential distinction is made between the ethics of research on the living human fetus and the question of the morality of abortion. In addition, there is a discussion of the analogies between the ethical problems posed by attempting research upon the living human fetus and research upon the condemned, the dying, and the unconscious patient. The last chapter in the book, on "Who Consents of Fetal Research?", is particularly good in outlining the dilemma of "proxy consent." It offers a useful discussion of the many ways in which consent could be obtained for the previable, living human fetus to participate in research.

There are some other issues