

FUNERALS

Christ Church

While serving as a pastor over the last three decades, I have had the privilege to eulogize well over 100 people. Each bereaved family and their deceased loved one has left an indelible imprint on my heart. There's a deep compassion that I experience whenever anyone loses a loved one, seeing them, as the New Testament describes, like sheep not having a shepherd. Most times their hearts are breaking, they're unable to think clearly, and their decision-making processes are compromised.

It further breaks my heart to see family members left in the lurch by their deceased loved ones because they failed to communicate to them, whether in writing or verbally, their final wishes, or failed to provide the finances to cover the cost for all the funeral arrangements. Witnessing this chaos too many times to count over the years has spurred me on to formulate this document.

My hope is that the following information will be useful and practical to the precious families Christ Church serves during one of the most difficult times in their lives. As they are faced with important decisions may this document serve to guide them as they endeavor to appropriately honor their loved one.

“Preparing doesn't mean you're ready to go tomorrow. Or, that you will go tomorrow. In the matter of life and death, we can't control the timing of either. Both are on God's schedule.”

—Ron Gonzalez, Pastor, Christ Church

Tips for Funeral Planning on a Budget

Even though it's never easy to deal with postmortem issues, whether yours in advance or a loved one's, knowing what services you need and which are optional can help you plan a worthy service to memorialize a loved one and even yourself. Let's take a look at a number of items from a practical perspective so they won't break the bank:

1. Talk about it. Talk with your family to learn individual expectations and preferences. When people learn about the costs, they often opt for lower-cost options, such as having family members drive themselves to the cemetery instead of hiring a limousine. Sharing information with the family also helps avoid bad feelings.
2. Shop in advance. Often, death results from a long illness. That offers you the opportunity to shop and compare prices.
3. Ask for a price list. The law requires funeral homes to give you written price lists for products and services.
4. Skip embalming. According to *Funeral Consumer Alliance* (www.funerals.org) funeral homes want you to pay for embalming, but it's never routinely required for every death, and it's never required by law for a viewing. Embalming, which is only done in the United States and Canada, does not protect the public from disease; it is merely a cosmetic preservative process in which the deceased's body is injected with formaldehyde. Refrigeration prior to burial is considered by many to be a better (and cheaper) option.
5. Leave out the funeral home. Consider having the viewing and funeral at a church, hotel, or other location—including your or the deceased's home. This saves the cost of viewing and funeral fees. At Christ Church we encourage families to have the viewing at the church on the same day as the funeral, one hour prior to the start of the service.
6. Don't buy the casket from the funeral home, which typically marks up casket prices by 300% to 500%. Instead, rent your casket or buy it on the Internet; most sellers provide overnight shipping directly to the funeral home of your choice. Funeral directors are required to accept any casket you supply, and they are not permitted to charge handling fees. The FTC (Federal Trade Commission) also warns that caskets described as "gasketed," "protective," or "sealed" don't help preserve remains indefinitely and are an unnecessary cost.
7. Burial vaults and grave liners aren't always necessary. While private cemeteries sometimes require burial vaults and grave liners, state laws don't.
8. Consider cremation. If it doesn't conflict with your cultural or religious beliefs, you can avoid embalming and the cost of a casket if you choose cremation. If

ashes are spread in a favorite place or kept at home, you avoid the cost of a cemetery plot as well. Nearly 56% of families opted for cremation in 2020 (up 8.1% from 2015), according to the National Funeral Directors Association.

9. Avoid emotional overspending. It's not necessary to have the fanciest casket or the most elaborate funeral to properly honor a loved one.

10. Apply the same smart shopping techniques you use for other major purchases. You can cut costs by limiting the viewing to one day or one hour before the funeral, and by dressing your loved one in a favorite outfit instead of costly burial clothing.

11. Take advantage of veterans' benefits. All veterans are entitled to a free burial in a national cemetery along with a grave marker. Spouses and dependent children also are entitled to a lot and marker when buried in a national cemetery. There are no charges for opening or closing the grave, for a vault or liner, or for setting the marker in a national cemetery. For information on veteran entitlements, visit the Department of Veterans Affairs' website at www.cem.va.gov or call your local veterans office.

12. Know your rights. Laws for funerals and burials vary from state to state. Contact your state's Office of Consumer Affairs or the Office of the Attorney General to find out which goods or services you're required to purchase.

13. Lastly, if you are an active member of Christ Church there are no fees associated with the viewing and funeral or memorial service held at the church. You can contact us in advance and we'll be glad to walk you through all the components of a funeral service so you can tend to as many or as few details as you like, right down to who speaks at your service, what music is played, and writing your own obituary.

What About Pre-Planning a Funeral?

Many people have engaged in "pre-needs planning." You can make sure you have it your way, and make it easier on your loved ones—by purchasing your own gravesite, contracting with a funeral home, and purchasing a headstone or marker.

Pre-needs planning offers four benefits:

1. You ensure that your funeral is exactly what you want.
2. You spare your family the challenge of paying for the event.
3. You allow your surviving spouse and children to avoid the trauma of having to make big decisions during an emotionally difficult time.
4. You eliminate the risk that family members might fight over the arrangements or be confused or abused by funeral home or cemetery sales pitches.

When considering pre-needs planning, shop around like you would for any other major purchase, taking the time to compare prices and features. You can prearrange your funeral by contracting with a local funeral home, or you can turn to a memorial society—a nonprofit organization that helps people plan cost-effective funerals (such as [funerals.org](https://www.funerals.org)).

Before signing a pre-needs contract, consider these issues:

1. Decide on your needs and preferences. You can limit your effort to buying the cemetery plot or casket, or you can pay for services and other costs, too.
2. Assess the financial soundness of your vendors. It could be years, even decades, before you use the products and services you're buying. Will the manufacturer still be in business? Will the product still be offered and, if not, who will choose its replacement?
3. Ask questions about your money. What happens to the money you pay to the funeral arranger? Who gets the interest on that money? How are you protected if the firm goes out of business before you die? Can you cancel and get a refund?
4. Consider what happens if you move. Where will you die? Before you choose a cemetery and funeral home, think about the possibility that you may move across the country in 10 years to be closer to children and grandchildren. Will you want your body to be shipped back to your hometown? Who will pay for that expense? Can your prepaid funeral be transferred to another location if you move?
5. Inform your family. It's not enough to have a funeral contract stashed away in a drawer or safe deposit box. You need to tell your kids about your plans. If you

don't, you might pay for your funeral all over again. Although it might be difficult to talk about this with your children, it's the responsible and mature action. And although they might dislike the conversation, deep down they'll be relieved.

6. Plan for future costs. If you don't fully prepay for everything, you'll want to make sure your family has the money to pay the inevitable bills. That means buying a life insurance policy or maintaining funds in a bank account—but make sure the monies will be available quickly. Without proper financial planning, the pre-needs planning can prove inadequate, as it can take weeks, months, or even years before the bank assets or insurance proceeds become available.

For further assistance, please contact the Christ Church Pastoral Care Team at pastoralcare@christchurchusa.org or (973) 783-1010 extension 341.