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FUNERALS AND THEIR ARRANGEMENTS

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FUNERALS AND THEIR ARRANGEMENTS

For most of us, arranging for a funeral is a rare occurrence--a responsibility for which there has been no preparation. Without other complications, the very facts of inexperience and lack of know-how would make this a difficult time. Add to this: emotional shock; grief; time pressure--plus cultural taboos that make it difficult to talk about or face death. The result is a circumstance in which one may only be able to cope, rather than manage, one's affairs.

In describing the work of funeral directors, one author has used the term "managed grief."* This phrase may strike a jarring note. But if one can accept the fact that dying is a part of living, then managing grief becomes a personal responsibility, just as other demands of life present responsibilities.

This brings us to the point of considering the rituals associated with death and the functions these rituals serve. First they are expressions of our love and respect for the one who has died. They serve to honor and commemorate the life of that person. Perhaps even more, they may provide comfort and solace to the living, and a transition experience which brings full realization of the reality of death. This realization may be the first step toward accepting reality and beginning to turn toward readjustment to life.

ABOUT ACCEPTING DEATH**

"We commonly act as if we, and those we love, were going to live forever. But we are wrong, for all must die, nor can we know when this will happen.

"The subject of death has long been taboo in our culture. This is unfortunate, for death is a normal and necessary part of life. Until we learn to face it honestly and accept it, we are not living at our best.

"If we are to appreciate our fellows, if we are to live with patience and gentleness and love, let us be about it today, for life is short."

*Landphair, Theodore W., "The Key is Managed Grief': How Funeral Directors--and Students--View Their Careers." *National Observer*, June 8, 1970.

**Morgan, Ernest, Ed., A Manual of Simple Burial, Burnsville, N.C., Celo Press, 1968. Reproduced by permission of the editor.

Considering these functions we might say several things:

1. Some understanding of funeral customs would help the average person to manage rather than cope in the time of crisis.
2. Individuals' needs and feelings vary and different forms of ritual will meet the needs and circumstances of different people.
3. A person may wish to take some responsibility for arrangements which will be necessary at his own death--(a) in order to meet his full responsibility to life according to his own convictions; and (b) in order to take some of the burden that otherwise would fall to those he loves.

Based on the above premises, it seems useful to study a variety of subjects. These might include: funeral customs and their meaning; the services of funeral directors; the functions of memorial societies and possibilities for pre-planning; different ways of honoring the dead and of disposing of remains; possibilities for anatomical donation.

What follows is an introduction to some of these topics. It is hoped that readers will be stimulated to further study and deeper consideration of some of the topics introduced-- as well as the issues which such topics might raise.

No attempt will be made here to deal with the emotional aspects of funeral arrangements, except as they relate to decision making. This bulletin is intended rather: (1) to deal with the managerial aspects of the events commemorating the life of an individual; (2) to give the reader an introduction to customary practices and some of the choices that might be considered.

The Funeral Director

In rural Michigan towns there is generally only one funeral director available and you may know him personally. In larger towns there may be two or three to choose from and in metropolitan areas, there are many funeral homes. Observe the funeral director himself and his facilities; also, you will want to inquire about his reputation and character.

The relationship between the director and the family is a personal, confidential relationship and the integrity and professional competence of the director will be important to you, as well as the quality of his facilities. If you are not already acquainted with a funeral director, seek the advice of a friend, minister, priest or rabbi, but personal observations are also helpful.

In Michigan funeral homes, funeral directors and embalmers must be licensed by the state. Every funeral home must display a funeral establishment license, and in most cases will display the license of every licensed employee as well as that of the owner or manager. Michigan licensees hold a Mortuary Science License, a combination license which covers the services of funeral director and embalmer. In some states these functions are licensed separately.

Funeral Costs

Death is not only a deep emotional blow, it is also an expense. Some families pay excessive funeral costs because of mistaken pride, fear of what neighbors might think, lack of experience, or a wish to honor the dead. People who face funeral arrangements for the first time generally have no knowledge of what to expect in the way of costs.

You usually will find about four different and separate charges: the funeral director's standard services (See below); the cemetery lot or mausoleum crypt; the burial or cremation; and the monument, marker or other memorial.

What is spent is mostly a matter of personal choice. There is an adequate service available in every funeral establishment for every purse and taste. Families making arrangements should discuss costs with the funeral director or ask for an explanation of anything they do not understand.

A major difference in total price of standard services is the type of casket. The family or friends of the deceased make the choice in the selection room of the mortuary. There will be several caskets on display which differ in material, design, finish, color, and price. The price of the casket covers as well the cost of "standard services" described in the next section.

Most funeral directors have adopted a unit pricing system. The same standard services usually are provided for a medium-priced funeral as for a more expensive one. The main difference is that the casket is more expensive for the more expensive funeral.

Some funeral directors use a functional pricing system where professional services, use of facilities and staff, use of automotive equipment and the casket are priced separately.

Costs may vary depending upon total economy in different sections of the state, services offered, and local customs. Keep in mind that the funeral director can serve you best when there is complete understanding of cost. He should expect those he serves to discuss cost frankly with him. A mutual understanding in this regard will ease the concern of the family and will enable the funeral director to give better service.

Salaries are the largest item of funeral home expenses. Other major expenses are maintenance of buildings and furnishings, merchandise costs, automotive equipment, and taxes.

Funeral establishments have heavy labor costs because of the tremendous ups and downs in their work load and because they must operate 24 hours a day, 365 days of the year. For example, a mortuary may not have a single funeral for three or four days, then have several the same day. Employees on the payroll all week may have no work to do, while on busy days the director may have to hire extra help and equipment.

Costs to the funeral director, overhead, work load conditions, and total investment in facilities are figured in funeral prices.

Usual Standard Services

Find out from the funeral director you choose which "standard services" are included in his fee and which are considered optional or additional charges. Standard services generally include:

1. Removal of the body to the funeral home. This means a call to a nearby hospital or home. If the remains must be brought from another town, there will be an added charge.
2. Preparation by embalming and cosmetology for burial or cremation. Embalming is the introduction of disinfectant and preservative chemicals into the arterial system. Embalming is required in cases of death from certain infectious diseases. In case of death from other causes, embalming is not required if the body will have reached its destination within 48 hours from the time of death, or is addressed to a medical college for demonstration purposes.
3. Arrangements in cooperation with the officiating clergy and/or fraternal organization of any memorial or religious service held at the funeral home (See the section on "Religious and Memorial Services," p.5 for more details).
4. Provision of a hearse and sometimes a limousine for the family in the funeral procession.
5. Securing of various official papers. The funeral director will file the death certificate and get the burial permit. While he is getting the death certificate, ask him to get several copies for you. You may need six or more copies for settling affairs in connection with life insurance, bank accounts, savings bonds, stocks, etc. If the funeral director gets them all at once it will simplify and speed matters for you. The cost in Michigan is \$2.00 for the first copy and \$.50 for each additional copy ordered.
6. Notification of pall bearers, if any.
7. Arrangement for flowers.

Services and Costs Not Usually Included in the Standard Service

Clergyman's honorarium	Flowers
Cremation service charges	Burial clothing
Market or monument	Musicians or soloists
Mausoleum	Death notices in newspapers
Sales taxes	Distance and other additional transportation items
Cemetery charges for opening and closing grave	Long distance telephone calls or telegrams
	Cemetery perpetual care charges

Most cemeteries require that caskets be placed within receptacles known as vaults. These are used to prevent the grave from caving in, which would mean additional maintenance costs. Vaults, usually made of metal, fiberglass, or concrete, are sold by funeral directors at prices ranging from \$100 upward.

Many cemeteries that require vaults permit, instead, the use of less expensive concrete section outer boxes. Permission to use wooden boxes is becoming less common, because they frequently collapse and allow the grave to sink in.

Religious and Memorial Services

Because of the wide variance in religious beliefs and practices and because officials of most churches have their personal preferences, it is wise to counsel with them before making definite decisions about the services.

If auxiliary groups such as fraternal and military organizations are to participate, coordinate the services through the funeral director. All people who are to take part in the service should be contacted before a time and date are set for the funeral.

Regardless of your religious faith, when you call a mortician also call your church official. He can help you plan a religious or memorial service or a combination of both.

When planning a service, think of the family's wishes and of what the deceased desired. Do you wish an obituary read at the service? Do you want the service held in the church or in the funeral home?

Many services include scripture, prayer, organ music and hymns, a brief meditation, and words of consolation and encouragement.

If there is a fraternal service to be included, it is ordinarily conducted at the funeral home or graveside. These services are usually brief, consisting of a scripture, prayer, and committal. They may be conducted by the minister or fraternal order or both. A military service is conducted at the graveside with the cooperation of the minister.

If the deceased is a Catholic, consult the parish priest for particulars of burial, or if another priest is a close friend of the family, then he may be consulted. By reason of ties and friendship he may conduct the funeral service.

Interment Costs

Interment service charges are separate from the standard service charge. Opening and closing the grave, use of burial equipment, canopy, vault handling and sundry items, and completion of necessary official papers are covered by interment service charges. Interment service charges range from a small amount to a much higher figure in metropolitan areas. More and more cemeteries make an additional charge for Saturday and Sunday services. These fees ordinarily are paid directly to the cemetery by the person arranging the funeral. However, the funeral director may pay these fees and add them to his costs so that the person arranging the funeral has only one bill to pay. The funeral director is not obligated to advance this money but may do it as an extra service to the family. He derives no financial benefit from providing this service.

Cemetery Lots

Cemeteries do not actually sell a lot but rather a "right of burial". The deed to a cemetery lot carries this right only, and does not indicate ownership as in the case of real estate.

According to the National Association of Cemeteries, about half the lots sold today are bought in advance of need. The association recommends that lots be purchased in advance whenever possible, and that the whole family be allowed to help decide where the lot will be. It is important to give serious thought to such a purchase.

Appraising Cemetery Lots

The following check-list of points is suggested for consideration when selecting a lot:

1. Select a lot in a cemetery which is managed by a reputable person or group. Avoid cemeteries where sales practices are questionable or where there are unusually cheap "bargains" or "give-aways."
2. If at all possible, deal with someone you know or who can refer you to a cemetery whose reputation is established.
3. Be sure that perpetual, or endowed, care is spelled out to your satisfaction. Are the perpetual or endowed care funds adequately guarded? Have suitable amounts been allocated for this reserve?
4. Inspect the property to know exactly where your lot is located. Don't be guided solely by beautiful drawings and fancy brochures.
5. Compare prices in various cemeteries and prices of lots within the cemeteries. Charges range from \$15 to \$250 or more per grave for two, four and six grave lots. A selection of cemetery property especially in metropolitan areas is wide and varied. It may be advantageous to select a lot in advance of need so that individual desires and cost can be considered without emotional or time pressures.
6. Observe whether the cemetery uses traditional monuments or whether it is a memorial park cemetery using grave markers flush with the ground. Choose the type most pleasing to you and your family.
7. Be sure that use of the cemetery or the section you choose is authorized by your religion.
8. Find out about charges made for opening and closing graves and for setting monuments. Sometimes a cemetery that sells lots cheaply will make up the difference by adding high fees for such services.
9. Privately owned and/or stock company cemeteries come under a state law that requires 15 percent or \$20 of the sale price, whichever is greater, to be deposited in the ceme-

tery maintenance trust fund, the sum of which is to provide for insurance of future care for this grave. Religious, city and township cemeteries are not at present required by state law to establish perpetual care funds. Many of them do make provisions to establish such a fund, however. Be sure to inquire about the cemetery maintenance trust fund when selecting or securing burial rights.

10. Inquire whether the management has membership in either the American Cemetery Association, the National Cemetery Association, Michigan Cemetery Association, or the Michigan Municipal Cemetery Association. All of these associations attempt to keep high standards among their members.

Choosing a Monument or Marker

If the selection has not been made in advance, it is well to wait until the first shock of death eases before selecting a marker. It is easy to make a poor decision at a time of emotional stress. Some people suggest waiting several months or even a few years before buying markers or monuments. Aside from emotional strain, there is also the practical need for waiting until the ground settles and the grave is leveled.

Find out what type of marker will be permitted by the cemetery. Traditional cemeteries usually allow almost any kind of monument. Memorial parks ordinarily permit only markers which can be set flush with the ground. By law, cemeteries in Michigan are given the right to set their own rules as to the type of memorial.

The cost of monuments can range from hundreds to thousands of dollars, depending on size, material, design, and craftsmanship. Compare prices and choose one that is fitting and within your means.

Mausoleums

A mausoleum is usually a church-like building with a series of vaults called crypts or niches and rooms for the entombment of bodies.

When crypts or niches are arranged on a wall, the ones higher on the wall are the least expensive.

Cremation

Facilities for cremation are available to Michigan residents in five cities: Grand Rapids and Detroit, Michigan; Milwaukee, Wisconsin; Chicago, Illinois; and Toledo, Ohio.

Cremation is not a widely followed procedure, but is increasing. In view of today's overpopulation and lack of burial space, particularly in some areas, further increase may be expected. This procedure merits special consideration in relation to ecological concerns.

A casket may be used in cremation, but is not a legal requirement. The term "sanitarily casketed," as used in regulations, could mean a plastic bag or a wooden box. A metal casket presents a problem to crematoriums because of the difficulty of disposing of the melted metal.

The cost of cremation may be \$100-125, and there will be costs for transportation to the crematorium. An urn may be used for the cremated remains, though it is not required. Urns may be purchased from undertakers or crematoriums--and may be placed in a columbarium (a building containing niches of various sizes and types), a mausoleum, or it may be buried in a cemetery. Some crematoriums also provide permanent storage for urns. For that matter, the urn may be kept in one's home if desired. Or the ashes may be scattered in a favorite resting place.

A funeral director's services would be required for transporting the body. His services may also be used for embalming (if desired), for arranging memorial services--and perhaps for consultation and other arrangements. Some consumer groups have raised questions about the custom of charging a "package" fee for funerals, since the services of a funeral director could vary considerably, especially in the case of cremation.

When Death Occurs Away From Home

In such a severe emergency, you will want advice and help from someone you know and trust. The code of the National Funeral Directors Association (which is adopted by members) suggests that whenever death occurs away from home, an immediate phone call should be placed by a responsible person to the home town funeral director. He will know how to handle necessary arrangements and can offer valuable counsel in assisting the family to meet the immediate needs of the emergency.

If you are a member of a memorial or funeral planning society (see p. 9) you would call a representative of that group. Some people would think of calling first their minister, rabbi, or priest.

A death away from home may lead to additional expense. The amount of additional cost will depend on the circumstances and the services requested. The home town funeral director, or an officer of your memorial society, should be able to explain the charges and advise of the various alternatives available.

Welfare Burial Assistance

Burial assistance for indigent persons is the responsibility of the County Welfare Department. Specific standards and procedures are different in each county. You can get additional information regarding eligibility and procedures from the County Welfare Department.

Pre-Arranged Funerals

Any person may talk with a funeral director and arrange his own funeral in advance

of need. He may wish to relieve his survivors of this responsibility.

Or he may tell his family about his wishes for burial or write them in a letter of last instruction though there is no assurance that the funeral will be conducted exactly in the manner outlined.

If advance payments are involved, Michigan Law* requires that 100 percent of the funds paid for a prearranged funeral must be deposited in a bank or savings and loan association authorized to do business in Michigan.

Any deposit must be released upon demand of the person for whose benefit such deposit was made. The funeral director may not withdraw these funds until a certified copy of the death certificate or other evidence of death is presented. Vaults purchased in advance of need also come under this statute.

The Better Business Bureau outlines some questions to consider in pre-financing a funeral:

Might your future change to the point where pre-arrangements would not be suitable?

Can you be sure that the exact funeral service purchased, including merchandise, services, and the funeral home designated will be available when the need arises?

Will there be added charges?

Will the service be carried out as arranged, or will the survivors be encouraged to purchase "something better?"

Will the contracting funeral home meet the wishes of the survivors at some future date?

Consider all these questions in reference to your particular needs when you are appraising the suitability of a pre-arranged funeral plan.

Memorial Societies

In recent years, memorial societies have been organizing in a few places around the country. There are a few in Michigan cities. These are non-profit organizations whose purpose is to help their members plan simple, dignified memorial services, and give moral support to those who wish to plan services which may not conform to traditional patterns. Organization is, of course, voluntary. The Continental Association of Funeral and Memorial Societies, Inc., Chicago, lists their member societies in the United States and will provide information about organizing such a group.

*Act No. 70 of the Public Acts of 1954, as amended.

The following is a statement describing the purposes and philosophy of Funeral and Memorial Societies:

"The Significance of Simple Burial"

"Because death is a universal experience, and because it almost invariably has a profound emotional and social impact on the survivors, the customs and practices associated with it are very important.

"Death is both a negative and a positive experience; negative because it is the end of an individual physical life; positive because of its great potential for the maturing and deepening of the lives of the survivors. The negative aspect of death is the physical, and commonly the financial. So also, in large part but not entirely, is grief. The positive aspect of death can best be described as the spiritual.

"Many religious groups interpret death as a transition to a new plane of existence. To them, the preoccupation of the funeral service with the dead body represents a misplacing of emphasis. That is why increasing numbers of Catholic, Protestant and Jewish leaders are speaking out in the matter of prevailing funeral customs.

* * * * *

"A simple procedure, whereby the body is removed promptly and with dignity for immediate cremation or burial, after which one or more memorial gatherings are held, can minimize the negative aspects of death and emphasize the deeper meanings and positive values of the occasion. The financial economy of simple burial is important, and deserves attention, but is not the central issue.

"Even with a funeral service held in the presence of the body, there is room for a wide range of procedure, varying from simple rites with a closed casket, to an elaborate ceremony in which the "restored" corpse is placed on public display.

"All memorial societies and funeral directors agree that each family should be free to choose the type of funeral or memorial service which it wants, and which will best fill its needs and express its religious ideals without pressure from any organization, business or social group. Such freedom is basic to our way of life.

"This brings us to the question of advance planning, and of the need for Funeral and Memorial Societies.

* * * * *

"When death occurs in a family in which there has been no planning, the survivors find themselves virtually helpless in the face of entrenched custom. Through advance planning however, a family can have the precedent, information and moral support needed to get the type of service it wants. Advance planning is needed, not alone in making arrangements with funeral directors, but for working out an understanding within the family.

* * * * *

"A departure from prevailing burial custom, if carefully planned in advance, and responsibly carried out, is normally accepted by family and friends and respected by the community. If attempted without advance planning it is likely to fall through or else can lay the family open to conflict, embarrassment and public misunderstanding.

"To help with advance planning, non-profit funeral and memorial societies have been formed in some 120 cities in the United States and Canada. These societies cooperate with funeral directors, sometimes by having contracts* with them and sometimes by advising their members as to which firms provide the desired service. They also furnish contacts with medical schools and eye-banks, for those who wish to leave their bodies for education or science, or their eyes for sight restoration.

"With the guidance of these societies thousands of member families are now being helped to secure dignity, simplicity and economy in their funerals."**

Uniform Anatomical Gift Act

In April, 1970, the Michigan legislature passed the Uniform Anatomical Gift Act, conforming to the model law prepared by the National Conference of the Commissioners on Uniform State Laws. The law sets up procedures for giving organs for transplants and one's body for science. The law also contains regulations to protect the interests of parties involved--the donor, donee, doctor, and relatives of the deceased.

Many people feel that this is a sensible arrangement and a way of making a useful social contribution. The body can be embalmed in most circumstances and the funeral may be as simple or elaborate as desired. If a body is donated to a training hospital or medical school, it is cremated and may be returned to the family for burial. Three medical schools in Michigan may be donees--Michigan State University, Wayne State University, and the University of Michigan. The procedure is to complete a prescribed form which must be signed in the presence of two witnesses (and must be signed by them in the presence of the donor.) One copy of the form is given to the hospital or other donee, and one should be put in a safe place where it will be available at one's death. One's family should, of course, be advised of the plan. The donee carries a card describing the arrangements.

Directions for carrying out such a plan can be secured from the medical or anatomy department of any one of the Universities mentioned. Probably your family doctor or your attorney could help you with plans. As noted, helping with plans of this kind is one of the functions performed by memorial societies. Any of the following may be donees: physicians, surgeons, accredited medical or dental schools, a bank or storage facility for research therapy or transplantations, or an individual for transplant or therapy needed by him. It is a good idea to include a statement of the donation in your will, in addition to filling out the donation form.

**In Michigan the Mortuary Science License prohibits such contracts.*

***Morgan, Ernest, Ed., A Manual of Simple Burial, Burnsville, N.C., Celo Press, 1968. Reproduced by permission of the editor.*

Post Funeral Information

Wills

If you do not know whether there is a will, check with the family lawyer and banker. Also search through files at home where important papers are kept. (It is a good idea to put a will on file with the County Judge of Probate and notify one's family of this.)

Whether a person has a will or not, the distribution of property owned at death is controlled by law. Seek the advice of a lawyer to probate a will or administer an estate.

Bank Accounts

If a bank account is held solely by the deceased, the account is closed at time of death and becomes a part of his estate. The bank has no way of knowing to whom these funds belong. This decision is handled in probate court.

Bank accounts held in the names of two people, payable to either, or the survivor, go solely to the survivor upon the death of one of the parties. This is known as a joint account with right of survivorship. Such an account does not become a part of the deceased person's estate, and consequently, need not be probated.

Contrary to general belief, having two names on the account for the convenience of those using it in signing checks, making deposits and withdrawals, etc., does not necessarily make it a joint account. If survivorship rights are intended, the agreement with the bank must say so explicitly--in such phraseology as "payable to the survivor," or "with full rights of survivorship." Otherwise the account would be considered to be the property of the one who has assumed most initiative in maintaining and using it. At his death it would be a part of his estate and would have to be probated.

Safe Deposit Box

In Michigan, when a person dies, a representative of the County Treasurer must inventory the contents of the safe deposit box to assess inheritance taxes. Nothing can be withdrawn before this assessment. The inventory includes a list of all securities, stocks, bonds, bank accounts, and other assets. He makes three copies--one for the administrator or executor, one for the bank, and one for the State Inheritance Tax Department. The representative is usually available within 48 hours or sooner.

Those present when the safe deposit box is opened usually include an heir, executor or administrator, a bank official, and the County Treasurer or his representative.

If held in joint ownership, a safe deposit box can be opened only by the surviving owner in the presence of the representative from the County Treasurer's office.

If held by the decedent as sole owner, a safe deposit box cannot be opened except by the administrator or executor (the person named to settle the estate). If the survivors do not know who has been named executor and the will is in the safe deposit box, a special administrator may open the box soon after the death to search for a will, providing the representative of the County Treasurer is present to inventory its contents.

A person needing advice should seek guidance from his attorney.

Savings Bonds

If savings bonds are owned solely by the deceased, they go to his estate.

If they are held in co-ownership (title or registration reading "John A. Doe or Mary E. Doe") they go to the survivor as sole owner when either dies. The bonds may be cashed immediately or left until maturity.

If a beneficiary is named on a bond (title of registration reading "John A. Doe, payable on death to Mary E. Doe") the beneficiary becomes the sole owner upon the death of the registered owner. The money will be paid to the beneficiary when he presents a certified copy of the death certificate along with the bond. (The death certificate copy must stay on file with federal reserve bank.) Collection and payment of savings bonds usually takes about 30 days.

Social Security

Two types of payment may be available at the death of a person covered by Social Security. First, there is the lump sum payment, which may be three times the monthly benefit of the insured person at age 65, or \$255, whichever is less. * Second, there may be monthly payments to dependents. Check with your local Social Security office as to your eligibility and the eligibility of other family members who might be dependents. Remember that no benefits will be paid unless the survivor applies for them. There is a time limit for application for payment. If the survivor delays too long there is a possibility of loss of benefits, so it is important to apply as soon as possible.

When the survivor goes to the Social Security office he should take along the social security card or the social security number of the insured, a record of earnings for the previous year (withholding slips), a birth certificate for each child under 18, or under age 22 if in full-time school attendance, and a marriage certificate and a death certificate.

If a Social Security check is on hand or arrives after the death of a person, return it to the Social Security office. The Social Security representative in your area can provide additional information.

Life Insurance

Contact the agent or the insurance company to assist you with life insurance benefits. There will be forms for the survivor to sign. No charges are involved for this service.

Decide carefully which settlement option you will take: income payments, lump sum; or leaving the funds with the company to draw interest. * You may wish to ask the advice of an informed person before you decide. You probably can take the interest option as a temporary choice and make a permanent plan later.

Check to see if the deceased was covered by life insurance in his job, through a fraternal organization, or through some other group.

Veteran's Benefits

Veterans families need to take a special look at the benefits which may be available in the event of the death of the veteran. In Michigan, information on federal benefits for veterans and dependents can be secured by writing the Veterans Administration Regional Office, Post Office Box 1117A, Detroit, Michigan 48232, or by contact with one of the congressionally chartered veterans organizations, all of whom maintain offices in the Veterans Administration Regional Office.

Some types of veterans' benefits which may be available are:

1. Compensation to widows, children, and dependent parents for service-connected death. The amount depends on military rank and length of service. A death pension also may be available when death after discharge is not service-connected.
2. Educational aid for surviving children of veterans of the Spanish American War, World War I, World War II, and the Korean Conflict Period or the induction period, where death of the parent was service-connected. Legislation is expected to cover veterans of the Vietnam conflict.
3. A \$250 burial allowance at death (usually applied for by the funeral director and subtracted from the funeral bill). Additional costs of transportation of the remains may be allowed under certain circumstances.
4. An American burial flag to drape casket of veteran, after which it may be given to next of kin or close friend of the deceased. Apply for flag at a VA office or local post office.
5. Burial in a national cemetery. The veteran may be buried in a national cemetery. Reservation may be made by the widow and minor children to be buried in the same plot when they die. If a veteran's wife dies first she can be buried in a national cemetery if the veteran signs papers saying he will be buried at the same site.
6. Headstone or grave marker--A granite, white marble, or bronze marker is available for servicemen or veterans buried in private cemeteries. Payment cannot be made in lieu of the government marker. No application is necessary if burial is in a national cemetery.
7. Insurance--If the veteran has government life insurance in force at the time of death, the designated beneficiary will automatically be notified by the Veterans Administration when they receive the death certificate.
8. Tax exemption--Michigan's disabled veterans or their unremarried widows may receive tax exemptions on their homesteads under certain circumstances. Contact the local assessing officer for additional information.
9. Employment for survivors--Civil service gives preference to the widow of a veteran, or widowed mother of a veteran in federal jobs.

10. Free copies of records--Single copies of military, marriage, divorce, death, and birth records to be used in support of claims are available free when properly applied for.

11. County Benefits to Veterans: Any honorably discharged soldier, sailor, marine, nurse, or member of the women's auxiliaries, having served in the armed forces of the United States for a period of 90 days or more of active service during any war who shall die and whose joint estate both real and personal does not exceed the sum of \$15,000 is eligible for a burial allowance of \$300 from the county provided he was a resident of the State of Michigan for a period of 6 months before entering the service or for a period of five years immediately before death.

Check With Deceased's Employer

Survivors should check to see if there are any benefits due the family under an employment contract, pension or profit sharing plan, annuity, employee death benefits, widow's pension plan, unpaid wages, group insurance, or employee's medical, health, and hospitalization plan.

Debts

Notice of all the deceased's debts, large or small, personal or otherwise, honorable or not--should be forwarded to the executor or administrator. As long as there is someone charged with the duty of investigating such matters, no one else in the family should undertake to make payments on debts.

Check to see if any outstanding debts were covered by credit life insurance.

Taxes

A Federal Estate Tax must be filed for the estate of every citizen or resident of the United States whose gross estate exceeds \$60,000 in value at the date of death.

Federal Income Tax forms must be filed for the deceased for the year in which the death occurred.

The Michigan Inheritance Tax allows a husband or wife a \$30,000 exemption. Other beneficiaries are allowed much smaller exemptions. The tax rates vary, starting with a rate of two percent on the difference between the exemption and the first \$50,000. The rate increases as the amount of the bequest increases.

The Federal Estate Tax is a tax against the estate, while a state inheritance tax is based on the amount received by a beneficiary.

The Federal Estate Taxes are complicated. If an estate is of a size to require a Federal tax, the services of a competent attorney are needed, one who specializes in this field.

A field representative of the State Treasury Department is available for information relating to Michigan Inheritance Taxes in the office of the County Judge of Probate.

Preserving Your Assets

Do not make hasty decisions. Take your time in deciding about selling property, investing insurance money, or changing your way of life.

There are two reasons for this. First, a decision made under emotional stress may not be very satisfying to you later. Second, high-pressure promoters read the obituary notices, hoping to find gullible victims. Sometimes they are very persuasive.

Be careful of advice given by personal friends and relatives. They may have the best of intentions; but when in trouble, you need help from people who are disinterested and who have full information and the background to advise you.

Don't make an investment of any sort until advice from an independent expert is obtained. This means: don't buy securities; don't make loans, don't convert your insurance policies; don't buy annuities; don't make any investment. You may have a limited amount of money. It is more important to you than ever and you need the best advice obtainable before you take a step.

Among those you might want to consult are your banker, lawyer, investment counselor, accountant, and life insurance underwriter. Visit several of them for information so you can make some comparisons. Perhaps, after careful consideration you will want to choose one as a major adviser.

FOR ADDITIONAL READING

- Bowman, Leroy, The American Funeral, Washington, D.C., Public Affairs Press, 1959.
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- Mitford, Jessica, The American Way of Death, New York, Fawcett World Library, 1963.
- Morgan, Ernest, A Manual of Simple Burial, Burnsville, N.C., Celo Press, 1968.
- Puckle, Bertram S., Funeral Customs--Their Origin and Development, London, T. Werner Laurie, Ltd., 1926. Reissued by Singing Tree Press., Book Tower, Detroit, Michigan, 1968.
- Shulsky, Sam, Investment Guide for Women, Universal (Award) paperback.
- Wagner, Johannes, Reforming the Rites of Death, New York, Paulist Press, 1968.

Related Topics, Michigan State University Publications

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