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How to plan your own funeral

By [Kimberly Marlowe Hartnett](#)*Special to The Seattle Times*

Wait! Before you shudder and turn the page — stop, take a deep breath and consider the costs of leaving those end-of-life details for others to handle.

When you die, your loved ones will immediately be faced with a potentially overwhelming number of decisions about practical and ceremonial details.

Disagreements over what the deceased "would have wanted" can divide even the closest of families — and each of those tough calls has a price-tag attached. Today's average funeral (not including cemetery expenses) costs \$5,320, according to Fay Spano, spokeswoman for the National Funeral Directors Association. While reputable funeral-service providers offer choices and provide contracts that spell out services and prices, it can still be tough to make sensible spending decisions when a loved one has just passed away.

Funeral-service providers say that the practice of making an end-of-life plan (whether pre-paying for specific services or simply sharing one's preferences with friends and family) is on the rise among consumers.

"I think the increase in pre-planning speaks to people's need today for a sense of control," says John Horan, president of Horan & McConaty Funeral Service in Denver. "For them it brings a kind of peace of mind to know their kids won't have to struggle with these decisions."

But, yes, most people are uncomfortable thinking about death, never mind planning for their own, says James W. Green, a senior lecturer in anthropology at the University of Washington, who teaches an "Anthropology of Death" course and writes on the subject. However, he adds, discomfort aside, we care very deeply about the way we mark the end-of-life passage.

"Without some ritual, there is no occasion for survivors to come together and corporately grieve, and that seems to be important to us," said Green. "It affirms that life goes on, that we're part of a community and that we will continue to be part of it."

Rituals like burial or scattering of ashes also resonate because "we seem to need to have some place to visit the dead," said Green. "We memorialize people in our homes with photographs or other things, like using Grandma's best recipes at Thanksgiving. But we also need a *physical* place for them: a grave, a marker, a body of water where we scattered ashes."

Collect your thoughts

A bit of advance planning is one way you can have a voice in these decisions — and help those left behind. It need not be a grim or drawn-out process. Simply jotting down your thoughts on funerals and other-end-of-life rituals will get you started. Funeral-industry experts offer these points and sources to consider:

- **What are your feelings about burial or cremation?** Does your religious tradition have specific rules or rituals? (Some avoid cremation; others may require that you be on record as a member before the denomination's clergy can officiate.) Are you in agreement with all the funeral practices of your faith tradition?
- **What about a casket or container for ashes?** This can be a particularly tough question for family members to handle, as the range of choices is enormous, from a \$30 disposable plastic urn to a purchased vault in a columbarium (a place where cremated remains are kept, typically in a church or cemetery) to many thousands of dollars for a custom-made wood or metal casket.
- **Do you want a physical memorial marker?** They take many forms, including stones for graves or

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buried urns; plaques, donated objects like theater seats, a public bench, public-garden planting or library materials imprinted with your name.

• **What sort of funeral service or memorial gathering, if any, appeals to you?** Think back to services you've attended. If you loved the bagpipes at Uncle Bob's service or disapproved of the informal potluck at your friend's send-off, make note. Include your thoughts on location, officiants and speakers. If you have ideas for music, favorite flowers, suggested memorial donations and published obituaries, record those too.

• **Do you have money set aside?** Are you eligible for benefits from the military, employers or other groups? If so, do you have up-to-date records that will allow your family to access these funds?

• **Who among your family and friends should have access to this information now?** (Remember: Leaving your notes in a safe-deposit box is NOT the way to go. Heirs may not easily have access in time to act on your funeral wishes.)

Horan urges planners to be clear in spelling out their preferences but suggests leaving some room for survivors to interpret them. "Funerals are for the living," he said, "A structured plan is good, but it can be very meaningful for family and friends to have a role in remembering the person in their own ways as well."

If you just get as far as answering these questions — you're ahead of the game! But consider the following steps as well.

Ask the experts

If you belong to a church, synagogue or other spiritual group, it's a good idea to ask the clergy or spiritual leader for thoughts on planning a funeral. If friends or family have had good experiences with a local funeral service, consider contacting that establishment for advice.

More than 90 percent of the funeral-service companies in this country offer pre-paid plans, according to the National Funeral Directors Association, so most will suggest this option. But a reputable company will also answer your questions about services and products without charging a fee or obligating you to sign a contract.

Some financial advisers suggest relying instead on an interest-bearing bank account or insurance policy earmarked for the same purpose, saying such tools carry less risk and better returns.

But the concept of a pre-paid plan has long had its adherents. (European and Asian immigrants brought their private loan and burial societies to America long before such practices became mainstream business.) If a burial society or pre-paid plan appeals to you, do your homework to find a plan with a solid history and clearly written guarantee. (And make sure your loved ones know where to find the paperwork when the time comes.)

Resources

If you're Web savvy, there are countless resources online. Most of the sites you'll find by searching "funeral planning" are selling a product or service, but many also include good, free ideas that will help you fill out your list of preferences.

Some bargain-hunting consumers buy caskets or urns via the Web at significant savings, but if having your urn on hand ahead of time strikes you as a bit much — or you're (wisely) uneasy about making Internet purchases from a company you've never heard of, use the Web instead to locate local companies that carry merchandise you or your family can see. (The Internet is also a good way to locate sellers of custom items, such as extra-large caskets or unique urns made by sculptors and other craftspeople.)

• One of the most useful resources in this region is the People's Memorial Association, a nonprofit associated with the Funeral Consumers Alliance. PMA offers guidance on end-of-life arrangements with a no-nonsense consumer-protection approach. The Northwest branch of this organization is a 65-year-old cooperative that also offers members pre-paid funeral packages in conjunction with local funeral homes. PMA's Web site is very user friendly (peoples-memorial.org) Or, call 206-325-0489 or 866-325-0489.

• The National Funeral Directors Association, www.nfda.org; is a trade group offering useful consumer tips and a directory of member funeral homes organized by ZIP code. Call: 800-228-6332.

• As you might expect, the government has its own ideas on how the dead should be handled. See www.doi.wa.gov/unfc/cemfaq.htm.

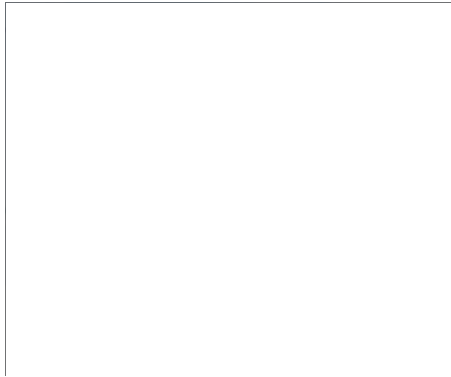
• The American Association of Retired Persons (AARP) offers a wealth of information on planning funerals and other end-of-life issues at www.aarp.org/endoflife/. Call 800-424-3410 for AARP membership information.

• Most mainstream or religious bookstores carry books on funeral planning, but they are shelved in a

number of places (self-help, sociology, health and religion), so ask. A good primer: "Simply Essential Funeral Planning Kit" by Dan S. Cochrane. (Self Counsel Press, 2002, \$11.95.)

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