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A look at funeral planning and costs

By [Robyn Davis Sekula](#)

My father passed away May 2, 2010 - just a little over a month ago. He had been ill for a while, and the ravages of dementia finally took him.



During the past five months, I've been introduced to an entire world of costs of various things that I had never considered, including assisted living, hospitals and hospice. Of course, a big part of that was the cost of the funeral. All told, the funeral cost about \$13,000, and I would guess that's about on par with what most services and burials cost these days.

Mom and I began looking for a funeral home the day before dad died. We were sitting in the hospice unit with dad and trying to plan, as much as we could anyway, what was next. Choosing a funeral home was difficult. How in the world do you do that? You don't exactly shop - no one wants to visit funeral homes. We decided to look at the web sites for the funeral home, and went with [Tharp Funeral Home in Lynchburg, Va.](#), where my parents live, because it was family-owned.

In the hours after Dad died, my cousin told me to be ready for a heavy sales pitch at the funeral home. He said he was shocked at how heavy the pitch was when his brother died. We did brace ourselves - but we were pleasantly surprised. There was no heavy sales pitch. The funeral director was the former sheriff of our county, and honestly one of the kindest people we had ever met. I truly liked him. I think part of dealing with a family-owned business is the lack of oversell. The pressure isn't quite as strong as it might be if a corporation were pushing it to make money and meet often unobtainable corporate goals.

The total cost of the funeral and burial ran around \$13,000. There were some elements that increased our cost.

First, the choice of coffin. We went for a mid-range coffin made of pecan in a nod to Dad's southern heritage. I recall the cost was \$4,000. They do have coffins that are much cheaper, and perfectly nice. But the psychology of choosing a coffin is extremely tough. You don't want to choose the cheapest thing - but the most expensive seems a ridiculous luxury. This to me was the very worst part of the entire funeral home experience. All I wanted to do was choose it and get the heck out of that room with the coffins in it.

Secondly, there were flowers. We both wanted something colorful, and beautiful, for the coffin, and chose an arrangement of fresh flowers that cost about \$350. Yow. But they were pretty, and that was our big splurge, really. The flowers were taken to the assisted living facility where dad lived for two months and broken up into vases for the residents to enjoy.

We also chose to have dad buried in Indiana, where I live, and bringing him here added another several thousand to the cost. We also had to buy a burial plot here, which I recall was around \$1,100.

Mom received a small discount from the funeral home because Dad was a veteran - I believe the discount was about \$300. Dad also received a small bronze marker for his grave that will be provided free by the Veteran's Administration. We will have to buy a headstone at a later point, but mom isn't ready for that yet (and that's fine).

The obituaries were shockingly expensive. [The Island Packet](#), published in Beaufort, S.C., charged around \$250 for Dad's obituary to run twice, which I thought was incredibly excessive for a small town paper. We ran the obituary in several newspapers, and all of the bills came to mom's credit card. Just know that you may have to pay for obituaries, and that it may cost you a lot more than you'd think.

We had some essential paperwork and items to bring to the funeral home. Here's a short summary:


1. Dad's original discharge paperwork from the military. Luckily for us, this was filed in the proper spot in his filing cabinet.
2. Dad's life insurance policy information. The funeral home can collect the insurance for you, take their money out and give you the rest if you'd like. Make sure it's a reputable funeral home if you choose this option.
3. Clothing for burial, including shoes and socks.
4. Information for the obituary. In my case, I simply wrote the obituary and handed it over to the funeral home on a flash drive.
5. Photos of your loved one. The funeral homes now take those and create a really nice slide show with the photos. Dad was a nature photographer, so we alternated nature photos with photos of him with mom and with me. Photos should be digital if you want to do this. We took around 26 or so. Think childhood, wedding, photos with children and spouse, and later photos.
6. A list of the particulars for the service, and a list of pallbearers (six seems to be customary). If you don't have this together right away, that's fine, but know that you'll need it in fairly short order.
7. Information about where you wish for your loved one to be buried.

I think what made this process a little better for us is that Dad had a small life insurance policy that covered the cost of the funeral. It helped knowing that a little money was coming our way, and helped us relax about the choices. It's not necessary to have life insurance, really, but if you can keep enough to pay for the funeral, it is a relief for the family.

The very last thing you want to think about when a loved one dies is logistics, but it's what you have to do. We were at a loss in terms of what to select for dad's service. As a favor to your family, write down some instructions. What hymns do you want sung? What flowers would you like? What scripture is your favorite?

And if you can bring yourself to do it, write down instructions for what type of coffin you want, and where you want to be buried. Tell your family where to find this - and also tell them where to find your will, your life insurance policy, and other essential information.

The last great gift you can give to your family is solid, clear funeral and estate planning. Make sure you've got a will, that it says what you want it to say if you died today, and that your family knows your preferences for the funeral.

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