



## 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. The information below may help.

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 *next page*). In Illinois, a professional funeral director is always required to complete the legal paperwork.

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.

### 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).

**Cost Concerns:** Upon request, funeral directors must provide a price list of all goods and services they provide. For low-income residents of Wisconsin and Illinois, 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.

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## Common Funeral Options

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**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; the waiting period in Illinois is 24 hours.

Authorization forms must be completed 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.