

Planning a Funeral

Planning a funeral while you are grieving the loss of a loved one can be difficult. Agrace social workers will offer help with this process by asking about final wishes, choice of funeral home, special requests and cultural traditions. Because there are many options, and costs for these options vary greatly, it helps to understand the basics of funeral planning before you make choices.

Choosing a decision maker for your post-death arrangements:

In Wisconsin, you can choose an “agent” to make final arrangement decisions on your behalf. To do so, you should complete an “Authorization for Final Disposition” form, which is available at <https://www.dhs.wisconsin.gov/forms/advdirectives/f00086.pdf> or from your Agrace social worker. By Wisconsin law, if you do not complete this form or name a specific agent, those decisions would be made by (in this order): Your spouse (unless divorce proceedings were pending), your child(ren), your parents, your sibling(s), your next of kin, your guardian, any person who is willing and able to take the job.

Naming your own decision maker avoids unnecessary court proceedings if your survivors cannot agree on who will make the arrangements. It gives you control, ensures that your wishes are honored, and gives you and your loved ones the peace of mind that there is a plan in place.

Getting started

There are several ways to celebrate a life: a traditional funeral service, a memorial service, a home funeral, direct burial/cremation and green burial. When a person dies, several legal forms must be completed by a funeral director. In Wisconsin, a family member or designee can fill the role of a funeral director; typically, this is done when a family prefers a home funeral and green burial (see page 56).

If you plan to work with a funeral home or cremation service, Agrace can help you contact them. Funeral directors provide a variety of support services beyond the required paperwork. They will walk you through the planning process by asking about the person to be honored, as well as addressing some of your emotional, spiritual and financial needs. They should help you make arrangements that are manageable within your budget. Ask questions and take the time you need to ensure you and your family understand your options and are comfortable with your choices.

Cost Concerns: Upon request, funeral directors must provide a price list of all goods and services they provide. For low-income residents of Wisconsin, financial assistance for funerals is available through the state’s Department of Human Services, if certain criteria are met. If you need this assistance, ask your Agrace social worker, or the staff of your funeral home about these programs.

Questions to consider when planning a funeral or memorial gathering:

- What type of disposition of the body is preferred: cremation, in-ground burial, above-ground entombment in a mausoleum?
- Should the body be present for a gathering?
- What type of service or gathering is appropriate: religious, military, secular, visitation only?

- What cultural or faith traditions were important to the deceased?
- How do you want them to be remembered?
- Whom do you wish to include in the gathering?
- What location would be most appropriate or convenient?

A professional funeral director will coordinate details such as:

- writing and publishing an obituary,
- assisting with Social Security and military/veterans' benefits,
- contacting vendors typically needed (clergy, musicians, cemetery, florist), and
- filing and securing the death certificate from the county register of deeds (needed for transferring titles to personal property, claiming life insurance benefits, and closing investment, retirement savings and bank accounts).

Common Funeral Options

Embalming is used to temporarily preserve a body while keeping a lifelike appearance. It is not required by any funeral home, for burial or for cremation. However, depending upon the service choices that are made by the family, embalming may be desired or required.

Viewing of the body (having an "open casket") may help reinforce the reality of the death and provides an opportunity to say goodbye.

A visitation is a social gathering where friends and family can offer sympathy in person and be present to support you following a death. It also allows you to face mourners on your terms at your chosen time and place, rather than seeing them at unexpectedly at the grocery store or at work. A visitation can include memory-sharing and a eulogy, as well as a display of pictures and personal items that reflect the life of your loved one.

Cremation is an alternative to interment/burial of an intact body. If you choose cremation, you can also have a visitation, a viewing, and a memorial service or funeral. After cremation, the remains may be buried, scattered or divided into portions, depending upon your faith tradition and wishes. For cremation to legally take place in Wisconsin, 48 hours must elapse from the time of death.

Authorization forms must be completed by the next of kin before cremation, and a death certificate must be filed. It usually takes more than 48 hours for these requirements to be met. A casket is not required for cremation, but

funeral homes and crematories usually require a rigid container of a material such as heavy cardboard to ensure safety and dignity when moving the body.

A funeral service or ceremony offers a structured format to celebrate the life of your loved one and reinforce your faith beliefs. It provides the comfort of familiar traditions and the opportunity to create new and meaningful rituals.

A burial (casket or urn) provides family and friends a permanent site to visit and reflect in a loved one's place of rest.

A reception allows for storytelling and celebrating a life in a less-structured atmosphere. Often, food is served. Your funeral director may know of local restaurants or halls that will accommodate a funeral reception.

Cemetery: Burial of cremated remains in a cemetery is not required by law, but it may be desired if it is consistent with one's faith tradition. In Wisconsin, burial vaults and urn vaults are not required by law, but most local cemeteries require outer burial containers for caskets, and some require that an urn is either made of a nondegradable material or is buried inside an urn vault. Many cemeteries have rules about burying several cremated remains in the same plot and about the format of grave markers. Ask your funeral director or cemetery administrator for the rules of your cemetery before making these choices.

Home and “green” funerals: Any funeral choice—burial, cremation, procession, printing or body-preparation—has some environmental impact, but all may be made “greener.” It is possible to respect your personal and faith traditions while still being friendly to the earth. Green options include burial in a casket made of renewable resources or in a shroud, formaldehyde-free embalming and cremation in renewable-resource containers.

Home funerals and green burials are legal throughout the United States. Home funerals are

ones in which care for the deceased and services are held at home, or in a prepared space after the death. A home funeral allows family and friends to participate in most, if not all, after-death rituals. Some funeral homes will assist with non-traditional or environmentally friendly funeral and burial choices, but you may prefer to do your own research to decide how to proceed. These lists contain resources for more information on these choices and many other aspects of funeral planning:

Websites

- homefuneralalliance.org – National Home Funeral Alliance: supports home funeral education, home-funeral-friendly funeral directors and funeral guides lists by state
- funerals.org – Funeral Consumers Alliance
- funeralethics.org – Funeral Ethics Organization
- finalpassages.org – Final Passages: home funeral and green burial education
- naturalend.com – The Natural End: connecting families with green burial and home funeral friendly funeral directors, cemeteries and service providers
- nedalliance.org – National End-of-life Doula Alliance, supporting end-of-life doulas and the families they serve

Books

- “Planning Guide and Workbook for Home Funeral Families” by Lee Webster, Donna Belk
- “Undertaken with Love” by Holly Stevens and Donna Belk
- “Caring for the Dead: Your Final Act of Love” by Lisa Carlson
- “Final Rights: Reclaiming the American Way of Death” by Lisa Carlson, Joshua Slocum
- “Home Funeral Ceremonies: A primer to honor the dying and the dead with reverence, light-heartedness and grace” by Donna Belk, Kateyanne Unullisi
- “Caring for Your Own Dead” by Lisa Carlson
- “The Natural Death Handbook” by Josefine Speyer, Stephanie Weinrich

Please remember that guidelines, options and laws regarding funerals and burial will change over time. A professional funeral director can provide the most current information needed to make choices that work for you and your family.

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