

# Funeral Consumers Alliance of the Virginia Blue Ridge

## "Let's include funerals in the conversation."

Answering the following five questions can provide peace of mind to those facing death, and comfort for families after a loved one has died.

### 1) Do you want burial or cremation?

While a majority of Americans still choose earth burial, nearly a quarter now opt for cremation. Another option is donation of one's body for medical education and research. This generally entails only minimal transportation expense, if any. The body is cremated and ashes returned to the family with no charge, or a small donation.

#### 2) Do you want a funeral service or a memorial service?

A funeral service is generally held in a house of worship or a funeral home, with the embalmed body present in an open or closed casket. A memorial service is held after burial or cremation of the body and may be set at the time and place most convenient for those attending. In any case, some service of remembrance is helpful to survivors

#### 3) Who do you want to handle these arrangements?

It is very important to make this decision before death is imminent. Prices for similar funeral home services may vary by thousands of dollars and quality of care also is variable. Intelligent pre-need shopping can avoid heartbreak and assure that a family receives the services it desires at prices it can afford.

### 4) Do you want to pay in advance?

When death is imminent and funeral services and provider have been chosen, pre-payment can simplify arrangements at time of death. Too often, however, changes in plans lead to disappointing service and/or loss of funds on deposit. It is generally more satisfactory to create a designated savings account available at time of death to cover these expenses.

#### 5) Who needs to be informed of funeral plans?

It is of greatest importance to discuss these plans with all who may be involved in the arrangements. Plans should be written down and left in locations readily accessible at time of death.

When these practical arrangements have been settled, stress and confusion at the time of death are relieved. Loved ones are left free to comfort each other and to celebrate the life and grieve the loss of the one who has passed on.