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Michigan State University  
Cooperative Extension Service  
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# FUNERALS AND THEIR ARRANGEMENTS

*Extension Bulletin 645 • Home and Family Series*

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Cooperative Extension Service  
Michigan State University

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# FUNERALS AND THEIR ARRANGEMENTS

*By Lucile Ketchum<sup>1</sup>*

## I. INTRODUCTION

Few individuals are prepared to arrange a funeral. The sudden responsibility often occurs in a complex of emotional shock, grief, time pressure, bewilderment and lack of adequate information. Decisions made under such circumstances can be irrational or unwise, and can incur unnecessary expenditures.

Rituals associated with death are expressions of love and respect for the one who has died. They honor and commemorate the life of that person. Even more, they may provide comfort and solace to the living, and a transition experience which brings full realization of the reality of death. With this realization, a person can take the first step toward accepting reality and beginning to turn toward re-adjustment to life.

In earlier days families performed most services for themselves, including burying their own dead. Today, families pay others with specialized skills to perform such services for them. The service of burying the dead is purchased from funeral directors and mortuaries licensed by the State of Michigan to perform this function.

The funeral director and the funeral home can offer a wide variety of services to bereaved families, according to their faith, taste and means. The function of these services is to help the bereaved manage the diverse practical, emotional and spiritual concerns imposed by death.

The purpose of this bulletin is to introduce customary funeral procedures and alternatives. It is hoped that an understanding of funeral customs will help families manage rather than simply cope in a time of crisis. People's needs and values vary; therefore, they can choose from a variety of rituals and procedures consistent with their own values and needs.

Moreover, a person may wish to take some responsibility for arrangements which will be necessary at his own death

– (a) to meet his full responsibility to life according to his convictions; and (b) to take some of the burden that otherwise would fall on those he loves.

No attempt is made to deal with the emotional aspects of funeral arrangements, except as these relate to decision-making.

## II. TYPES OF FUNERAL SERVICES

When making a decision about funeral arrangements, you might first wish to seek counsel from an official of your church. He can help you plan religious or memorial rites or a combination of both. Because religious beliefs and practices vary, and because churches and officials may follow individual traditions, it is wise to consult with them before making decisions about the rites.

As soon as possible after death occurs, you will need to contact a funeral director since he is the person licensed to prepare a body for burial. He can advise you on the possible ways that this can be done.

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

Many services include scripture, prayer, organ music, hymns, a brief meditation, and words of consolation and encouragement. If a fraternal service is included, it is ordinarily conducted at the funeral home or graveside. These services are usually brief, consisting of a scripture, prayer, and committal conducted by the minister or fraternal order or both. A military service is conducted at the graveside with the minister's cooperation. 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.

When planning a service, think of the family's wishes and of what the deceased would have desired. Do you wish an

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obituary read at the service? A funeral service with body present? Casket open or closed? Or, a memorial service without the body present — to be held at a convenient and suitable time in a church, chapel, or some other fitting location? There is a trend for families to talk these matters over. Therefore these decisions can be made thoughtfully in advance to fit particular persons' needs and wishes, rather than emotionally under the stress of grief.

### III. THE FUNERAL DIRECTOR

If you are unsure of a funeral director, inquire about his reputation. The integrity and professional competence of the director is important, as is the quality of his facilities. The relationship between the director and the family is personal and confidential, as well as a business transaction. If you live in a rural Michigan town, there is generally only one funeral director and you may know him personally. If you are not already acquainted with a funeral director, seek the advice of a friend, minister, priest or rabbi.

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, which covers both the services of funeral director and embalmer. Before a 1949 amendment, these functions were licensed separately. Persons who held both licenses before 1949 were eligible for the Mortuary Science License, but certain educational and apprenticeship experiences are required for current licensees. (A few persons still hold the separate limited-function licenses for funeral director and embalmer.) Licensing is administered by the State Board of Examiners in Mortuary Science, which is composed of five morticians. It is a division of the State Department of Licensing and Regulation.

### IV. 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.

Funeral costs vary greatly and are mostly a matter of personal choice. There is an adequate service for every purse and taste. Families should discuss costs with the funeral director and ask for an explanation of anything they do not understand.

Usually, there are several different and separate kinds of funeral costs: (1) the funeral director's standard services; (2) cemetery lot and vault, or mausoleum; (3) interment or cremation; (4) monument or marker; and (5) miscellaneous items, such as flowers, honorariums, music, etc. Cremation may eliminate some of these charges.

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. Several caskets will be on display differing in material, design, finish, color, and price. The price of the casket also covers the cost of "standard services" described in the next section.

Most funeral directors have a unit pricing system. The standard services provided for a medium-priced funeral are usually the same as those 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 on total economy in different areas of the state (or city), services offered, and local customs. The funeral director can serve you best when there is complete understanding of cost — so discuss this frankly with him. A mutual understanding in this regard will ease family concern and 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 fluctuation 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 3 or 4 days then several the same day. Employees on the payroll all week may be idle, while at busy times 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.

#### A. Usual Standard Funeral Home Services

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

- *Removal of the body to the funeral home.* This means a call to a nearby hospital or home. There is an added charge if the remains must be brought from another town.

- *Preparation by embalming and cosmetology for burial in a casket or for cremation.* Embalming is the introduction of disinfectant and preservative chemicals into the arterial system and is required for public health reasons in cases of death from certain infectious diseases. In case of death from other causes, embalming is not required if the body will reach its destination within 48 hours after death, or is addressed to a medical college for scientific purposes.<sup>2</sup>

<sup>2</sup> Administrative rules of the State of Michigan, RB25.1141 and RB25.1142; promulgated by the Michigan Department of Public Health.



- *Arrangements in cooperation with the officiating clergy and/or fraternal organization of any memorial or religious service held at the funeral home.* (See Section II, "Types of Funeral Services," p. 3, for more details.)

- *Provisions of a hearse and sometimes a limousine for the family in the funeral procession.*

- *Securing of various official papers.* The funeral director will file the death certificate and get the burial permit. Ask him to get several copies of the death certificate for you. You may need 6 or more copies for settling affairs connected with life insurance, bank accounts, savings bonds, stocks, etc. If the funeral director gets them all at once, it will simplify and speed matters. The cost in Michigan is \$2.00 for the first copy and \$ .50 for each additional copy.

- *Notification of pallbearers, if any.*

- *Arrangement for flowers.*

## **B. Additional Services and Costs**

### **1. Vault**

Most cemeteries require that the casket be placed in a vault. The vault prevents the grave from caving in, which would mean additional maintenance costs. Vaults, usually made of metal, fiberglass, or concrete, are sold by funeral directors and cemeteries at prices ranging from \$100 upward.

### **2. Cemetery Lot or Mausoleum**

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.

A mausoleum is usually a church-like building with a series of vaults called crypts or niches and a room for the entombment of bodies. When crypts or niches are arranged on a wall, the ones higher on the wall are the least expensive.

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.

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

- *Select a lot in a cemetery managed by a reputable person or group.* Avoid cemeteries where sales practices are questionable or where there are unusually cheap "bargains" or "give-aways."

- *If possible, deal with someone you know or who can refer you to a cemetery whose reputation is established.*

- *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?

- *Inspect the property to know exactly where your lot is located.* Don't be guided solely by beautiful drawings and fancy brochures.

- *Compare prices in various cemeteries and prices of lots within the cemeteries.* Charges range from \$15 to \$250 or more per grave for 2-, 4- and 6-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.

- *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.

- *Be sure that use of the cemetery or the section you choose is approved by your religion.*

- *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.

- *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 cemetery maintenance trust fund.* This sum insures future care for the grave. Religious, city and township cemeteries are not 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.

- *Cemeteries are required, by a new Michigan law,<sup>3</sup> to deposit a percentage of the price paid on prepaid merchandise and services in a trust fund, and to provide the merchandise and services when needed, at the original price.* At least 70 percent of the price of vaults or other outside containers must be deposited in the fund. The percentage of the price of other merchandise, such as grave markers, and of services, is determined by the Michigan Cemetery Commission. This Commission supervises private cemeteries operated by individuals or corporations for profit. It is composed of three members who have had at least 5 years experience operating a cemetery, and two public members, one being a representative of a church.

- *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.

<sup>3</sup> Public Act 290, 1972.



### 3. Cremation

Facilities for cremation are available to Michigan residents in an increasing number of locations in the state.

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, though usually a rigid container is preferred. A metal casket presents a problem to crematoriums because of the difficulty of disposing of the melted metal.

The cost of cremation ranges from \$90 to \$140 plus the cost for transportation to the crematorium. An urn may be used for the cremated remains, but it is not required. Urns can 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 be buried in a cemetery. Some crematoriums also provide permanent storage for urns. If desired, the urn may be kept in one's home. Or the ashes may be scattered in a favorite resting place.

A funeral director's services are 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 question 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.

### 4. Interment

Interment service charges — opening and closing the grave, use of burial equipment, canopy, vault handling, and completion of necessary official papers — are separate from the standard service charge of the funeral director. The 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 so as an extra service to the family. He derives no financial gain by providing this service.

### 5. Monument or Marker

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

Find out what type of marker is permitted by the ceme-

tery. Traditional cemeteries usually allow most any monument. Memorial parks ordinarily permit only markers which can be set flush with the ground. By law, Michigan cemeteries have the right to set their own rules as to memorial type.

Monuments cost from hundreds to thousands of dollars, depending on size, material, design, and craftsmanship. Compare prices and choose a marker and/or monument that is fitting and within your means.

### 6. Miscellaneous Costs

In addition to the foregoing, you are likely to incur some or all of several smaller costs such as:

Clergyman's honorarium	Musicians or soloists
Sales taxes	Death notices in newspapers
Flowers	Distance and other additional transportation items
Burial clothing	Long distance telephone calls or telegrams

## V. SPECIAL ARRANGEMENTS

### A. Death Away from Home Community

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 the emergency and can offer valuable counsel to the family.

If you are a member of a memorial or funeral planning society (see p. 7) you should call a representative of that group. Some people would first call their minister, rabbi, or priest.

A death away from home may lead to additional expense, depending 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.

### B. Pre-Arranged Funerals

Any person may talk with a funeral director and pre-arrange his own funeral. 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<sup>4</sup> requires that 100 percent of the funds paid for a prearranged

<sup>4</sup> Act No. 70 of the *Public Acts of 1954*, as amended.



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 prefinancing 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?

### C. Memorial Societies

In recent years, memorial societies have been organizing in a few places around the country. There are a few in Michigan. These non-profit organizations 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. Membership is, of course, voluntary. The Continental Association of Funeral and Memorial Societies, Inc., 59 E. Van Buren, Chicago, Illinois 60605, lists their member societies in the United States and will provide information about organizing such a group.

The following statements describe the purpose 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 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.

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"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.

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"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.

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"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."<sup>5</sup>

### D. Donation of Organs or Body

In April 1970, the Michigan legislature passed the Uniform Anatomical Gift Act which establishes 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. This act conforms to the model law prepared by the National Conference of the Commissioners on Uniform State Laws.

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, the remains are cremated and may be returned to the family for burial. Three medical schools in Michigan may be donees — Michigan

<sup>5</sup> Morgan, Ernest, Ed., *A Manual of Simple Burial*, Burnsville, N.C., Celso Press, 1972. Reproduced by permission of the editor.



State University, Wayne State University, and the University of Michigan. A prescribed form must be filled out and 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 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.

#### E. 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.

#### F. Veterans' 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:

- *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.

- *Educational aid for surviving children.* Eligible are children whose parents are 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.

- *A \$250 burial allowance at death.* This is usually applied for by the funeral director and subtracted from the funeral bill. Additional costs of transporting the remains may be allowed under certain circumstances.

- *An American burial flag to drape casket of veterans.* Afterward, 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.

- *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.

- *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.

- *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.

- *Tax exemption.* Michigan's disabled veterans or their unmarried widows may receive tax exemptions on their homesteads under certain circumstances. Contact the local assessing officer for additional information.

- *Employment for survivors.* Civil service gives preference to the widow of a veteran, or widowed mother of a veteran in federal jobs.

- *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.

- *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 and whose joint estate both real and personal does not exceed \$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.

## VI. AFTER THE FUNERAL

### A. 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.



## B. 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 subject to probate. Precaution is especially important when an account is held by persons other than the husband and wife — *if survivorship rights are intended.*

## C. 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 with survivorship rights, 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.

## D. 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 a federal reserve bank.) Collection and payment of savings bonds usually takes about 30 days.

## E. 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, with a maximum of \$255.00.<sup>6</sup> 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. Do it right away.* If the survivor delays too long there is a possibility of losing benefits, so it is important to apply as soon as possible.

The survivor should take to the Social Security office 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 the marriage certificate and death certificate. He should also take the social security number of each applicant for benefits.

If an uncashed Social Security check is on hand or if a check 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.

## F. 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.

<sup>6</sup> Your Social Security, USDHEW, Social Security Adm., March, 1971.



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

### G. 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.

### H. 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.

### I. 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 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. 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 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.

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

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.

## VII. GUARDING YOUR FINANCIAL 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 financial 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.

## VIII. ADDITIONAL READING

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### *Related Topics, Michigan State University Publications*

Record of Important Family Papers	E-451
Farm Transfers and Estate Settlements — Taxes and Legal Costs	E-628
Planning Your Will	E-693

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