

Planning for Peace of Mind

A Guide to Funeral Pre-Arrangements and Advance Directives
A Public Education Brochure from



CREMATION AND FUNERAL ALTERNATIVES

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Facing Death on Your Own Terms

Death is an inescapable, natural part of the life cycle. But in the last century, Americans became a kind of strangers to death. The topic wasn't faced or talked about openly. Doctors and funeral directors were expected to protect the family from the reality of death.

Today more and more people want to take the control back from the professionals, to die and grieve in their own ways. The hospice movement has advanced the philosophy of permitting the dying patient to "call his own shots," such as going home to die. Experts in bereavement are finding that a burden prepared for can be a burden eased.

There is no better way to take control than by *planning* for the end of life and recording your last wishes. That leaves less for your friends and relatives to decide at a time of great stress. Planning now for the inevitable, like buying life insurance, may not be pleasant. But once done, it can bring great peace of mind.

Giving people the information they need to make their own choices is part of our philosophy at Cremation and Funeral Alternatives, or CAFA, the Baltimore area's comprehensive alternative to the traditional funeral home. This guidebook outlines three important steps in preparing for the end of life:

- Executing advance directives for health care,
- Planning your funeral arrangements, and
- Putting your estate in order.

After reading about these, you may spell out your wishes on the attached forms and in other documents, such as your will. Thereafter, decisions and documents should be reviewed periodically. They can be updated or revised if circumstances or your wishes change. Make sure your family knows their whereabouts. If you wish, return a copy of the enclosed forms to CAFA.

If someone close to you is having trouble acknowledging a terminal condition, you may be able to help the patient and/or family to begin to discuss the situation and prepare for death. This guidebook may help you suggest matters that need resolution.

In all of these matters, make your final decisions only after consulting with your family, friends, and trusted counselors. Remember that your death, like your life, will touch many others. Think of their needs as well as your own. Ultimately, however, it is up to each of us to decide how we wish to make that final journey.

Advance Directives for Health Care

Medical treatment at the end of life is a difficult subject. But it is one that more and more people are faced with as medical technology blurs the lines between life and death. In surveys, overwhelming majorities of Americans say they would prefer to die at home, and without extraordinary medical steps to prolong their lives. Yet most have not put their wishes in writing.

Doing just that could save you or those close to you needless suffering. Be sure to discuss your wishes with your family and give copies of the documents you execute to them, your physician, your attorney, and the hospital if you are admitted. Advance directives provide a helpful framework for health care decisions, but the subtleties of real-life situations are best resolved in detailed discussions between doctors and patients (or their agents) covering their particular options.

Medical advance directives have two purposes: (1) to state your wishes regarding health care you do or do not wish to receive, and (2) to appoint someone to make decisions for you. You may do one without doing the other. *Either must be signed, with two witnesses.*

A "Living Will" simply allows you to accept or refuse in advance life-sustaining treatment and/or nutrients if you are in a terminal condition or a persistent vegetative state (permanent unconsciousness). "Health Care Instructions" cover those conditions as well as the end-stage of a condition, such as Alzheimer's, that has left you permanently incapacitated and completely dependent on others physically. You also may add other instructions for your health care, such as refusal of an operation or kidney dialysis.

"Appointment of a Health Care Agent," or health care power of attorney, allows you to turn over your health care decisions to someone you know and trust, known as your agent. Depending on your instructions, the agent's authority may start right away or only after you cannot make your own decisions. If you permit, your agent can see your medical records or place you in a nursing facility.

Forms for all 50 states and the District of Columbia are available online at www.partnershipforcaring.org (or call 800-658-8898). Maryland medical advance directive forms and instructions are available online at www.oag.state.md.us/Healthpol/adirective.pdf. To obtain a free printed copy by mail, e-mail your request to adforms@oag.state.md.us, call 410-576-7000, or write to Attorney General's Office, Health Policy Division, 200 St. Paul Place, Baltimore, MD 21202.

An addendum included with the forms allows you to authorize the donation of organs or tissue, which can be a gift of life to someone in need. For more information about organ and tissue donation, contact the Transplant Resource Center of Maryland at 800-641-HERO or visit their website, www.mdtransplant.org. You may specify what you do and do not wish to donate. After such procedures, the body still can be prepared for funeral services.

Planning Your Funeral Arrangements

More people are seeing the advantages of making funeral arrangements before they are needed, sometimes many years before death. Planning your own funeral assures you now, and your family later, that your wishes will be known and respected. If done for a loved one, planning allows the family to think through decisions carefully, not in the midst of shock, grief, and time pressure.

Pre-arrangements may be either detailed or general (leaving some particulars to be decided later). This guide can help you decide on your preferences, but sitting down with a mortician is the best way to make specific decisions. Before you do so, though, it is important to discuss your wishes with others in the family, to listen to their desires, and to seek common ground if there is disagreement. The funeral director may be able to suggest ways to accommodate any differences.

Once made, give a copy of your pre-arrangements to your next of kin. Also notify any caregivers, such as a nursing home. If you change your mind about anything, you can always alter your plans. Your local funeral director may need to work with one elsewhere if death occurs, or burial is to take place, out of town.

Prices vary considerably among funeral establishments. By reducing overhead costs, we at CAFA have worked hard to offer services and merchandise at prices substantially lower than those at traditional funeral homes. You may wish to call more than one to compare prices and services, just as you would with other major purchases. The Federal Trade Commission requires every funeral home to give you itemized prices in person and, if you ask, over the phone. When comparing prices, be sure all items desired or required are included in the total cost quoted. You are not obligated to purchase everything from a single seller. The funeral provider may not refuse, or charge a fee, to handle a casket you bought elsewhere.

The first decision to make in funeral arrangements is the mode of disposition: cremation, earth burial, entombment in a mausoleum, or donation of the body to a medical institution (this last option needs to be arranged with the institution).

Under Maryland law, any competent individual 18 years or older may decide whether or not his or her body will be cremated or buried after death. Those wishes should be put in writing and the signature witnessed. If they know about it, survivors are required to follow such an advance directive. If CAFA is your choice of funeral establishment, you may use the Advance Directive and Authorization for Disposition form on Page 9 of this booklet.

The second decision is whether to have a viewing of the body. If so, embalming is generally necessary (although CAFA will permit viewings without embalming when practical). Seeing the body can be difficult but also therapeutic. This experience can take many forms. One or two people may make a brief identification of the deceased (required before cremation unless done by other means, such as from a hospital ID tag). For a personal identification, minimal preparation of the body is typically needed. Or the family and invited friends may have a private viewing. Finally, you may have a more formal public visitation. If you do not want a viewing, you still may have a visitation with a closed casket. Many families also celebrate the life of the deceased by displaying photographs or meaningful possessions.

Next plan the ceremony. Some people want no service at all. But consider carefully before making such a choice: Most bereavement experts believe that a ceremony of some kind helps survivors to recognize and accept that death has occurred, an important first step in the processing of grief. It also allows their relatives and friends to acknowledge the loss, share reminiscences, and support those in greatest distress.

Your options for memorial ceremonies are virtually unlimited, from the traditional funeral with an open casket to a memorial service after cremation. It may be formal or informal, religious or secular. It may be held at the funeral establishment, in church, at graveside, at some place of special significance, or a combination of the above. If you so desire, the funeral director will work closely with you to design services that meet your individual needs and desires. At CAFA, we specialize in personalized memorials. We can help plan an event that celebrates the life of the person and the special things he or she did and loved.

For burial, cemeteries require that the body be placed in a *casket*. If you want a viewing before a cremation, you may purchase a cremation casket (called an alternative container) or rent one. The rental cost includes the purchase of an interior cremation container.

Caskets and cremation containers are made of corrugated board, fiberboard, softwood (such as pine), or solid hardwood (such as oak, cherry, or mahogany). Burial caskets also may be made of steel, copper, or bronze.

For each construction material, a wide array of exterior coverings and interior linings is available. There are varying degrees of quality and craftsmanship. And metal caskets may or may not be sealed by a rubber gasket. This can help keep out the elements, but it cannot deter the natural breakdown of the body's own elements.

For interment, most cemeteries require the casket to be placed in an outer burial container--a concrete or metal vault (which surrounds the casket) or a concrete liner (which covers only the top and sides of the casket). Either type of container will keep the ground from settling in on the casket, but neither can prevent decomposition. The grave marker may range from a large granite monument to a small bronze plaque. Other burial costs include purchase of the lot, opening of the grave, installation of the marker, and care of the site.

If buried in a state or national cemetery, any honorably discharged U.S. veteran is entitled to a free lot (including opening and closing), liner (if required), and grave marker. Spouses and dependent children incur modest fees for the liner and opening and closing the grave. For up-to-date information, call the Department of Veterans Affairs at 1-800-827-1000 or visit its website at www.va.gov. Certain classes of veterans and their dependents qualify for burial at Arlington National Cemetery; any honorably discharged veteran and his or her dependents may have cremated remains placed in Arlington's columbarium. For more information, visit www.arlingtoncemetery.org.

Families opting for cremation may choose to accept cremated remains (commonly called ashes) in the plain container provided by the crematory or purchase a decorative urn. Urns come in a great variety of materials, styles, and price ranges, from an inexpensive pine cube to an elegant bronze vessel. Some families have the ashes buried in a cemetery or placed in a niche in a building known as a columbarium. A small engraved plaque may be ordered for the urn, grave, or niche. Families who scatter ashes still may retain a portion of them in one or more small keepsake urns.

In addition, many families purchase a register book for mourners to sign, prayer cards or memorial folders for a ceremony or mailed notifications, and acknowledgement cards to respond to flowers, cards, and gifts.

Prepayment of Funeral Costs

If you like, you may arrange to pay funeral expenses in advance. By paying for your funeral when you can afford it, you may ease financial and emotional burdens for your loved ones. And by setting aside the necessary funds, you can help ensure that your wishes are carried out.

If you sign a pre-need funeral contract, your family will pay only the current prices for all prepaid goods and services selected. All of your payments for services and at least 80 percent for merchandise are placed in a federally insured trust account under your name. The funeral home or financial institution will send you statements of the interest earned. You may cancel the contract and withdraw all escrowed funds (with CAFA, 100 percent) if you change your mind unless you specifically make the trust irrevocable (done only for government benefit eligibility).

At the time of death, the funds in the account go to the funeral establishment. No additional charges will be due for pre-purchased services or merchandise. However, "cash advance" items (such as newspaper notices and death certificate copies) are *not* price-guaranteed, so survivors will have to cover any increases in those.

An alternative is to purchase an insurance policy to cover your funeral costs. (Insurance may not be used, however, to open a prepaid account.) Before doing so, be sure to consider carefully all the

conditions: What happens if you change your mind, or die sooner than expected? Will the benefits cover future costs? In Maryland, only a mortician may set up a pre-need account guaranteed to cover the services and goods you choose.

Regardless of whether you have pre-paid your funeral expenses, your survivors may be eligible for certain death and survivor benefits. Possible sources include Social Security, the Veteran's Administration, the state, union or employer pension funds; life, health, accident, or even auto insurance; worker's compensation, and fraternal orders or professional associations. The funeral director can help in obtaining current information.

Preparing Your Estate

In addition to appointing a health care agent (see Page 3), you also may wish to execute a durable power of attorney for finances. It appoints an agent to handle your money matters, such as signing your tax return or selling your car. This agent may or may not be the same person chosen for health care decisions, but should be directed to dispense funds as required by health care decisions.

A will is the most important document you can execute to put your financial affairs in order. Ask an attorney to prepare your will or review one you have prepared with a premade form (available at many stores) or computer program. However it is prepared, a will should be reviewed periodically to make sure it still expresses your wishes and accurately reflects your estate.

A properly prepared will allows you to direct the administration of your affairs after death. It can bring order to the estate, avoid court costs and taxes, provide for the custody or welfare of children, make charitable bequests, personally assign possessions, prevent family conflicts, and even lay financial or income plans for beneficiaries. Clearly identify all significant pieces of property, including those of sentimental value, assigning items to those you know can best use them or will most appreciate them. You also may use your will to spell out your wishes regarding organ donation, burial or cremation, funeral arrangements, and so on.

The will also names your executor, or personal representative, who becomes responsible for carrying out its provisions and performing many important tasks involved in settling your estate. Choose someone who is readily available, familiar with your family and finances, experienced in business matters, and possessing good judgment. List the names and addresses of your first and second choices for guardians and executor.

For more information about wills and estates, visit the Maryland Register of Wills website, www.registers.state.md.us.

Before having a will drawn up, fill out the attached forms and gather together all your records. They should include medical and family information (for instance, educational goals for your children), income tax returns, details of all your debts and assets (checking and savings accounts, stocks and bonds, pensions and insurance, real estate, motor vehicles, and personal property), including titles, receipts, and appraisals. To make things easier on the executor and other survivors, record even small details, from the names of service people you have used to your computer passwords.

Keep your will with the attached forms in a place that family members and the executor know about and have access to. A safe deposit box often cannot be opened immediately, so it is not a recommended place for these papers.

For professional guidance in estate planning, consult your attorney, accountant, banker, or financial planner.

PERSONAL HISTORY

Date _____

Full name _____

Maiden name _____

Street address _____

City _____ County

State _____ Zip Code _____

Social Security number _____

Date of birth _____

Place of birth (city and state) _____

Father's name and birthplace _____

Mother's maiden name and birthplace _____

Marital status (single, married, widowed, or divorced) _____

Date and place of marriage _____

Major places and number of years of residence:

Locally _____

Elsewhere _____

List the names and (if living) addresses/phone numbers of:

Spouse _____

Any previous spouses _____

Parents _____

Brothers/sisters _____

Children _____

Grandchildren/other relatives _____

Closest friends _____

Schools attended(including dates and degrees received):

High school _____
College _____
Other _____

Veteran information:

Date and place of entry into active service _____
Date and place of discharge _____
Rank and serial number _____
Branch of service, organization or outfit _____
Medals or special service _____
Location of discharge papers (DD214) _____

Work experience:

Usual occupation _____
Kind of business _____
Present (if retired, last) employer _____
From (date) _____ to _____
Job title _____
Previous employers _____

Affiliations:

Religion _____ Church _____
Professional or fraternal organizations _____

Other organizations/special interests _____

Special awards, accomplishments, civic and fraternal positions or contributions

Additional information/remarks _____

I wish to have a death notice or obituary in the following publications:

A few personal thoughts for my family and friends:

FUNERAL ARRANGEMENTS

Today's Date _____ My Name _____

Anatomical and disposition information:

I am ___ am not ___ an organ or tissue donor.

If not required, I will ___ will not ___ permit an autopsy.

I do ___ do not ___ wish for my body to be embalmed.

Upon my death, I wish for my body to be:

___ cremated

___ buried

___ entombed

___ donated to medicine. Preferred institution: _____.

Location of confirming paperwork: _____.

I have made funeral pre-arrangements with:

Funeral establishment _____ Phone _____

I have not made funeral pre-arrangements, but I prefer that this firm be used:

I have not purchased cemetery space, but I prefer that this cemetery be used:

Ceremony preferences:

I do ___ do not ___ wish to have a visitation.

___ Public ___ Private visitation. Casket ___ open ___ closed

Visitation location and time _____

I would like:

___ a traditional funeral, with a graveside service

___ a traditional funeral, without a graveside service

_____ a graveside-only service
_____ a memorial service (without the body present)
_____ other: _____
_____ no service

These are my preferences/suggestions for:

Location of service _____

Clergy/officiate _____

Special music _____

Organist/soloist/other _____

People to speak _____

Scriptures/poems/other to be read _____

Flowers _____

Memorial donations made to _____

Photographs or possessions to be displayed _____

For cremation:

Casket or cremation container I prefer _____

Please remove all jewelry before cremation and return to _____

Cremation remains ___ should ___ should not be present at service.

I wish my cremation remains returned to (name) _____

I would like for my ashes to be ___ kept ___ buried ___ scattered.

Location: _____

For burial or entombment:

Casket I prefer _____

Outer enclosure (vault) I prefer _____

Cemetery name _____

Section _____ Lot _____ Space _____

Clothing to use _____

Jewelry I wish to wear _____

Instructions for disposal of jewelry before burial _____

Pallbearers I would like _____

Honorary pallbearers _____

Any additional instructions or considerations:

My signature _____

INFORMATION FOR MY EXECUTOR

Locations of documents/property:

Will/Advance directives _____

Pre-need funeral contract _____

Cemetery deed _____

Safe deposit box key _____

Birth certificate/Marriage license _____

Mortgages and notes _____

Deeds and titles _____

Insurance policies _____

Income tax records _____

Stocks and bonds _____

Pension plan _____

Social Security/Veterans papers _____

Checkbooks and passbooks _____

Other important papers/property _____

Names and phone numbers of professionals/companies:

Physician _____

Lawyer _____

Accountant _____

Brokers _____

Insurance agents _____

Banks _____

Others _____

Credit cards and charge accounts to be canceled:

Cremation and Funeral Alternatives, or CAFA, is the Baltimore area's comprehensive alternative to the traditional funeral home. It offers low-cost cremations and burials, personalized memorials, and personal, professional assistance throughout the grief process.

At CAFA we believe in your right to information, options, and assistance in your time of need. In that spirit, this and other brochures are available free of charge. In addition, we offer consultation on a variety of death-related matters, from advance directives to survivor assistance. Matters beyond CAFA's expertise are referred to appropriate professionals.

Please call (410) 321-1005 for more information.

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Email: info@cafa.com

Web site: www.cafa.com

***The sensible and sensitive alternative
to traditional funeral homes.***

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