



The Cost of Being Dead

Recently I found myself seeing to my father's funeral arrangements. Actually, that's a dramatic overstatement since his arrangements themselves had been in place for a very long time and were laid out to the minutest detail. Therefore, my only real task was to give the "go ahead" if you will. And when I did everything else literally fell into place.

I had been aware for years, that my father placed great priority on my being intimately acquainted with his final instructions. I must confess, the notion that at some point he would not be here was off-putting and not a prospect which I was at all comfortable with; and I told him so. Just the same, he pushed the envelope a little and over a two or so month period, I acquiesced to his wish and agreed to talk about everything right down to the most minor point.

The cornerstone of his instructions, in fact the thing he pushed most, was a sit-down session with a funeral director at his chosen "funeral parlor". He saw this as an ideal time to clearly state his wishes and to establish parameters for both me, and the funeral home. I was fascinated at his candor as he stated his priorities. Without a doubt, had this process not occurred, my choices would have been entirely different. My perception of my role as the surviving family member responsible for arrangements was to provide a "grand tribute". Such events and occasions typically come with a hefty price tag. My father on the other hand, had entirely different ideas, not the least of which was "Don't spend any money that you don't have to spend". Without a doubt, this statement alone, once made by him saved our family in the range of \$5,000.00

What was equally fascinating was the professional approach of the funeral home. The fact that we as customers were not going to be adding dramatically to the bottom line of their firm during this financial year, had no impact whatsoever on the time they were willing to spend with us or on the attention they put into the detail of our wishes.

While the entire process had been pre-planned, when my father actually passed away, a trip to the funeral home was still necessary to sign a cremation request and so on. We were greeted promptly, treated with great sympathy and respect, and several little quirky things that we wanted to do of our own volition were no problem at all for them to accommodate. It was all very impressive.

My father had also given me a number of letters several years earlier, long before he became ill and his physical state declined. One of these contained his very specific instructions. It also saved thousands of dollars since it was in here that he laid out things in much greater detail than he did for the funeral director.

For example he wrote his specific wishes for the religious rituals he was most comfortable with and which he hoped we would follow. He discussed flowers, time at the funeral home, viewing, preparation, transportation and the newspaper announcement of his passing. He set limits and documented expectations on his grave marker, including what he perceived to be a reasonable cost, given his personality and his own value system. He offered very specific advice on my product choices all around. Well actually, he limited my product choices for his funeral. And again they reflected his own ideas of what was reasonable.

The time we spent with the funeral director earlier on when the initial preplanning took place was an entirely free service, it did not cost a dime. In fact the individual we dealt with had left the firm by the time of my father's death. Just the same, all the notes and instructions were present and had been clearly and concisely recorded.

My father's views were very simple and uncomplicated. He recognized that decisions made right at the point of someone's passing are often made while we are in a state of grief. As a result we are much less likely to be practical. He felt that surviving family members should be spared excessive costs. Now, he had no problem if we decided to be a little more extravagant than his wishes, in fact in several areas I did so; just so long as we knew that he felt anything beyond his stated wishes was an extravagance and in his estimation was not necessary. He felt the cost of the funeral we gave him did not reflect our emotional or family bonds.

Like I said, this was not an easy process. I don't know how anyone could make it so. But it became easier and certainly less financially concerning. I have come to believe as a result, that everyone should preplan their final exit of this earth or at the very least put a detailed letter in the hands of a trusted loved one wherein such details are clearly and concisely laid out both practically and financially.

Hope your journey was a safe one old buddy!

*Al Antle is the Executive Director of
Credit Counselling Service of Newfoundland and Labrador (Credit and Debt Solutions)*