



# *PLANNING AHEAD*

## OUR GUIDING PRINCIPLES

- ... That all shall be provided with a respectable final tribute honoring a life, regardless of their means.
- ... That we offer all services including traditional funerals, cremation, monuments, pre-planning and funding as well as after care services if needed.
- ... That people of all faiths shall be served.
- ... That all staff members be courteous, dignified and considerate.
- ... That all fees be shown in plain figures, and that every family be given unrestrained freedom of choice.
- ... That we constantly adhere to professional ethics and code of unselfish service to mankind and adhere to a professional attitude of serving the public with understanding, honesty and sincerity.

## THE FUNERAL HOME

- ... We realize that a funeral home is a place that people do not always want to come to; therefore, we have tried to make your visit a more comfortable and pleasant one.
- ... We have taken special care to retain a warm homelike atmosphere with the proper use of colors, the utilization of wallpaper and warm woods, and with fireplaces and well chosen furniture.
- ... Our facility is designed to be flexible in size so as to maintain a comfortable homelike feeling regardless of the size of the family that we serve.
- ... We are centrally located in our service area, on a main thoroughfare, 1/2 block from the business district, adjacent off-street parking for several hundred cars, and close to most churches.

Our firm is a member of the Wisconsin Funeral Directors Association, National Funeral Directors Association and Federated Funeral Directors of America all of whom steadfastly and significantly encourage excellence in funeral service.

- ... We believe the funeral director's first duty is to those he serves, and that he must adapt his services to their wishes. In addition, we realize there are few persons who can afford to ignore price, no matter what they are purchasing. Consequently, we offer a wide and representative selection, something proper and appropriate for any families needs, and at a service fee they can easily afford.
- ... Our continued pledge will be to serve people of all faiths with complete devotion, dignity and sincerity.

# *FUNERAL PLANNING GUIDE*

## **Introduction**

Just as we are brought into this life through the miracle of birth, so must we be aware of the end of life's earthly cycle and prepare ourselves for this inevitability. Most people usually do not like to entertain thoughts of death, avoiding any consideration of their own deaths and the deaths of the ones they love. But just as birth is the dawn of man's earthly existence, death is the night that must follow. "For everything there is a season... a time to be born and a time to die..."

This guide has been made available to you specifically for the purpose of furnishing you with needed information about funerals and other arrangements concerning death. Your Funeral Professional is the person to see concerning specific questions that may arise.

## **What You Should Do Now**

Most people feel the responsibility to take certain steps, which will make things easier for those who survive them. There is a special satisfaction in knowing these arrangements have been made. Not only can you provide for your family after your death, but also decisions you make can help them with their adjustments, in addition to maintaining family harmony.

## **Prearranged Funerals**

When an individual has definite preferences and wishes some assurance that these wishes will be carried out, particularly when there are no survivors who would or could make the funeral arrangements, this approach has merit.

However, there are several important things you should consider. You will probably want to follow religious practices that are expected by your church. Be considerate of the family members who will be left behind by not over planning. Instead, make general suggestions that can be adapted or adjusted to make the funeral more meaningful to the participants. Make all comments with a spirit of helpfulness, refraining from restricting those you love with impractical or impossible requests.

There are many preplanned and preneed funeral plans available. Your Funeral Professional can assist you with a plan suited to your personal needs.

If at all possible, be sure to discuss these plans with your family, your Clergy person and your Funeral Professional. You will not only want their assurance that your plans are appropriate, but also their cooperation in respecting them at death.

## Traditional Funeral

Today's funeral services have evolved through the years as a result of our instinctive wish to honor our dead. At different periods in history, in different cultures, funeral customs have developed in characteristic ways. But always, the funeral serves many purposes. It symbolizes the beliefs of the society, its hopes, its ideals, and its religious concepts.

Funeral service in the future is about getting in touch with the attitudes and values of people. It is more and more about the celebration of long life, and about the helping of people at the end of life. And, this includes arrangements for people who are dealing with the end of *their own* lives. It is about honor, dignity, love, respect, memories, and humor. It is about faith, religion, ritual, music, homily, ceremony and procession. It is about beautiful and tasteful surroundings and appropriate amenities. It is about remembrance and memorialization.

It is about putting all of the services and the products that are associated with funeral service into *context*. It is about preserving the best of tradition. This starts with the word *service*. Our goal is to be there for you and your family at the time of any loss, to assist with the needs that arise when a loved one dies. Our funeral home has prided itself on the individual attention and more importantly the ability to offer a professional service in homelike surroundings.

We offer customized or individualized services, which begin with convenience, convenience of location, arrangements, scheduling, and convenience of the funeral itself. We recognize the need for formal services and informal services, elegant services, and simple services, solemn services and casual services, long services and short services, open-casket services and closed-casket services and, more and more, individualized services.

Examples would be:

**Full traditional or contemporary service before burial with the body present at the service.** This is certainly possible and can be done without adding a great deal to the cost. Your funeral director has ideas and plans to make this type service affordable and practical. **Open Casket.** The casket would remain open for the public visitation, **or Closed Casket.** After a brief family gathering prior to the visitation the casket is closed.

**Full service before burial with body not present.** This type of service usually features a large photo of the deceased. Even though the burial has not taken place, the body is not present at the service.

**Memorial service after burial has taken place.** Usually these services are held several days after the death.

**Any combination of the above.** The choices are unlimited. Every family should feel free to choose exactly what they want.

Being a full service funeral home we offer all service types. With more and more inquiries about cremation services, the next section was designed to help families determine what type of service fills their needs.

## Cremation

If cremation has been chosen and quite possibly there will be those in the family who have never been involved in this kind of disposition of the body, it becomes even more imperative that we proceed with care and caution. The answer to this is to make general plans, have a family meeting so everyone has a voice in the plans and understands what is to happen, and then make it clear that it will be all right if changes have to be made.

Cremation is the method of choice for a growing number of families in the United States. It can be a meaningful form of caring for the body of a loved one. Cremation should be looked upon as simply an alternative to burial. This guide is not designed to talk you out of cremation, or sell you anything, or “upgrade” any choices you make. Our hope is that it will simply share the options with you with simplicity and clarity so you can make choices that will be good for your family.

**Planning is an act of love.** Some folks have tried to paint the funeral as plastic, costly, meaningless and even pagan. They seem to think the sophisticated thing to do is deny death and ignore the inner need to express love toward a loved one who has died.

**Viewing gives reality and closure.** If at all possible, we think it is important for the family to view the body of the loved one. This may seem like a terrible ordeal to put a grieving person through, but it is hard to find reality without this experience, but in most cases it has a healing and comforting effect on us.

**Gatherings provide a chance to talk.** Visitation times at the funeral home or friends dropping by the home give us the chance to begin telling the stories about our loved one. The stories we tell will one day become the great memories that stay in our hearts forever.

**The funeral gives us permission to grieve.** Grief is not an enemy. It is nature’s way of healing a broken heart. We are doing the best job of handling grief when we are grieving. The more we express our grief the sooner we work through this process that leads to health. Nothing that we know of gives us a better chance and more freedom of expression than the funeral experience.

Utilizing cremation does not put any limits whatsoever on what can be done at the funeral. Examples would be:

**Full traditional or contemporary service before cremation with the body present at the service.** This is certainly possible and can be done without adding a great deal to the cost. Your funeral director has ideas and plans to make this type service affordable and practical.

**Full service before cremation with body not present.** This type of service usually features a large photo of the deceased. Even though the cremation has not taken place, the body is not present at the service.

**Memorial service after cremation has taken place.** Usually these services are held several days after the death.

**Any combination of the above.** The choices are unlimited. Every family should feel free to choose exactly what they want.

Cremation is a process for preparing the body for its final disposition. Through cremation the body is reduced to small skeletal fragments by intense heat and evaporation.

For more information on cremation, ask your funeral provider for a copy of ***The Cremation Process: Step By Step.***

## **Forms of Funding Available**

### **Life Insurance Protection**

With funeral insurance the consumer arranges his or her funeral in advance of need and purchases a life insurance policy the death benefit of, which is intended to pay for the funeral. The funeral director receives an assignment of the future death benefit.

At the time of death, the funeral director receives payment for the funeral, and the beneficiary, other than the funeral director, receives any excess funds. There are many different kinds of insurance policies. Most recently a number of specially designed insurance products have become available to meet the needs of funding funerals in advance of need.

Under current tax law, no taxes need be paid annually on any increasing value of properly structured life insurance products. The insurance proceeds are taxed to the funeral home as ordinary income.

Almost every family provider feels obligated to have adequate life insurance. Any knowledgeable insurance agent is capable of advising you about the types available and the recommended amounts of coverage. Put your policy certificates in a safe place and notify your beneficiaries about your insurance and the location of the policy certificates. They will appreciate your concern and, just as important, they will make certain the policies are located after your death.

A dilemma family providers often overlook is that their entire estate, including joint bank accounts and the safe deposit box, is likely to be inaccessible for a considerable length of time. In order to meet ordinary daily expenses until the insurance is paid or the estate is settled, there should be a special fund for this time of adjustment. Consult your banker or attorney for professional advice.

### **Trust Funds**

Perhaps you are among those who can benefit from placing part of your estate in a trust fund. We work with most leading banks who are also trust institutions and we would be pleased to give you complete information on trusts. Since the tax laws regarding the use of trust funds keep changing, you should also consult your attorney or tax advisor.

In a trust program the consumer arranges his or her funeral in advance of need. Monies to pay for the funeral at the time of need are deposited in a special grantor trust. The funds in the trust account earn interest, which tends to offset the effect of inflation. IRS revenue ruling 87-127 determined that the purchaser would be treated for tax purposes as the grantor of the trust and as the owner of the trust funds. Income earned on the trust funds is taxable to the purchaser as income. Distributions to the funeral home, principle or income, are taxed to the funeral home as ordinary income at the distribution.

## **Plan Ahead for Everyone**

Regardless of the size of your estate, everyone needs these basic financial documents.

**A Will.** A Will lets you, rather than state government, control how your assets will be divided among your heirs, and it allows you to designate a guardian for your minor children or dependents.

**Power of Attorney.** A power of attorney names a person as your agent. If you become disabled or seriously ill, the power of attorney allows the agent to pay your bills, deposit your checks, and make decisions on your behalf.

**Health Care Directive.** Also called a living will or directive, this document states your wishes should you become terminally ill or permanently unconscious.

**Financial Inventory.** Make a list of your bank accounts, other assets, income sources, insurance policies, mortgages, credit cards, and funeral arrangements. Include phone numbers for your accountant, lawyer, doctor, insurance agent and any other person with knowledge of your finances.

## **Make It Easier For Others**

Spare the ones you leave behind the task of locating the information that you can easily fill out now. They will be required to provide these facts and without these pages it could be very difficult. So fill them out now and put this guide in some safe place, but **NOT** in a safe deposit box. We recommend the guide should be returned to the Funeral Home for safekeeping. Be sure to tell those nearest you where you have left it for them; someday they will appreciate it.

## **NOTES:**



**PERSONS TO CONTACT IN CASE OF EMERGENCY**

**Name** (Relation)

**Phone #**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\*\*\*\*\*

**EDUCATION & EMPLOYMENT**

**HIGHEST GRADE Completed** (in Years) \_\_\_\_\_

**College** (Other) \_\_\_\_\_

**OCCUPATION** (**Not Retired**) \_\_\_\_\_

**TYPE OF BUSINESS OR INDUSTRY** \_\_\_\_\_

**EMPLOYER** \_\_\_\_\_

**HOW LONG?** \_\_\_\_\_

\*\*\*\*\*

**MILITARY BACKGROUND**

(Bring in copy of Discharge Papers)

**MILITARY SERVICE** \_\_\_\_\_ **BRANCH OF SERVICE** \_\_\_\_\_ **RANK** \_\_\_\_\_  
(Yes / No)

**WHICH WAR?** \_\_\_\_\_ **SERIAL #** \_\_\_\_\_

**ENTERED SERVICE** (Date/Place) \_\_\_\_\_

**DISCHARGED** (Date/Place) \_\_\_\_\_

\*\*\*\*\*

**MEMBERSHIPS, CHURCH, LODGES & PUBLIC OFFICE HELD**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

***Your Relatives***

**Recommended Order**

**(Spouse, Children, # of Grandchildren, Parents (if Living), Brothers and Sisters)**

**Relationship**

**Name**

**City & State**

**preceded in death by**

**NEWSMEDIA - The Funeral Home will notify the local news media and radio.**

**Other Media to be Notified** \_\_\_\_\_

**Picture For Obituary ?**      **Yes** \_\_\_\_\_ **No** \_\_\_\_\_

**Background Information as you would like it to appear in the Chronotype:\***  
\*(We are not responsible for editing or omissions made by the paper.)

[Empty box for background information]

**TYPE OF DISPOSITION REQUESTED** \_\_\_\_\_  
Burial - Cremation - Other

**CEMETERY NAME** \_\_\_\_\_

**GRAVE DESCRIPTION** \_\_\_\_\_ **IS MARKER INSTALLED?** \_\_\_\_\_  
(Yes / No)

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**Funeral preferences**

It is not unusual for people to have special wishes for their own funerals. Often there is a reluctance to give "instructions" to your family; they may even discourage your telling them. You may find it easier to fill out this next page and place it with the other pages where it will be found. Leave any spaces blank if you do not care to indicate what you would want.

# ***FUNERAL SERVICE INSTRUCTIONS***

**FUNERAL SERVICES TO BE HELD AT:**

(Circle One)          Funeral Home          Church          Graveside          Other

NAME OF CHURCH \_\_\_\_\_

RELIGION \_\_\_\_\_ CLERGYMAN \_\_\_\_\_

MUSIC SELECTIONS \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

FAVORITE BIBLE PASSAGES, POETRY, QUOTATIONS AND VERSES, ETC. \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**PALLBEARERS**

Name

Phone #

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**SPECIAL INSTRUCTIONS:**

I, have provided the preceding information, to be filed with the funeral home of my choice, in order to assist my family and loved ones at the time of my death. This information is to be used as a guide for planning my funeral.

SIGNED \_\_\_\_\_ DATE \_\_\_\_\_

## **Funeral Costs**

There is a wide range of funeral services from which to choose and costs vary accordingly. Since each funeral is planned to meet the special needs of the family, it is rather difficult to speak in generalities about the "typical funeral." There are certain expenses basic to almost every funeral, but many are determined by the selections that are made, the services specified and the additional items requested.

Keep in mind that all or part of the funeral expenses may be covered by a portion of the forthcoming life insurance benefits, supplemented by any death benefits when applicable from Social Security, the Veterans Administration, fraternal groups and others.

As you are planning the arrangements with your Funeral Professional, you can expect a written memorandum listing the full costs of the funeral. This prevents any misunderstandings and will show whether all essential items have been considered. Furthermore, it is required by law that the Funeral Professional presents his or her General Price List at the start of the arrangements. Expenses incurred at the cemetery will not always appear on the General Price List.

Be sure to discuss the financial aspects of the funeral with your Funeral Professional in depth. Experience suggests that the more completely funeral costs are understood, the less chance there will be for apprehension or misunderstanding.

**FOLLOWING PAGE**

**To Be Completed by Funeral Professional (Optional)**

# **SERVICES & MERCHANDISE SELECTED**

## **WORKSHEET**

### **(1) OUR SERVICE:**

Basic Services of Funeral Director, Staff & Overhead	\$	_____
Embalming		_____
Other Preparation of the Body		_____
Use of Facilities, Staff & Equipment:		
For Visitation & Viewing		_____
For Funeral Ceremony		_____
For Memorial Service		_____
For Graveside Service		_____
Transfer of Remains to Funeral Home		_____
Automotive Equipment:		
Casket Coach (Hearse)		_____
Lead Car		_____
Utility Car		_____
<b>TOTAL (1)</b>	<b>\$</b>	_____

### **(2) MERCHANDISE:**

CASKET (_____)	\$	_____
OUTER BURIAL CONTAINER (Vault or Urn) (_____)		_____
Register Book Package		_____
<b>TOTAL (2)</b>	<b>\$</b>	_____

### **(3) CASH ADVANCE ITEMS:**

Grave Opening & Closing	\$	_____
Cremation Charges		_____
Honorarium for Clergy		_____
Organist & Vocalist		_____
Certified Copies of Death Certificate (_____)		_____
_____		_____
_____		_____
<b>TOTAL (3)</b>	<b>\$</b>	_____

**TOTAL SERVICE, MERCHANDISE & CASH ADVANCE ITEMS:**

**TOTAL (1)+(2)+(3)\*** \$ \_\_\_\_\_

\*Prices may be approximate at time of Prearrangement. This is NOT a guaranteed contract.

**SERVICE & MERCHANDISE NOTES:**

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The undersigned individual(s) hereby attest to the following: (1) I/We were given/offered for retention a General Price List upon the beginning of a discussion of funeral arrangements and/or selection of services and merchandise. (2) I/We were shown a Casket Price List and an Outer Burial Container Price List before the showing of caskets and outer burial containers.

SIGNED \_\_\_\_\_ DATE \_\_\_\_\_

**Note** – Ask your Licensed Funeral Director or Licensed Agent about a Funeral Purchase Agreement.

**Conclusion**

Just as there is complexity in life, so are there many dimensions of the modern funeral. It generally involves religious, social, fraternal, civic and military organizations, in addition to being affected by local, state and federal laws and regulations. But most importantly, the funeral provides an acceptable means through which the bereaved can find the needed adjustment to a way of life that has been altered.

If you are the one to whom your family may turn for leadership or assistance at such a time, you will want them to be as well prepared as possible. It is very important that they know at least the basic facts about your funeral preferences, so that this Funeral Planning Guide can be more helpful to your family when the need arises.



Compliments of:

*Appleyard's Home for Funerals*

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(Off Street Parking)