

Funerals



A Consumer's Guide to Understanding Why They
Are Important and How to Make Them Meaningful

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A note from the author

My name is Dr. Alan Wolfelt. I'm a grief counselor and educator, and I've written this brochure to help you understand funerals. I'm afraid that many people today are forgetting how very important funeral ceremonies are. So much consumer information on this subject focuses on funeral costs instead of what's most important: having a personalized, meaningful funeral that helps families and friends begin to heal after the death of someone they love.

Funeral costs should be considered, of course. You shouldn't spend more than you can afford and every charge should be explained to you in advance.



This brochure contains information on financial considerations. But it is the ritual of the funeral ceremony and the many ways in which the funeral can be personalized to honor each unique life that make the funeral such a powerful and healing rite of passage.

A wise person once said, "When words are inadequate, have ceremony." The death of someone we love is such a time indeed. I hope the information in this brochure will help you be a more informed funeral consumer. But more than that, I hope it will help you plan personalized funerals that are meaningful to you and your family and friends when the time comes.

Why do we have funerals?

For thousands of years, funerals have been a means of expressing our beliefs, thoughts and feelings about the death of someone we love.

The funeral ceremony:

- helps us acknowledge that someone we love has died.
- allows us to say goodbye.
- provides a social support system for us and other friends and family members.
- allows us to contemplate the meaning of life and death.
- offers continuity and hope for the living.

Meaningful funeral ceremonies are rites of passage. They help us move from life before a death to life after a death. The funeral also provides a safe place to affirm the worth of our relationship with the person who died and express our feelings of loss. Another way to think of the funeral is as a final tribute to the person who died.

In the United States today, about 2.3 million people die each year, or a little less than 1% of the population. Most are honored with some sort of ceremony that is arranged with the help of a professional funeral director. It is the funeral home staff who are experienced in these matters and are familiar with the customs, legal issues and resources in your community.

You probably haven't planned or attended many funerals before. When mere words are inadequate, many people find the ritual of ceremony healing. How a body will be cared for after a death is an important decision. Most people believe the body should be "laid to rest" with respect and dignity.

So, let's remind ourselves of the elements of the funeral that make up a typical service. Your faith or culture may have its own variations on these elements of ceremony. It is often based on family and ethnic traditions.



Burial, Entombment or Cremation?

How a body will be cared for after a death is an important decision. Today, most people in America are buried or entombed (which means the body is “buried” in an aboveground monument such as a mausoleum). People select burial based on a number of factors including the desire to keep with tradition or, in some cases, for religious or cultural reasons.

About 25% of today’s funerals have cremation as their means of final disposition. Peoples’ rationale for choosing cremation include convenience, environmental reasons or a financial basis.

Cremation is an empty option unless it is accompanied by visitation time beforehand, a memorial service, a committal or scattering ritual or, ideally, all three. Including these elements of ceremony makes cremation a meaningful option.

Viewing: A Personal Choice

Viewing and spending time with the body is a way of honoring the transition from life to death and saying our last goodbyes. Embalming is a familiar and standard part of funerals in North America, though it is optional in most locations. Embalming the body temporarily preserves it so family and friends have more time to gather together and visit the deceased.

The casket may be open for just the visitation or for both the visitation and the funeral. In some cultures, however, viewing the body is considered inappropriate or is forbidden.

I would also like to address here the myth that viewing the body distorts your memory of the person who died. "I want to remember him the way he was," people often say. Viewing is indeed a personal choice and no one should be forced to do it. However, most people who choose to spend time with the body find it an incredibly meaningful experience. They have an opportunity to see this special person one last time and truly begin to acknowledge the reality of the death.



Elements of the Funeral

THE ARRANGEMENT CONFERENCE

While not technically a part of the actual funeral process, this meeting between you and the funeral director serves as the foundation for creating a meaningful funeral. During this conference, the funeral director will gather important information about the person who died and help you make funeral choices.

THE VISITATION

Sometimes called the “wake,” “calling hours” or “viewing,” the visitation is a time for family and friends to support one another in their grief. Often the body is present in an open or unopened casket, allowing those who loved the person who died to acknowledge the reality of the death and to have the privilege of saying goodbye. Receiving friends through a visitation activates the family’s support system and allows people to express their concern and love for each other.

THE EULOGY

Also called the “remembrance” or the “homily,” the eulogy acknowledges the unique life of the person who died and affirms the significance of that life for all who shared in it.

The eulogy can be delivered by a clergy person, a family member or a friend of the person who died. Instead of a traditional eulogy delivered by one person, the family may choose to ask several people to speak and share memories.

THE PROCESSION

Also called the cortège, this is the funeral procession from the service to the gravesite. It is usually led by the hearse containing the casket. The procession is a symbol of mutual support and a public honoring of the death. Mourners accompany one another to the final resting place of the person who died.

THE COMMITTAL SERVICE

Whether the body will be buried in a casket or the cremated body will be buried in an urn or scattered, the gravesite or scattering ceremony is the final opportunity to say goodbye. Accompanying a body to its final resting place and saying a few last words brings a necessary feeling of finality to the funeral process. Families are often deeply touched by this ceremony and its memory resonates for years to come.

THE GATHERING

Most funerals are followed by a gathering of friends and family. This informal time allows family and friends to tell stories about the person who died, to cry, to laugh, to support one another. It is an informal time of release after the more formal elements of the funeral ceremony. The gathering is also a transition, a rite of passage back to living again. It demonstrates the continuity of life, even in the face of death.



Personalizing the Ceremony

Funerals are most meaningful when they are personalized. Studies show that more and more people believe this to be true. Baby boomers, in particular, want more information about funeral options and more ideas for personalizing the service.

When you are planning a funeral, personalizing the ceremony should be a priority. Think about the special qualities of the person who died and what he or she meant to others. Consider his or her passions, hobbies, pastimes, likes, dislikes. How can you capture this unique life? Be creative as you, together with your family, friends, funeral director and the person who will lead the service, brainstorm how to remember and honor the person who died.

- Write a personalized obituary. Some newspapers allow you to express a little more than the usual who/what/why/where/when.
- Display personal items or hobby paraphernalia on a table at the visitation, the ceremony and/or the gathering afterwards.

- Have more than one person deliver the eulogy. Ask several people to share memories and talk about different aspects of the person who died.
- Create a personalized program for the ceremony. You can include photos, poems, anecdotes-whatever you'd like! Your funeral director can help you with this.
- Ask children if they would like to write a letter or draw a picture for the person who died. Their "goodbyes" can then be placed in the casket alongside him or her. Some caskets contain special drawers to hold such letters.
- Select flowers that were meaningful to the person who died. A simple arrangement of freshly-cut lilacs, for example, might be perfect.
- Create a funeral that captures the personality of the person who died. If he was





zany, don't be afraid to use humor. If she was affectionate, have everyone hug the person next to them during the ceremony.

- At the visitation, the ceremony and/or the gathering, display photos of the person who died. Music can be played at the visitation, the committal service and the gathering, as well as the funeral service itself.
- Create a personalized grave marker. Include a poem, a drawing or a short phrase that defines the person.
- Many times the casket or urn used at the funeral can be personalized to reflect the hobbies, lifestyles and other interests of your loved one. Caskets can be customized with special embroidery on the interior fabrics. Some caskets feature unique corner hardware designs that reflect individual interests (like golfing, gardening or fishing), relationships (like Mom or Dad), or spirituality. Urns can be engraved with names, dates of birth and death, and other special text.

How Do I Choose a Funeral Home?

The funeral home and its staff play a critical role in the planning and carrying out of a meaningful funeral. Their professional advice, caring compassion, attention to detail and their willingness to personalize the ceremony greatly influence the funeral experience, whether the family has chosen burial or cremation as the means for final disposition.

There are about 23,000 funeral homes in the United States today. Many of them have been run by the same family for generations. Many funeral directors are active, committed members of their community.

Before deciding on a funeral home, call your friends, family, neighbors and clergy and ask for recommendations. Consider the funeral home's reputation, location, facilities, cost, and above all, attitude. A truly customer-oriented funeral home will best meet your needs in creating a personalized, memorable and healing funeral. They should be creative and open to new ideas and requests.





How Much Will It Cost?

Today the average funeral in the United States costs about \$6000. However, this figure differs based on the region of the country in which you are located. This includes the funeral home's services, the casket, plus miscellaneous costs such as flowers, obituary notices, death certificates and honorariums, etc. You can spend much less than this or much more depending on the choices you make. Since each funeral is unique, the costs will vary.

What can your family afford to spend? Consider this before beginning to plan a funeral. Remember to account for employee benefits, life insurance and other death benefits, cash contributions from friends and family, and especially costs that may have been prepaid as part of your budget. Planning a final tribute that is both affordable and meaningful is the goal.

I believe that whatever you spend to create a personalized ceremony in honor of the person who died is money well spent. A meaningful funeral is not necessarily an expensive one. Those special touches that make a funeral truly personalized – such as displaying photos of the person who died and offering opportunities for friends and family to share memories – are often free.

I often say that a meaningful funeral can include a full-piece orchestra and the Mormon Tabernacle Choir or a simple prayer and a song. Do what feels right for you and your family and don't feel as if you must spend beyond your means.



Pre-planning Your Funeral

In recent years, millions of consumers have chosen to pre-plan their funerals. Fully one-third of Americans 55 and older have pre-planned at least some part of their own funerals. And 84% of all Americans think pre-planning is a good idea.

Pre-planning can make things easier for family members at the difficult time of a death. Much of the paperwork has already been completed and many of the expenses have been pre-paid, allowing loved ones to focus on their grief and the creation of a personalized ceremony.

If you're considering pre-planning, talk to a reputable professional who is experienced with funeral pre-planning. Make sure you understand how and where the money will be invested. Make sure the plan is flexible in case you want to alter plans or transfer it to another funeral home should you relocate. Also ask about financing terms and cancellation and refund policies. Finally, keep a copy of your plan in a safe place and tell a close family member or friend about the arrangements and the location of the documents.

After the Service

ONGOING WAYS OF HONORING AND REMEMBERING THE LIFE

Thank goodness for memory. It allows us to continue to embrace our love for the person who died. And remembering helps us heal. Each time we conjure up a memory, we are finding a way both to acknowledge the reality of the death AND, most importantly, stoke the fires of our love for that person.

Soon after the death you will probably find yourself replaying memories of the person who died over and over again. This is normal and necessary. Allow yourself the time and space you need to remember. It is also important to share your memories with others. Talking about them will help you reconcile your loss.

In the months and years to come, more formal ways of remembering the person who died and honoring the life that was lived will help you and other mourners continue to heal and live life to its fullest.



Glossary of terms

Arrangement conference

The meeting with the funeral director in which the family discusses their wishes for the funeral and the disposition of the body.

Burial

Also called interment, earth burial at a cemetery is the traditional and most common method for final disposition of the body.

Casket

The literal definition of the word “casket” is “a chest for precious items.” A casket provides the means for the appropriate and dignified handling of the body when there is to be a visitation, funeral and/or graveside service and burial.

Columbarium

An aboveground structure for final disposition of the cremated body. Many cemeteries have columbaria where individual or family niches may be purchased.

Committal service

A brief graveside ceremony held with the casket or urn present before it is lowered into the ground. A committal service can also be held for the scattering of the cremated body.

Cremation

Cremation reduces the body through intense heat to ashes. After cremation, the cremated body can be buried, entombed, scattered or retained by the family.

Embalming

Embalming preserves the body for a number of days following the death, allowing for the family to view the body and hold the funeral service on a day that is convenient for out-of-town friends and relatives. However, embalming is not mandatory.

Honorarium

The fee typically paid to a clergy person for officiating the funeral ceremony.

Mausoleum

A small building in a cemetery, a mausoleum is like a burial plot aboveground where the casket is placed.

Memorial service

A ceremony without the body present that honors the end of a person's life.

Obituary

The short article in the newspaper that announces the death to the community, summarizes the person's life and invites readers to attend the funeral. Usually the funeral director will handle submitting the pertinent information to the newspaper. Some newspapers, however, allow families to write more personalized obituaries.

Pallbearers

The people who carry the casket for the funeral service. Traditionally, the six pallbearers are male, it is also appropriate to honor women as pallbearers. If there are more friends than are needed (or friends who are unable to carry the heavy casket), make them honorary pallbearers.

Urn

A container specially designed for holding the cremated body. Urns can be engraved or customized to reflect the personality of a loved one. Smaller urns, called keepsakes, have been created to hold only a portion of the cremated body. This allows several family members to retain the cremated body of loved ones.

Vault

A concrete or metal container into which the casket is placed before burial at a cemetery. Most cemeteries require vaults because they stabilize the gravesite, preventing the earth from settling above the casket.

Visitation

Visitation is a scheduled time for family and friends to see the person who died, perhaps for the final time. Viewing the body often helps families acknowledge the reality of the death and grants them the privilege of saying goodbye.

A Final Word

I hope you find comfort and help in this resource guide. I truly believe that while a funeral cannot change what has happened – the death of someone precious to you – it can and will make a significant difference in how you channel your grief toward healing.

Thank you for taking the time to read this guide and to reflect on the importance of creating a meaningful funeral not only in honor of the person who has died, but in honor of the needs of those still living.

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