Getting Your Affairs in Order

Organizing Your Records

Making Health Care Decisions Ahead of Time

Transferring Property

Planning for Final Arrangements

Financing the Final Ceremony

Documenting Your Preferences
## Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organizing Your Records</td>
<td>4</td>
</tr>
<tr>
<td>Making Health Care Decisions Ahead of Time</td>
<td>6</td>
</tr>
<tr>
<td>Living Will</td>
<td>6</td>
</tr>
<tr>
<td>Health Care Power of Attorney</td>
<td>7</td>
</tr>
<tr>
<td>The Difference between Living Wills and Health Care Power of Attorney</td>
<td>8</td>
</tr>
<tr>
<td>Points to Remember</td>
<td>9</td>
</tr>
<tr>
<td>Transferring Property</td>
<td>11</td>
</tr>
<tr>
<td>Last Will and Testament</td>
<td>11</td>
</tr>
<tr>
<td>Property Ownership</td>
<td>12</td>
</tr>
<tr>
<td>Trusts</td>
<td>13</td>
</tr>
<tr>
<td>Beneficiary Designation</td>
<td>14</td>
</tr>
<tr>
<td>Planning for Final Arrangements</td>
<td>15</td>
</tr>
<tr>
<td>Options</td>
<td>15</td>
</tr>
<tr>
<td>Financing the Final Ceremony</td>
<td>18</td>
</tr>
<tr>
<td>Your Financial Resources at Time of Death</td>
<td>19</td>
</tr>
<tr>
<td>Other Financial Resources</td>
<td>20</td>
</tr>
<tr>
<td>Documenting Your Preferences</td>
<td>23</td>
</tr>
<tr>
<td>In Summary</td>
<td>24</td>
</tr>
<tr>
<td>References and Resources</td>
<td>25</td>
</tr>
<tr>
<td>Organizations with Information and Resources</td>
<td>26</td>
</tr>
<tr>
<td>Personal Data</td>
<td>29</td>
</tr>
<tr>
<td>Estate Information</td>
<td>29</td>
</tr>
<tr>
<td>Persons to be notified</td>
<td>30</td>
</tr>
<tr>
<td>Final Arrangement Preferences</td>
<td>31</td>
</tr>
</tbody>
</table>
“Death education does not avoid grief and should not if it could — but it can help us to cope with grief in a creative way so that we may grow in the quality of our lives. It can help us also to relate meaningfully to dying persons and to meet the social and emotional needs of the survivors — including ourselves. Then, too, it can help us deal wisely with practical matters that must be faced at the time of our death, thus avoiding unnecessary ostentation, suffering and expense.”

—Morgan, 2001, p. 1
Death is as natural as birth—yet few of us give serious consideration to our own death until we are confronted with the loss of someone we know. Such times might lead us to wonder how that person’s family is coping with bereavement, and how our family will react when we die. We may wonder if our family will have the needed guidelines and resources.

After someone dies, the survivors must make important decisions while also sorting through their emotions. By taking time to discuss your decisions with family and friends and plan ahead, you provide them with guidance to assist during the difficult time that will follow your demise.

Making final arrangements involves more actions than just arranging for a funeral. It involves thinking about death and dying as well as the meaning of life. Reading and discussing various life, death, and financial issues will help you make sound health care decisions, prepare legal documents to transfer financial assets, and put into writing your thoughts and arrangements. As Morgan indicates, “Death education is for everyone, because it relates not just to death but to our feelings about ourselves and nature and the universe we live in. A prime function of death education is to help us think and feel deeply about the meaning of life in its many relationships—to help mature our values” (p. 1).

This publication is written to guide you in planning for death. It is composed of six sections: Organizing Your Records, Making Decisions Ahead of Time, Transferring Property, Planning for Final Arrangements, Financing the Final Ceremony, and Documenting Your Preferences. Remember, an essential part of planning is to talk freely with your family and friends. Taking time now to communicate your needs and concerns gives others an opportunity to ask questions and express their feelings. Give yourself plenty of time to think about the various end-of-life issues. You may want to meet with your doctor, spiritual counselor, and attorney for additional guidance. What is important is to have a written plan. It will take some effort to complete a plan that reflects your wishes. It’s important to start as soon as possible. Once you have a plan, changes can be made easily.
Organizing your records will help you identify some of the neglected areas of personal and financial planning. For example, you cannot find a receipt to return a purchase, locate all information for filing tax returns, or keep deadlines for credit card payments. Records are necessary for making health care decisions, obtaining insurance benefits, assisting with medical costs, and transferring assets. Having a well-organized record system helps with quick retrieval of important financial information and legal papers as well as reduces stress and saves your money.

Keeping documents according to their value and use is one type of record-keeping system. This method has three general categories:

— documents not easily replaced;
— records used regularly to make decisions, pay bills, and plan for future needs; and
— records kept with you in your wallet or purse.

Any record system must provide a safe place for irreplaceable documents and valuables. A bank’s safe deposit box affords maximum protection from theft, fire, and water damage. Some quality home safe systems also can provide adequate protection.

Letter of Instructions is a personal document, not a legal one, that provides specific information to survivors or an agent about your preferences. It is information that is not appropriate for a will or other legal documents—such as final arrangements, account numbers, location of the will, trust, etc.

Records and information used at home are of two types. Those requiring immediate or regular attention (bills, receipts, and credit card information) can be thought of as current records. Those not used regularly, but still necessary, may be thought of as permanent records. Such records include a letter of instructions, copies of last will and testament, living will, powers of attorney, final arrangements, employment history, estate plan, health records, household inventory, a list of safe deposit box contents, tax information, trust agreements, and warranties.

Carry with you cards used for identification and similar purposes. Limit the number of credit and debit cards you carry to no more than two. A separate list of credit and debit cards, including names, addresses, telephone numbers, and card numbers, kept in a permanent file, will provide required information if the credit or debit cards are lost. Instead of a written list, you can make photocopies of the contents of your wallet and keep them in a safe place at your house. Do not carry your
Social Security card with you. These tips will help reduce the chances you will become a victim of identity theft in the event your wallet is lost or stolen.

Following are examples of major headings for organizing and storing financial and legal documents:
- Adoption records
- Bank account(s)
- Birth certificates
- Bond and stock certificates
- Burial and funeral instructions
- Checkbook(s)
- Child custody papers
- Credit records
- Citizenship papers
- Contracts
- Deeds
- Divorce decree
- Durable powers of attorney
- Education records
- Employment records
- Health Care Power of Attorney (advance medical directive)
- Health records and identification cards
- Home improvement records
- Household inventory, pictures, video, appraisals
- Insurance policies (location)
- Investment records
- Last will and testament
- Leases
- Letter of instruction
- Living will (advance medical directive)
- Loan statements
- Marriage certificate(s)
- Military records including discharge papers
- Mortgage papers
- Net worth (list of assets) and liabilities
- Passports
- Patents and copyrights
- Pension and retirement records
- Safe deposit box inventory
- Safe deposit box keys
- Social Security information
- Tax records
- Vehicle repair records
- Vehicle title(s)
- Warranties

* If the event occurred in Pennsylvania, a form to request a copy of a birth, death, or marriage certificate can be obtained at your local post office or at the Department of Health website: http://www.dsf.health.state.pa.us/

For more information on record keeping, see the Penn State Cooperative Extension publication Taking Control of Your Money 1: Organizing Records that is available at http://pubs.cas.psu.edu/FreePubPDFs/ui261.pdf. In Pennsylvania, you may be able to obtain a copy from your county extension office.
As you update your record keeping system or begin a new one, start collecting information about health care decisions that might need to be made in an emergency. Most of us have difficulty thinking about being unable to communicate or to make our own decisions. But anyone can find himself or herself in this circumstance. If you become unconscious or otherwise unable to express your health treatment preferences, the Pennsylvania law will determine how and what decisions are to be made for you—unless you have planned ahead.

You have the right to choose whether you want to receive “extraordinary” medical treatment after medical personnel have determined they have no serious hope for your survival. These extraordinary measures may include life-support systems for breathing and feeding. Physicians and hospitals encourage patients to make decisions about their health care before they become incapacitated.

You may wish to draw up a living will and a Health Care Power of Attorney. Both documents are advance directives for health care and are considered legal instruments that provide clear and convincing evidence of your preferences. They give you a way to tell health care providers about the care you wish to receive—or not receive—should you become unable to communicate or make medical decisions for yourself. It is also important to share your decisions with the people who will need to know—your physician, family, and a trusted friend.

**LIVING WILL**

Pennsylvania’s Advance Directive for Health Care Act enables citizens to state in writing their wishes to initiate, continue, withhold, or withdraw certain life-sustaining medical treatments if they become incompetent, are in an irreversible coma, or are determined to have a terminal condition.

A living will applies only to medical decisions that must be made if you are terminally ill or in a state of permanent unconsciousness. Such decisions concern the use of life-support systems including resuscitation, mechanical breathing, hydration (water), and artificial nutrition. Surgery, kidney dialysis, blood products, and antibiotics may also be involved. You can decide which medical treatments you want or do not want.

You can designate a person, called a surrogate, to be responsible for carrying out your medical decisions, but you don’t have to do so for a living will to be legal. If you are
uncomfortable giving these rights to someone, or if you have no one to act on your behalf, a living will is the document to use in Pennsylvania.

The following web site provides the kind of information to consider when drawing up a living will: http://pubs.cas.psu.edu/FreePubs/pdfs/ui283.pdf. You may also be able to obtain a copy of the publication Financial Focus: Living Will by contacting your county extension office.

**HEALTH CARE POWER OF ATTORNEY**

Health Care Power of Attorney is a specific type of Power of Attorney. All Powers of Attorney are legal written documents that provide the person making the Power the right to designate an agent to perform a wide variety of financial, business, legal, and health decisions. The agent is only your representative. These powers or duties could include the following:

— delegation of a trusted relative, friend, attorney, or certified public accountant to complete business and legal matters when you are unable to be present;

— authorization of a financial advisor to manage financial matters;

— designation of an individual to handle some or all health needs.

In Pennsylvania, any competent person who is at least 18 years old may make a Power of Attorney. Powers of Attorney are only effective during one’s life. The powers granted in a Power of Attorney terminate if the principal becomes disabled or incompetent. For a Power of Attorney to continue and be in effect even if the principal is in a coma, not able to speak, or mentally incompetent, the document must state in writing that the power remains in effect throughout the incapacity of the person, and the agent retains his or her decision-making duties during this time. This is called a Durable Power of Attorney. A Durable Power of Attorney may be effective immediately or may become effective upon a disability or incompetence occurring in the future.

A Health Care Power of Attorney specifically enables you (the principal) to give another person (your agent or attorney-in-fact) authority to handle some or all of your medical decisions. This document can empower the agent to make such decisions as to admit you into a medical or nursing facility, to authorize any medical, surgical, or therapeutic procedures you may need, and hire care givers.

The most important aspect of a Health Care Durable Power of Attorney is the appointment of an 

---

*A Durable Power of Attorney may be effective immediately or may become effective upon a disability or incompetence occurring in the future.*
agent. This person must understand your values and thoughts about the quality of life, if he or she has to make your health care decisions. You can change your mind at any time about agents and the responsibilities given to them. You can also have separate agents for health and financial Powers of Attorney. Actually, in some cases it is preferable not to give the same person who is making medical decisions the power to sell your property, especially real, or make other financial decisions without the knowledge of the principal.

A recent Pennsylvania law defined fiduciary duties of the agent as following:

1. Exercise the powers for the benefit of the principal.
2. Keep separate the assets of the principal from the agent.
3. Exercise reasonable caution and purpose.
4. Keep a full and accurate record of all actions, receipts, and disbursements in benefit of the principal.

Agents are required to sign a special form acknowledging certain responsibilities. All Pennsylvania Powers of Attorney, signed after April 11, 2000, must include a warning notice in capital letters at the beginning of the document. The warning notice emphasizes that the Power of Attorney is an extremely forceful document and explains the basic rules that apply to the Power of Attorney. The document is NOT valid unless it is signed by the principal and the agent accepting the appointment and includes the warning notice.

An agent is definitely not authorized to give away any of the principal’s financial assets unless the asset is specifically listed by clear language in the Power of Attorney.

Pennsylvania law does not require an attorney to write a Power of Attorney, however; Powers of Attorney are valuable planning tools that must be drafted carefully to eliminate financial abuse and to implement health care decisions that are authorized by the principal, i.e., you.

**THE DIFFERENCE BETWEEN LIVING WILLS AND HEALTH CARE POWER OF ATTORNEY**

There are three main differences between those two documents:

1. A Health Care Durable Power of Attorney establishes a person to act as your agent or proxy. Significant responsibility may be given to that person. A living will documents your personal decisions about medical treatment. In a living will, you have the option of designating a person, called a surrogate, to communicate medical treatment...
decisions if you become incapacitated, but it is NOT necessary to have a surrogate.

2. A Health Care Durable Power of Attorney allows the agent to make health care decisions for the principal. It provides protection for unforeseen circumstances. A living will usually applies to specific end-of-life medical treatments predetermined by the principal.

3. A Health Care Durable Power of Attorney can include specific instructions to your agent about any treatment you want or wish to avoid, and about other health care issues. These can include: access to medical information and records; employing and discharging medical personnel; refusing or consenting to specific procedures; pain relief; arranging for care in a hospital, nursing home, or hospice. A living will is designed only to make specific life-support decisions.

Whether you have both a living will and a Health Care Durable Power of Attorney, or just one, is a matter of your personal needs. A living will may be your only choice if you are not comfortable authorizing someone to make medical treatment decisions or if there is no one eligible for this role. Your children may not be 18 or older, or maybe you don't have a relative or friend you want as an agent. Your values, concerns, and preferences should be the guide. You are the only one who knows what you want.

POINTS TO REMEMBER

— Include your loved ones in health care and death discussions and decisions.
— Talk to your doctor and other health care providers.
— Investigate both a living will and a Health Care Durable Power of Attorney to decide if you need both documents.
— Talk to an attorney about both documents; it is strongly recommended, but not required, that an attorney draws up these legal documents. If you do not use an attorney, sign and date both documents in front of witnesses and a notary.
— Review a living will and health Care Durable Power of Attorney yearly. Many reasons exist for document changes; make sure they reflect your current desires.
— Name an alternate agent (Power of Attorney) or surrogate (living will) in case the primary agent is unable or unwilling to fulfill the duties required.
— Give copies of your living will and Health Care Durable Power of Attorney to family members,
Keep copies of your living will and Health Care Durable Power of Attorney in a permanent file available easily.

— Keep copies of your living will and Health Care Durable Power of Attorney in a permanent file available easily.
— Change or revoke your documents at any time.
— Think about the following:
  • What role do spiritual or religious beliefs play in my life?
  • What kind of living environment is important to me?
  • How important is it for you to feel independent and self-sufficient?
  • What is the significance of illness, disability, dying, and death to me?
  • Who should be my agent? Do I need one agent for medical decisions and one agent for financial decisions?
  • How specific should I be in checking treatment options and decisions given in a Power of Attorney and a living will?

The publication Understanding Advance Directives for Health Care: Living Wills and Powers of Attorney in Pennsylvania is available at the Department of Aging web site: http://www.aging.state.pa.us/aging/lib/aging/Advance_Directives_brochure1.pdf
Many people assume that when they die, their survivors automatically inherit their property or assets. This is not always the case. Transfer or distribution of property to survivors will depend on the ownership type (individual, joint, etc.), contract, or a will. If a property owner dies without a valid will, Pennsylvania inheritance laws provide for disposition of the property/assets.

For example, if a house, automobile, and savings account are owned individually, in one name, and there are no provisions to transfer the properties through a will, trust, or similar document, the property is distributed according to inheritance and intestate laws. Your living heirs, based on your family tree, would share in the distribution.

In most cases, survivors receive the majority of remaining assets. However, the transfer process often takes less time and money if the deceased has prepared a plan. Pennsylvania law mandates that the surviving spouse is entitled to a certain amount of property and assets “minimum distribution” with the remainder to be distributed to whomever you wish. You may not disinherit a spouse.

While there are various methods of transferring property/assets, discussion in this publication is limited to the most common ones, namely, last will and testament, property ownership, trust, and beneficiary designation.

**LAST WILL AND TESTAMENT**

A last will and testament, commonly called a will, is a written document that describes the ways in which real and/or personal property is to be transferred and to whom. Any individual 18 or older may have a legal will.

An important function of a will is to designate a guardian for any surviving minor children. If a parent (biological or adoptive) dies without a will, a courtroom judge appoints the guardian. In cases where only one natural parent has died, the court will probably allow the other natural parent to be the guardian. In cases where only one natural parent has died, the court will probably allow the other natural parent to be the guardian. However, with the increasing number of nontraditional families in this country, the deceased might not be the other natural parent. Often, adults interested in the surviving children may petition for this role.

In some cases, the deceased might have wanted a nonfamily member, possibly a godparent or family friend, to raise any surviving minor children. If this choice is not written, a judge will have no basis for this godparent’s or friend’s claim and will probably extend temporary guardianship to a family member while the nonfamily member’s claim is investigated.

A will, is a written document that describes the ways in which real and/or personal property is to be transferred and to whom.
Another important function of a will is that it identifies who will settle the estate of the deceased. This person, known as an executor (male), executrix (female), or personal representative, can be a relative, a friend, or even a banking institution, but you should name an individual(s) or institution you trust, one who has agreed to this responsibility.

A will also makes it possible to:
- specify the distribution of special kinds of property, such as antiques, collectibles, and sentimental items;
- transfer cash, land, and businesses to particular heirs;
- create a trust and select a trustee to administer the trust;
- leave gifts of real property, money, stocks, etc., to churches, colleges, hospitals, or other charitable institutions;
- list what assets or resources should be used to pay for taxes and estate settlement costs;
- account for residuary estate—assets or property not listed as general or specific gifts;
- have a statement, if both spouses die in a common accident, regarding who should be presumed to have died first. This statement eliminates complications and extra taxes.

Keep your will updated by reviewing it at least every five years, or anytime there has been a major change in your family membership and/or the property you own. If you wish to make minor changes, an attorney can help you draft a codicil, a document that replaces wording in your will that no longer reflects your wishes. Otherwise, you will need to write a new will.

Generally, three major steps are involved in drawing up a will:
1. Determine what you own as real and personal property, such as personal belongings, furniture, furnishings, cash, savings accounts, bonds, stocks, mutual funds, land, house, and other buildings. This means listing all assets and liabilities at their current market value.
2. Decide how you want these properties to be distributed.
3. Specify someone to oversee the transferal of these properties and someone to be a guardian for minor children.

**PROPERTY OWNERSHIP**

If property, real or personal, is owned by one person, it is owned individually, in the name of that person only. Joint ownership requires more than one owner, each of whom owns a percentage, not a specific piece of the property and has a right to or interest in that property.
Joint ownership between husband and wife is referred to in Pennsylvania as a “tenancy by the entireties,” and the joint owners are called “tenants by the entireties.” Joint ownership of property involving people other than husbands and wives can be of several forms. Joint ownership can apply to all kinds of property, including real estate, machinery, livestock, bank accounts, and shares of stock.

**Joint Tenancy with the Right of Survivorship**

In this form of joint ownership, each owner has a share (percentage). Upon the death of one owner, that person’s share passes to the surviving owner(s).

**Tenancy in Common**

This type of ownership may have two or more owners, each of whom may dispose of his or her share without permission of the other owners. Upon the death of one owner, that person’s share goes to his or her heirs, who may not be the other owner(s).

**Partnership**

This form of joint ownership is similar to a tenancy in common. The value of the share belonging to a deceased partner can be transferred according to the partnership agreement (if there is an agreement), by his or her will, or by the laws of inheritance. A partner cannot transfer the right to be a partner in the partnership, however. The old partnership terminates upon the death of any partner.

Pennsylvania courts usually presume that if the names of husband and wife are on the title document (a deed, bank account, stock, or other document) without stating how they own it, the property is owned as tenants by entireties with rights of survivorship. If persons other than husband and wife are named on a document without stating how they own the property, the courts presume the property is owned by tenants in common, without the right of survivorship.

**TRUSTS**

There are many types of trusts, but the basic idea is simple. Trusts are defined as legal agreements by which an individual, called a donor, transfers assets and properties to a trustee, who manages the assets for beneficiaries designated in the trust agreement.

Beneficiaries named in the trust agreement can be the individual who formed the trust, family members, friends, or any institution such as college, hospital, or library. Any type of asset or property, including cash, certificates of deposit, stocks, bonds, life insurance, or real estate, may be placed in a trust.

The person providing assets for trust is called the donor or grantor. The trustee can be the person creating the trust, several individuals,
or a corporate entity such as a bank or trust company, or any combination of these. The trustee manages the assets according to the directions in the trust agreement.

A trust agreement is a document containing instructions to the trustee stating, for example, who is to receive income from the trust and when and how it is to be distributed. When the trust terminates, the agreement designates the distribution of the assets to the beneficiaries named in the trust agreement.

Trust arrangements are used to transfer assets for professional management, to put money aside temporarily for the care of an aged relative or minor child, to preserve estates for the next generation, to skip one generation and give money to the one following, to circumvent the probate process, to shelter assets from lawsuits and creditors, and to reduce estate and inheritance taxes.

Trusts as legal agreements can be created during your lifetime and are called *living trusts* or *inter vivos trusts*. Trusts established by terms of a will or at death are testamentary trusts.

The owner of a trust, the donor, has certain rights when providing assets to the trust. If the donor keeps these rights or has control to amend the trust—to change the beneficiaries, to change the trustee, to change the date of termination, or to change the entire trust by revoking it and having the property returned—it is a *revocable trust*. When the donor keeps control over the trust, the probable tax advantages are eliminated. Usually, in creating a revocable living trust, the donor has other financial planning goals.

If none of the trust rights or similar rights is retained by the donor, then the trust becomes irrevocable. At the death of the donor, the value of assets in an irrevocable trust is not usually subject to federal estate and Pennsylvania inheritance taxes. A federal gift tax may be paid when an irrevocable trust is established, determined by the value of the assets.

**Beneficiary Designation**

Life and disability income insurance policies; retirement plans including IRAs, 401(k) plans, Keogh plans, brokerage accounts, and mutual funds are types of assets that require a beneficiary and avoid the probate prices in the event of the owner’s death. Assets with a beneficiary designation are a legal contract signed by the owner to indicate to whom the asset goes in case of the owner’s death. There is also the designation of a secondary (contingent) beneficiary in the event of the first beneficiary’s death. It is very important to keep beneficiary current, particularly if there is a change in the family situation such as a marriage, divorce, etc.
Planning for Final Arrangements

Since ancient times, ceremonies like funerals and memorial services have been held to honor the dead and to help survivors cope with their grief. Ceremonies serve as a way to say good-bye and to ease the separation caused by death. If you have a strong preference for your final arrangements and want to be sure your requests are fulfilled, you must plan. Planning helps take the burden of decision from your family or the individual who will be responsible for final arrangements. If you are alone, having a plan for final arrangements gives you peace of mind.

OPTIONS
There are many types of final arrangements to consider, each with varying costs. Final ceremony options include funerals, viewings, committals, and memorial services. Types of body disposition are earth burial, entombment, cremation, direct disposition, and donation to medical science. These choices are described in the paragraphs below.

Funeral
Funerals, usually held soon after death, may take place in a funeral home, a place of worship, or at home. This ceremony can be either a religious or a secular ritual, and the body may be present in an open or a closed casket. Funerals may be private, for the family and close friends, or open to the public.

Viewing
Viewings are sometimes referred to as calling hours, visitations, or wakes. A viewing is usually held in a funeral home, a place of worship, or at home before disposition of the body. Viewing may be private or public, and it may be held for a few hours or a few days preceding the funeral.

Comittal
Committals are simple services that are held at a graveside before burial of the closed casket. A committal may be private or public.

Memorial Service
Memorial services celebrate the life of the deceased rather than death, and can be held at any time. More than one memorial service may be held, depending on the ability of the survivors to meet in one place. There is greater flexibility about when and where the service is held and its tone. The service may be religious or secular, or a combination of both. Someone’s house, community hall, place of worship, funeral home, auditorium, or outdoor site are all possible locations.

A memorial service provides an opportunity for family members and
friends to gather and share thoughts and memories about the deceased. Music, singing, prayers, readings, formal biographical remarks and informal reminiscences about the deceased, slides, pictures, and/or videos can be part of the service. A family member or close friend usually makes the arrangements for a memorial service without the help of a funeral director.

**Earth Burial**
Earth burial is the interment of a body in a casket or other suitable container in a cemetery grave or crypt. Casket burial is usually preceded by a funeral or committal service. Costs associated with burial include a casket, embalming, any cosmetic preparation, opening and closing of the grave, a grave marker or monument, grave liner or vault, cemetery plot, transportation of the body, funeral director’s professional services, and use of funeral home facilities.

**Entombment**
Entombment is placing a body in a casket or other suitable container which, in its turn, is usually placed in an aboveground mausoleum that may house one or several tombs. Entombment usually follows a viewing and funeral. Costs are similar to those of earth burial, except that a mausoleum space is purchased rather than a cemetery plot.

**Cremation**
Cremation is the procedure of exposing a body to intense heat and evaporation, reducing it to mostly bone fragments called ashes, or cremated remains. The ashes can be scattered on the ground or at sea, buried in a special cemetery plot, kept in an urn, or placed in a columbarium—a special cemetery building that stores the urns containing the ashes. If most of the funeral home and cemetery-related expenses are eliminated, cremation is very inexpensive compared to burial or entombment. Costs involved with cremation are transportation to the crematorium, the crematory fee, purchasing an urn, delivery of cremated remains, purchasing space in a columbarium, and/or buying a special cemetery plot for burial. If a viewing and funeral are held, additional costs could include professional services, use of funeral home facilities, casket, and cosmetic preparation and embalming, which means that the cost of this combination is in the range of an earth burial. When a memorial service rather than a funeral is arranged, costs are moderate.

Cremation is accepted by most religious groups, including the Roman Catholic Church. Some religious communities opposed to cremation include Eastern Orthodox Church, Moslems, Orthodox

“Cremation is an ancient practice dating back to at least biblical times when Saul and his sons were cremated, as recorded in the book of 1 Samuel, chapter 31”
and Conservative Jews, some conservative Protestant religions, and Bahai’s.

Direct Disposition
In direct disposition, the body is taken directly from the place of death to the place of disposition, either a cemetery or crematorium. It is less expensive than a traditional earth burial funeral because few services of a funeral director are required. There may be no embalming, no viewing, and no need for the services of a funeral director or for a casket. A memorial service or service of remembrances may be held afterward.

Groups such as Quakers, Mennonites, and Amish routinely care for their dead without professional help. For such a service, a church or community group committed to home burial is a valuable support. Pennsylvania allows home burial with certain restrictions. Local municipalities have zoning laws regarding home burial which limits this form of burial mostly to rural farm land. To learn more about direct disposition to a cemetery, crematorium, or home burial, read Caring for Your Own Dead by Lisa Carlson (see References).

Donation
Donating the body or organs of the deceased to medical science furthers education and research as well as helps other human beings. Virtually no costs are involved. If the body is needed and accepted, transportation costs and related fees are sometimes paid by the medical institution. When a body is donated, it is usually transported immediately, which prevents a traditional viewing and funeral.

In organ and tissue donation for transplant, the body is normally returned to the survivors for disposition. Usually, the cost of organ donation is paid by the recipients and does not include final disposition or funeral. Prior arrangements authorizing this gift are made with a state agency. In making a decision to be an organ donor, the most important factor is to inform your family and get their cooperation in implementing your plan. The Humanity Gifts Registry, a nonprofit agency in Philadelphia, is the place to contact for more information and to register. See the section “Organizations with Resources and Information” for their contact information.
A traditional earth burial funeral is becoming one of the largest single expenses for a household. According to the National Funeral Directors Association, the average funeral cost in 2004 for earth burial was $6,500. This expense includes an outer burial container but not cemetery costs. In Pennsylvania, the average regular adult funeral cost (services and casket) is approximately $5,500. There is no information given for urban and rural differences.

Services and other items selected will affect the actual cost of a funeral. Costs of a casket, embalming, burial clothing, police escort, music, marker or monument, vaults or grave liners, professional services, and use of funeral home facilities all contribute to the final amount paid for the funeral.

Funeral consumer organizations, some are called memorial societies, provide information about various final arrangements and specific costs in your location. These organizations also inform you of other options to help you make decisions about final arrangements. They are not run by funeral directors.

Memorial societies are nonprofit membership groups that help their members through education and advice to plan simple, dignified, and reasonably priced funerals. In most societies, volunteers organize and manage the operation. Memorial societies do not make arrangements or provide direct funeral, cremation, or burial services. No legal or financial responsibility is assumed by a memorial society for prepayment or payment of fees or charges for final disposition of remains or cremains. The primary goal is to educate.

For many of the societies, the membership is free while others may require a modest fee under $50. The membership may be transferred if a member moves to another area served by one of the associated societies in the United States and Canada. Nonprofit memorial societies provide information to plan dignified, reasonably priced funerals.

Attempts have been made by private companies to enter the funeral business and to call themselves memorial societies. As nonprofit organizations, memorial societies have no commercial interests and, in general, recommend against using prepaid funeral arrangements.

Memorial societies encourage people to plan the types of funerals or memorial services they want; assist members in gathering information on services available to them; provide lists of funeral directors, crematoria, etc.; keep records of plans chosen by members; and provide support to members in achieving these goals.
Funeral Consumers Alliance (FCA) is the name of the national federation of nonprofit consumer information societies. The FCA’s central office serves as a clearinghouse for information and publicity and is the principal advocate for the consumer of funeral services. At the end of this publication, in the Organizations with Information and Resources section, there are the addresses of Pennsylvania’s memorial societies. The Funeral Consumer Alliance’s web site: http://www.funerals.org/

YOUR FINANCIAL RESOURCES AT TIME OF DEATH

There are several ways to pay for expenses associated with death. One is to make direct monthly deposits into a special savings account. Another is to use a regularly renewed certificate of deposit (CD), since the penalty for early withdrawal does not apply if the owner dies. A third payment method is to use life insurance benefits. Your age, income, and the current value of your assets are factors to consider in deciding whether you need a life insurance policy, and what amount of coverage is necessary. Investigate term life insurance. Savings options with an individual retirement account (IRA) are still another source of funds. Whatever method you choose, your survivors will need liquid assets to pay for funeral expenses. Prepayment is paying for funeral expenses before death. Prepayment plans available through funeral homes should be investigated thoroughly. Funeral home prepayment plans or burial insurance is a consideration only if:

— liquid assets are savings or investments that can be converted to cash in a timely fashion without any loss of the principal amount and interest;
— funds are safeguarded by being in a trust;
— the seller has a sound reputation for delivering the services;
— there is full refunding;
— there is transferability;
— you have the right of cancellation; and
— the price is guaranteed.

Finally, if you are prepaying your funeral, have a guaranteed agreement in which the funeral director assumes the risk that the original price plus interest will pay for the designated funeral. American Association of Retired Persons (AARP) recommends consulting an attorney before signing any prepayment contract.

Planning ahead ensures that your final ceremony will reflect your wishes and that your survivors will have money to pay expenses.
OTHER FINANCIAL RESOURCES

Several other sources of funds besides your own financial resources may be available to pay funeral costs. A brief summary of the most common survivors’ death benefits are listed below. Investigate the death benefits available to your survivors. Note that most survivor benefits must be applied for by the survivor. Seldom does the agency or organization initiate payment.

Social Security Death Benefit
A lump sum death payment of $255 may be available to your survivors if you worked, paid Social Security taxes, and earned enough “credits.” This payment, which is made only to a spouse or to minor children under 18, requires that survivors submit an application and a death certificate.

Veterans’ Benefits
The national Department of Veteran’s Affairs provides burial allowances that reimburse costs of an eligible veteran’s burial and funeral. In case of service-related deaths, it will cover up to $2,000 for death on or after September 11, 2001. For nonservice-related deaths, the plot-interment allowance will be $300 for deaths on or after December 1, 2001. To make these arrangements, contact the Department of Veteran Affairs (see the Organizations with Information and Resources section). Arrangements for some of the benefits must be made before death.

Union and Fraternal Benefits
Trade and fraternal organizations may provide benefits to family members. If you are a member of any organization in this category, check to determine if there are any death and/or survivor benefits.

Insurance and Employee Benefits
While most survivors know they should file claims for life insurance, there are several other forms of insurance that may provide benefits. These include Worker’s Compensation insurance if occupational factors caused the death, automobile club insurance, liability insurance, pensions, annuities, stock share programs, and unused vacation.

Financial Institutions’ Benefits
If savings deposits have been made before age 55, some financial institutions will increase the amount paid to the beneficiary. Interest is received on the savings, and there are no restrictions on withdrawing money from the account. Additionally, many credit unions have credit life insurance that will pay an outstanding loan at time of death. While credit life insurance is not normally recommended, there is usually no charge for it at a credit union.
Public Assistance

The costs of a serious illness, especially long stays in nursing homes, can exhaust your financial resources. To qualify for Medicaid, which provides health care for low-income people, it is necessary to “spend down” whatever economic resources you have. This, of course, is a painful and emotionally difficult step, but it is also a complex process covered in the regulations of the Pennsylvania Department of Public Welfare (DPW).

If you or a person for whom you are responsible is becoming eligible for public assistance or Medicaid, be aware it is strongly recommended that you set aside some of your remaining resources for burial costs, so that your wishes can be followed after your eventual death. This is called “creating a burial reserve,” and it means you set up an irrevocable fund with a local bank or a funeral director to have a predetermined amount set aside from your current assets to pay for funeral costs. “Irrevocable” means you can never use those funds for anything except funeral costs, but those monies are not counted as part of your assets when your eligibility for public assistance is decided. The DPW allows that amount to be “reasonable” in terms of average funeral costs in your county (approximately $5,500 in Pennsylvania in the summer of 2005).

If more financial resources are needed for the funeral, for example, to pay for transporting the remains to a distant location for the burial, a funeral director can write a letter supporting the need for a larger burial reserve. That letter is then submitted to the County Assistance Office (CAO) for approval. Even the interest from the burial reserve may be counted as income when your assets are calculated, but at least you know that the kind of funeral you want has been provided for.

Many people create a burial fund by purchasing life insurance to be used for their final arrangements. If this is a term insurance, the CAO will probably not count it as part of your assets, and it will work as a burial reserve. However, if it is an insurance policy with a cash surrender value such as a whole life policy, the CAO will count it as part of your assets, and it will be required to be used during your life to cover your expenses. You can see that the issues covered by the Pennsylvania DPW regulations are complex, and you will need to talk with your local office to plan the best course of action.

Many people assume the CAO will automatically provide for burial costs for a low-income person, but that is only partly correct. According to the Office of Income Maintenance, the 2005 DPW payment to funeral
directors for burial services is $750. Burial payments from the Department are available to individuals who received, or were found eligible for, cash assistance prior to death.

Friends, family members, and organizations may contribute up to $750 towards the funeral costs without affecting the amount the DPW pays. Any contributions above $750 would reduce the DPW’s payment. For example: if contributions total $800, $50 is subtracted from the DPW’s maximum issuance reducing it to $700. The maximum total payment from the DPW and other sources is $1,500. Eligibility for burial payment is determined by the local CAO. For information in your specific county, use the following link to view a listing of CAOs: http://www.dpw.state.pa.us/general/aboutdpw/dpworganization/oim/003670281.htm/

As you can see, waiting until after death to make funeral arrangements for a low-income person raises many difficult problems for the survivors. Clearly, even though it is a difficult action, persons should plan for a burial reserve before they actually are in poverty, or make arrangements with local benefactors to make donations to provide for the kind of funeral and burial that they want.
By writing down your preferences, you give your survivors guidelines to follow during the difficult time of making final arrangements. Two means of documenting your preferences are a letter of instructions and a final arrangements form. When writing a letter of instructions, you should include the following:

- Instructions regarding preferred final ceremony, individual(s) to conduct the ceremony, and type of body disposition
- Last personal messages to survivors
- Location of last will and testament (not needed for the final ceremony)
- Location of membership certificates in any fraternal or professional organization that provides death or cemetery benefits
- Location of other important documents (birth certificate, marriage certificate, divorce decree, financial records, military discharge papers, etc.)
- Location and numbers of all insurance policies
- Location of safe deposit box and keys (remember, upon death the safe deposit box may be sealed)

- Obituary information
- Pension statements and/or death benefit records (Social Security, union and fraternal, veterans, etc.)
- List of assets and other major real property owned
- Record of loans and other debts
- List of important advisors and their phone numbers
- Instructions regarding personal business matters

In Pennsylvania, the following personal information is needed for filing a death certificate: actual residence address, birth date, birth place, education level, mailing address, marital status, military service number, occupation, both parents’ full names, and Social Security number. By including this information in your letter of instructions, you can make the task of filing a death certificate easier for your survivors.

After writing your letter, give a copy to the person who will be making the described arrangements and store a copy at home with your other important documents. It should be easily accessible to survivors. Consider discussing the letter’s contents with close family members, as this will provide clearer guidelines for them to follow and information that they will need at the time of your death.
Pennsylvania Residents:

Please, be aware that the details of the living will, Power of Attorney, and estate planning documents (including will) mentioned in this publication may apply only to Pennsylvania residents. Individuals with more than one residency or on an extended trip should have copies of Pennsylvania documents with them.

A final arrangements form, such as the one included at the end of this publication (“Information and Suggestions for My Survivors”), can also be used to document your preferences. The form can be especially helpful if you feel uncomfortable writing your final arrangement preferences in a letter. While the form may seem lengthy, the information it contains is essential. When completing the form, be clear but moderate: too much guidance could hinder rather than help survivors. Give a completed copy to the person who will be responsible for making these arrangements, and store a copy with your other important documents at home.

IN SUMMARY...

This publication has focused on actions you can take to get your affairs in order. By organizing your records, making decisions ahead of time, arranging to transfer real and personal property, planning for final arrangements, and documenting your preferences, you ensure that your wishes are carried out. So, don’t procrastinate and start now to clarify your feelings and values and to investigate the options.

The following references are available from your public library or online. Other information may be obtained from the organizations list on page 33.
References and Resources


Carlson, L. (1998). *Caring for the dead: Your final act of love*. Hinesburg, VT: Upper Access Publishers. It is a complete guide for making funeral arrangements with or without a funeral director. There is a section on state statutes which includes information specific to Pennsylvania’s state and local regulations such as death certificate, moving the body, embalming, burial, and cremation. This book is an excellent resource.


The following organizations will be useful to obtain additional help and information to plan for health and death decisions.

**American Association of Retired Persons (AARP)**
601 E Street, NW
Washington, DC 20049
Phone: (888) OUR-AARP
(888) 687-2277
Web site: http://www.aarp.org/
A large nonprofit membership organization providing a wide range of educational and community service programs. Both members and nonmembers may request from AARP a number of helpful publications. Titles on health, personal finance, and lifestyles are available at www.aarp.org/books

**Centers for Medicare & Medicaid Services**
7500 Security Boulevard
Baltimore, MD 21244-1850
Phone: (877) 267-2323
(866) 226-1819 (TTY)
Web site: http://www.cms.gov/

**Cremation Association of North America (CANA)**
401 North Michigan Avenue
Chicago, IL  60611
Phone: (312) 245-1077
Fax: (312) 321-4098
Email: CANA@smithbucklin.com
Web site: http://www.cremationassociation.org/
A national trade association with free booklets discussing cremation. Also includes referals.

**Department of Veteran Affairs**
Phone: (800) 827-1000
Web site: http://www.va.gov/

**Funeral Consumers Alliance (FCA)**
33 Patchen Road
South Burlington, VT 05403
Phone: (800) 765-0107
Web site: http://www.funerals.org/
The national office of memorial societies/funeral consumer organizations is a nonprofit consumer group with the primary purpose to help consumers by advance planning.

**Funeral Consumers Alliance in Pennsylvania:**

- **Memorial Society of Erie**
  Box 3495
  Erie, PA 16508-3495
  Phone: (814) 456-4433

- **Memorial Society of Greater Harrisburg**
  1280 Clover Lane
  Harrisburg, PA 17113
  (717) 564-8507

- **Funeral Consumers Alliance of Greater Philadelphia**
  1906 Rittenhouse Sq.
  Philadelphia, PA 19103-5793
  Phone: (215) 545-9210
  Web site: http://eccentricx.com/memsoc/

- **Funeral Consumers Alliance of Western Pennsylvania**
  P.O. Box 8974
  Pittsburgh, PA 15221
  Phone: (412) 241-0705
  E-mail: fcawp@verizon.net
  Web site: http://www.funerals.org/westernpa/

- **Memorial Society of Central Pennsylvania**
  780 Waupelani Dr. Ext.,
  State College, PA 16801
  Phone: (814) 237-7605

- **Humanity Gifts Registry**
  P.O. Box 835
  Philadelphia, PA 19105-0835
  Phone: (215) 922-4440
  The nonprofit agency in Pennsylvania empowered to register donors of anatomical gifts.
A leading trade association that provides literature, audiovisual materials, and speakers. Average costs for earth burial and cremation may be obtained from this organization.
PERSONAL DATA

My full name: ________________________________________________________________

My birth date: ________________________________________________________________

My place of birth: ______________________________________________________________

My Social Security number: ____________________________________________________

My spouse’s full name: _________________________________________________________

My father’s full name: _________________________________________________________

My mother’s full name: _________________________________________________________

The highest education level I have completed is: _____________________________________

I have most recently been employed as a: __________________________________________

with: ____________________________________  Phone: ____________________________

My mailing address is: ___________________________________________________________

_____________________________________________________________________________

My residential address is: _______________________________________________________

_____________________________________________________________________________

ESTATE INFORMATION

I have asked ________________________________________________ _____ to settle my estate.

My will is located, and my other important personal papers are stored, at

_____________________________________________________________________________

My life insurance policy(s) is with _______________________________________________

and stored at ___________________________________________________________________

_____________________________________________________________________________
Any pension statements and/or death benefit records I may have are stored at

______________________________________________________________________________

My military discharge papers are stored at ________________________________

I have given my power of attorney to ________________________________

who can be reached at ________________________________

**MY BUSINESS ADVISORS ARE AS follows:**

Attorney: ________________________________

______________________________________________________________________________

Banker: ________________________________

Other: ________________________________

Other: ________________________________

Other: ________________________________

Other: ________________________________

Other: ________________________________

**PERSONS TO BE NOTIFIED:**

The following people should be notified in case of my death:

1. ________________________________
   ____________________________________________________________________________

2. ________________________________
   ____________________________________________________________________________

3. ________________________________
   ____________________________________________________________________________

4. ________________________________
   ____________________________________________________________________________

5. ________________________________
   ____________________________________________________________________________

Additional names are attached.
FINAL ARRANGEMENT PREFERENCES

I would prefer a ________________________________________________________________

be held at  _____________________________________________________________________

I would like to be  ______________________________________________________________

at  ___________________________________________________________________________

I would like _____________________________

from my religious affiliation to conduct the final ceremony. If this is not possible, I would like

______________________________

to officiate. I would also like _____________________________

to participate in the final ceremony.

I would prefer that individuals make donations rather than send flowers and do so to ________

______________________________________________________________________________

THOUGHTS AND PERSONAL MESSAGES:

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________