

# Chapter 10

## Your Funeral

As one of the two well-known certainties in life (the other being taxes), death is the inevitable final curtain call to every person's life. From the time you take your first breath, you are on the path to taking your final breath.

While you may believe it to be a morbid and uncomfortable topic of conversation, someone is going to have the unpleasant task and be required to bear the responsibility of planning for the disposition of your earthly remains, as well as being required to make a surprisingly large number of decisions on your behalf. If you don't take the initiative to make all the plans in advance, or at least let your preferences be known, all these hard decisions will have to be made by your loved ones at the time of their greatest grief and stress. Or worse, if there are no loved ones to make the decisions, they will be made on your behalf by government bureaucrats.

I recently lost a long-time client of over 20 years. He had no wife, no children, and he had lost his only sister. His only remaining family members were his two nephews. I found out about his passing through a frantic call from one of his nephews, "Do you know if Uncle John had made any arrangements regarding his funeral, and whether he owned a cemetery plot?"

Neither of them lived nearby, so they found out about his passing through a call from an observant neighbor who had noticed he didn't take his two dogs for their customary morning walk. Since he lived alone and in a rural area, one wonders how long it might have been before someone discovered his body.

The nearest nephew, who lived several hours away, made the drive to my client's home and was immediately thrown into the high-stress position of having to arrange for the body to be taken to a funeral home, frantically searching through boxes and drawers of paperwork to see whether or not there was a burial policy or other pre-planned funeral arrangements, and then having to make numerous rapid-fire decisions on behalf of the deceased and the family.

Who are the first people that need to be notified? Who else should be contacted? Should something be posted on his Facebook page or other social media?

What did he want to be done regarding the disposition of his remains? Did he want his usable organs to be donated for others to use? If so, did he want to donate all them, or just some of them, such as his heart, liver, kidney, cornea, skin and more? Or did he want his body donated to science, and if so, where was the paperwork with the arrangements?

Did he want to be buried or cremated? If buried, where did he want his final resting place to be? Which cemetery? Did he own a cemetery plot, and if so, where was the deed located? Did he own a burial policy, and if so, where was the policy? Did he want a memorial service? Did he want an expensive funeral with a top-end, satin-lined casket with platinum handles, an open-casket viewing, a big ceremony with a choir, and a celebration-of-life party? Or did he want a plain pine box and a small private ceremony? Or something in between? What apparel should he wear?

What was the budget for the funeral, and where would the money come from to pay for it?

Was he entitled to a military honor guard? Did he want a religious ceremony performed by clergy?

Who should be asked to speak at the memorial service, if anyone?

Who were to be the pallbearers?

Were there to be flowers, or would he have preferred donations to be made to a charity, and if so, which one?

What music, if any, should be played? What scriptures, poems, or life stories should be told? And who would be the ones to read them or tell the stories?

If he was to be cremated, did he want his ashes kept by a family member, scattered on the ocean, or kept in a vault somewhere?

Who would write the obituary, and what should it say? And how about the eulogy?

There are so many decisions to be made, and somebody has to make them. Why not take the pressure off of your loved ones and make them yourself?

There is a section in the “Everything” file section of this book that asks these ,and many more, important questions regarding your final wishes and arrangements.

While you’re at it, if you have some favorite family photographs or videos, why not put together a video montage of them? Think of it as a video replay of your happiest moments in life to share with others.

How about writing your own eulogy in your own words? You can pick someone to read it for you, or better yet, how about recording an audio or video of yourself saying your farewells that can be played at your funeral? You may consider it to be strange, morbid, or even in bad taste, but who can tell your life story, and talk about what you felt was important in your life, better than you?

I hope you will discover, as I did in writing my own eulogy, that in looking back over all that you have experienced over the years, you have had a pretty fabulous life!

As an example, mine would be a video, recorded now, and hopefully updated every five years or so, and would say something along the lines of what follows below. Since my hobby consists of performing in local productions of Broadway musicals, which I have done for almost 40 years, most of the people who attend my funeral will know that theater was an important and wonderful part of my life. My final message would contain a lot of theater references. And please note that, despite the serious content in this book, I love to make people laugh, and have done so my entire life, with my wacky, and sometimes irreverent, sense of humor. I may as well continue doing so in my final message to them ... my eulogy. I want their final memory of me to be one filled with laughter!

But that’s just me. Make yours as solemn and reverent as you want your own final message to be.

Here is my own eulogy, at least as of the moment of publishing this book (subject to modification in future years due to new life experiences):

“Hello to all my good friends and family! If you’re seeing this video, I guess the curtain has gone down on my last performance, hopefully to thunderous applause and a standing ovation!

At the time of recording this video, it is 2017 and I’m 65 years of age. Hopefully, by the time you are seeing this, a lot more years have gone by since recording it, and I officially qualify as an “old geezer”!

But if not, that’s okay. Like everyone else, I’ve had my shares of peaks and valleys in life, but happily, I’ve had many more ups than downs! So over all, I’ve had a **WONDERFUL** life!

I had two fabulous parents, Irving & Shirley! They taught me to live my life as a positive, optimistic, enthusiastic, caring person, with compassion and empathy for others in need, and an appreciation for the arts, all the wonders of the world that surround us, and all the blessings I have been given.

I've had a varied and wondrous life. I've been a son, grandson, brother, father, grandfather, and stepfather. I was a Cub Scout, Boy Scout, explorer, and sergeant in the Air National Guard. I played trombone from fifth grade through college and played in the pit orchestra for numerous Broadway musicals. I was drum major of the University of Illinois Marching Illini and the 566<sup>th</sup> Air Force Band. I've snow-skied the slopes of most of the western states, Canada, Austria, and Switzerland. I've visited many countries, including Israel, England, Germany, Austria, Spain, and have been on numerous cruises to the Caribbean and around the world. I've sung at a governor's inauguration, and at more karaoke events than I'd care to remember. I've danced West Coast swing, East Coast swing, salsa, tango, cha cha, waltz, fox trot, and more. I've done country dancing and line dancing, worked out with weights, and spent thousands of hours on the elliptical trainer. I've been a lawyer, arbitrator, mediator, financial advisor, certified financial planner, but still mowed my own lawn, shoveled my own snow (when I lived in Chicago), and loved to do projects around the house. Every day was an adventure.

As many of you know, musical theater has always been a passion of mine, and if you appreciate that warm and wonderful feeling of stepping out of a freezing-cold office into the hot Florida sunshine, that's the feeling I always experienced when I stepped onto stage and the spotlight hit me as I began to sing a song! I've performed in over 50 productions of Broadway musicals, written dozens of funny music parodies, had the privilege of sharing the stage with many fabulously talented performers, danced a lot of fun choreography, made audiences laugh and cry (my favorite was to make them roar with laughter), and I got to kiss a lot of girls (Hey, it was written in the script!) Oh, and there was that one show in which I even kissed a guy ("La Cage aux Folles")! In one show, I even got a pie thrown in my face ("Mack & Mabel")!

After so many years of looking, I finally found the love of my life, Helen, who brought love, joy, elegance, beauty, and class into my life! I love her children, Tamara and Tony, and her entire family who embraced me as one of their own! And I have to give a special "Thank you" to her sweet and beautiful daughter, Tamara, and to Match.com for helping me to find my sweet, beautiful, and exceptional lady!

Helen, I loved that you would laugh at my wacky antics and shared my sometimes-juvenile sense of humor. I loved your intelligence, sweet disposition, work ethic, and extremely wide variety of talents! I made a point of trying to do something to enhance every day of your life, to keep you laughing, and promised to continue spinning you around the dance floor to the end of our days together. I hope I have lived up to all the promises I ever made to you!

The final lyrics of the Broadway musical, "Les Miserables" are, "To love another person is to see the face of God!" Through you, my beloved Helen, I have had the privilege of seeing the face of God! You are my real-life angel and I will love you to the end of time!

To my amazing daughters, Jada and Jenna, you gave my life meaning! I thank your mother for bringing me such wondrous miracles! From the instant I first held you in my arms, each of you have brought joy into my life! Watching you grow from being infants totally dependent on me, to toddlers absorbing all you could learn, to Daddy's girls, having me wrapped around your little fingers, (including the countless, but wonderful, hours spent taking Jada to her horseback riding lessons and Jenna to her gymnastics), to growing into young ladies experimenting with and discovering your own thoughts and opinions, and laying the groundwork for the rest of your lives, and finally, becoming the mature women you have each become, each of you pursuing your own dreams and living your lives on your own terms. I am so proud of you both! As my final words of fatherly advice, please make a point of doing the things you love to do. Enjoy every day of your lives, and live each day with humor and passion. Thank you for being my sweet girls! I love you both to infinity and beyond! And yes, you both make me KVELL! (That's Yiddish for "burst with pride!")

To all my friends and family, thank you for taking some time out of your busy lives to honor me with your presence here today! To those who could not attend, I understand, and love you anyway! Thank you all for being a joyous part of my life and for allowing me to be a part of your lives, too. Our journey together was

a continuous laugh-fest! I've had the privilege of seeing some of you grow up, seeing some of you get married, seeing some of you have children of your own, and watching those children grow up. I've had the privilege of performing on stage with you, working with you, dining, laughing, and crying with you, singing with you, and dancing with you. I loved every minute of being with you and spending time with you! Thank you all for helping me to have such an exceptional life!

If I have ever done or said anything to hurt or offend any of you, I sincerely apologize and ask your forgiveness. And if you've ever said or done anything that hurt my feelings, whether intentional or not, I forgive you.

I have a few final requests: If you are here with someone you care about, please take their hand, look them in the eyes, and tell them how much they mean to you ... right now! If you're angry with someone, forgive them. If you've fallen out of touch with someone, reach out to them. And please, try to do a random act of kindness for a stranger.

I don't know if there is an afterlife, but if so, I look forward to seeing you all again ... but hopefully, that won't be for a very long time! (wink)

My favorite of all lines, spoken by my favorite of all characters, in my favorite of all shows, a role I performed in 4 different productions, has also been my life motto, and I tried to live these words. It is a line spoken by Harold Hill in "The Music Man:"

"Pile up enough tomorrows, and you'll find you've collected nothing but a lot of empty yesterdays! I don't know about you, but I'd like to make TODAY a day worth remembering!"

To you, my friends and family: Please make today ... and **every** day for the rest of your lives ... a day worth remembering! Thank you all for coming today and thank you for being a part of my life."

Note: All the above would take less than 8 minutes to record.

Please be sure to keep your final message positive and loving. This is not the place or time to be mean, vindictive, or say something you've "always wanted to say to that 'no good son of a #\$%#.'" In some states, words "spoken" after death can still be the basis for a defamation lawsuit. Keep it pleasant, positive, and uplifting, so people will remember your last words as a happy final remembrance.

And don't forget, regardless of whether you have written it down or recorded it as an audio or video, be sure to let someone know that it exists, and where you have it stored, so the person charged with the responsibility of reading or playing it will know where to find it.

Your funeral is your final opportunity to create a special memory of yourself, what was meaningful to you, what best expresses your life experience, education, passions, and loves! You can be modest and have someone else do and say what they think you would have wanted, or you can take the initiative and write down exactly what you want to be said and done.

Speaking in theatrical parlance, this is your final show, and if you want, you can write the script, select the music and costumes, choose the cast members, and pick the props and setting. You are the producer, and most importantly, you are the STAR!

By providing the information needed to prepare for your funeral, you are providing the director (a chosen loved one or the funeral director) with the details to make for a special remembrance and memorial on your behalf.

I remember attending a funeral for a much-loved theater friend. She had been a dance teacher and choreographer in the area for decades, so after her funeral, there was a "Celebration of Life" event. There were at least 500 people in attendance; all seats were filled. In her honor, there were videos and numerous pictures of her, shows she had

choreographed, and her family. Several dances were performed by former students in her honor, funny and loving songs were sung from shows she had choreographed, and loving stories were told. It was a full-blown theatrical event.

Everyone left with big smiles on their faces, appreciative tears in their eyes, and hugs for one another, celebrating her life and her contributions to our theater community.

I joked with a friend about the number of people in attendance, "At my funeral, I'd be lucky to fill the front row of pews." He smirked and quipped back, "Well, if you have an open bar, I'll be there!" And I thought, "I like that idea!"

I don't want a sad and somber final event for myself. I want a Celebration of Life! I want everyone to celebrate what a great life I've had, filled with a loving family, wonderful friends, and a multitude of special, memorable experiences. I want everyone to be laughing, dancing, and remembering special moments we shared together. And I want them to all leave with smiles on their faces, inspired to appreciate their remaining days on earth.

Oh, and yes, there WILL be an open bar!

But that's my final production. You design your own. If you want a quiet, private ceremony for your immediate family, that's your privilege. It's your show.

If you want to be cremated and have your ashes scattered over the sea, made a part of a barrier reef, or even compressed into a diamond ring (yes, I discovered organizations that actually do all these!), it's your show.

Or if you prefer to be buried in your 1968 Pontiac GTO convertible, holding your prized baseball bat autographed by Babe Ruth, wearing a gold sequin tuxedo, and carried to your final resting place in a carriage drawn by six snow-white horses, with baton twirlers and a marching band playing "The Stars and Stripes Forever" leading the way, and a 21-gun salute and fireworks, go for it! It's your show, limited only by your imagination (and bank account)!

There are organizations, such as Dignity Memorial® ([www.DignityMemorial.com](http://www.DignityMemorial.com), Phone number: 1-800-DIGNITY), which will help you with such planning. In their materials they say that they work with more than 1,800 funeral, cremation, and cemetery service providers, helping to honor and preserve a life's story, and providing an interesting array of planning, bereavement, guidance, and memorial services and products.

Take some time to write down what you want, and save your loved ones the stress of having to guess what you would have wanted. They will appreciate it. And be sure to discuss your preferences with them, and show them where your preferences are written down, so they know what they are and where to find them.

### **Information Needed in Preparing for the Funeral**

#### **For the Death Certificate and placement of the notice/obituary, provide**

1. Your name and address
2. Your date of birth
3. Your social security number
4. Armed services number, if applicable
5. Mother's full name (including maiden name) and birthplace
6. Father's full name and birthplace
7. Your place of birth
8. Education
9. Work history
10. Church affiliation
11. Organizations or memberships
12. Special achievements; and
13. Names of surviving relatives and the cities in which they live. Include parents, spouse, siblings, children grandchildren, grandparents, etc.

### **Questions they will need answered**

1. Who are the first people who need to be contacted, along with their contact information?
2. Do you prefer to be buried, cremated, have your body donated to science, or other disposition?
3. Do you have a preference as to the funeral home, mortuary, or other funeral provider?
4. Do you have a pre-paid burial or funeral plan, and if so, where are the documents?
5. Do you already own a cemetery plot or interment vault, and if so, where is it located? Where is the deed, and what is the cemetery section name, block, and plot number? If not, do you have a preference as to a memorial park or cemetery?
6. Place of worship preferred, if any?
7. For burial, do you prefer a mausoleum, ground burial, or cremation?
8. For cremation, do you prefer your remains be buried, scattered (and where), given to whom?
9. Casket preferences: Hardwood, metal, cremation container, or other (specify)?
10. Were you in the military, and if so, do you want military honors?
11. Do you prefer a funeral or memorial service, Celebration of Life, Life Appreciation Ceremony, or a combination?
12. Do you prefer a funeral service for the community, a graveside service, or both?
13. Is there to be a reception or gathering after the funeral, and if so, do you have a preference as to where it is held?
14. Are out-of-town family members to be reimbursed for their travel expenses?
15. Financially, do you have a price preference as to how much you want to be spent for the entire funeral (bare-bones minimum, moderate, extravagant with all the bells and whistles)?
16. Do you want perpetual care for your gravesite?

### **For your service**

1. Do you have a religious preference?
2. Do you have a preferred clergyman or other person to serve as celebrant?
3. Are there organizations you want invited (military, fraternal lodge, fraternity, etc.)?
4. Is there to be a wake or rosary service, and if so, where?
5. Is there to be a viewing, and if so, is it to be public or private? Open casket or not?
6. What clothing do you prefer to wear?
7. Do you want a flag draped or folded, and if so, to whom shall it be presented?
8. Is your wedding band (if any) to stay on, and if not, to whom should it be given?
9. Do you want your eyeglasses to stay on, and if not, to whom should they be given?
10. Is there a special remembrance you would like buried with you (some article of significance to you)?
11. Do you have a floral preference (type and color preferred)? Or would you prefer memorial donations be made, and if so, to what charitable organization?
12. Do you have a music preference, and if so, what musical selections, soloist, organist, etc.?
13. Do you have any special religious passages you would like read, and if so, by whom?
14. Who would you like to give the eulogy? Are there any special stories or memories you would like him or her to include in the eulogy?
15. Who would you like to serve as pallbearers? (Name six to eight, and include their telephone numbers and/or email addresses so they can be notified of the funeral date, time, and place).
16. Provide a photograph for cosmetic purposes.
17. Provide a collection of photographs, meaningful objects, and special notes, letters and cards to display.
18. Who is to be invited (and is there anyone who you specifically do NOT want to be invited)?
19. Are children to be allowed to attend?
20. Is there to be a guest register for guests to sign?
21. Is there to be a photographer?
22. Who should serve as a “gatekeeper” (a person to protect your surviving spouse or loved one from uncomfortable situations that sometimes arise, such as someone asking for possessions that belonged to the deceased or asking prying or stupid questions)?

## **Announcements and/or Program**

1. Which publications/newspapers should be notified (local newspapers, religious affiliations, alumni and fraternal organizations, etc.);
2. Social media (Facebook, LinkedIn, etc.);
3. Do you want an obituary, and if so, who (if not you) will write it? Be aware, publishing an obituary can be expensive, so an online obituary can be used, or some will include the information in a program at the memorial or funeral service.
4. For the announcement and/or obituary, include:
  - a. Spouse information and date of marriage (if deceased, include place and date of death)
  - b. Mother and father's names
  - c. Family to be listed (spouse, children, brothers, sisters, etc.). Include names and relationship
  - d. Birthplace
  - e. Schools attended and educational highlights
  - f. Work or professional history
  - g. Affiliations you wish to mention (religious, charitable, social, civic, fraternal, lodge, etc.)
  - h. Special achievements, awards, offices held, and other memories you wish to mention
  - i. Hobbies and activities
  - j. Favorite charities; and
  - k. Your favorite photograph of yourself

**Miscellaneous legacy information** (more about this is contained the chapter about Your Family Legacy). **Write down information and memories about:**

1. Your family history
2. Your early childhood and upbringing
3. Your adolescent and early adulthood years
4. Your educational and work history
5. Your proudest family moments
6. Your favorite memories
7. Your favorite inspirational and meaningful quotes
8. Your heroes and inspirational individuals, and how they inspired you
9. Your proudest career and civic accomplishments and involvements
10. Your special achievements, awards, offices held
11. Life lessons learned that you want to share with others
12. How would you like others to remember you
13. Special thoughts you would like to share with your family

## **Alternative Methods of Disposition of your Remains**

Alternative methods of disposition of your remains beyond the customary burial are discussed below. In doing research for this book, I have found some websites and organizations that provide useful information. In mentioning them, I am not endorsing or recommending any of these organizations, services, or websites. They are merely provided here as a starting reference point to help you perform your own research and due diligence in determining what is appropriate for you.

## **Whole Body Donation**

You may want to consider willing your body to science or education. By supporting medical research, you may be contributing to medical advancements that may have a significant impact on the lives of future generations, perhaps even your own descendants.

Donations of your body to a medical school or other educational facility will enable future doctors to learn anatomy, identify medical conditions, learn surgical and curative techniques, and give them the education needed to treat and cure others.

Donations of your body to science may help in the creation or improvement of medical instruments or devices.

One such organization of interest that I discovered in my research is LifeQuest Anatomical, LLC ([www.lifequest-anatomical.com](http://www.lifequest-anatomical.com), 866-799-2300), which describes itself as a medical research and education “whole body to science” tissue bank, which “assists your family in making your final wishes happen with dignity and sensitivity.” LifeQuest performs no medical research itself. Rather, it recovers, processes, and stores the body until it is determined what tissue and specimens can be provided to well-known and respected companies and institutions across the country. They also distribute tissues for surgical education, providing hands-on surgical training for doctors around the world.

Their services abide by the Uniform Anatomical Gift Act (UAGA) and the U.S. Code of Federal Regulations Title 45, Part 46, which protects donor confidentiality. They further require researchers and educators interested in obtaining human tissue from LifeQuest to complete a stringent application and agreement.

There is no cost to you or your family. LifeQuest arranges for the transportation of the body to their facility, the filing of required permits, cremation of the remains, and the cost of mailing the cremated remains back to the family, if desired.

It is not necessary to register to donate ahead of time, but doing so provides the greatest benefit to the surviving family needing to handle the death arrangements.

### **Cremation**

In doing my research for this book, I discovered a company known as Everplans ([www.everplans.com](http://www.everplans.com)), which provides resources which are similar to the ones contained in this book, namely to provide guides, resources and an online platform to help you create a plan that contains everything your loved ones will need if something happens to you, as well as allowing you to share the plan with your family so they know what you want.

Here is what they say about cremation on their website:

“When a body is cremated, the remains are burned to ash (sometimes called ‘cremains’ or ‘cremated remains’) and may be buried in the earth, interred in a columbarium niche, kept by the family in an urn, or scattered.”

### **Having a Funeral or Memorial Service Before or After a Cremation**

Many people incorrectly believe that choosing cremation means that a traditional funeral cannot be held. In fact, choosing cremation in no way interferes with having a “traditional” funeral, and many cremations commonly take place after a traditional funeral has been held. Alternatively, you can choose to have a direct cremation followed by a memorial service at a later date.

### **Cremation Products**

The products you will need to purchase for the cremation depend on your personal preferences, the type of service you want to have, and what you want to do with the cremated remains. For the most part, however, you will likely need:

- Cremation casket
- Urn

If you will be having a funeral before the cremation, you may want to purchase a casket or rent a casket. Would you like to purchase a casket that can be used for the funeral and the cremation, or would you like to rent a casket from the funeral home for the service and use an alternative container for the cremation?

- If you will be burying the cremated remains in a cemetery, you may also need a burial vault or grave liner, depending on the cemetery's rules. What are the cemetery's requirements regarding outer burial containers?
- Does the funeral home offer burial vaults or grave liners that meet both the cemetery's requirements as well as your own preferences, including affordable pricing?
- What are the cemetery's requirements regarding headstones and grave markers?
- Does the cemetery only work with specific vendors, or can you purchase a headstone or grave marker from a vendor of your choosing?

### **Handling the Remains**

Cremated remains are usually buried in a cemetery (either in a plot in the ground or interred in a columbarium), kept in an urn or other container by family members, or scattered. There are also a number of unconventional things one may do with cremated remains, such as turn them into jewelry, incorporate them into an artificial underwater reef, make them into fireworks, or shoot them into space, among other options.

### **Cost of Cremation**

The cost of cremation generally includes:

- Any products you'll be purchasing, including a cremation casket, an urn to hold the remains, a burial vault or grave liner (if the remains will be buried in a plot at a cemetery), and a headstone or grave marker (if the remains will be buried in a plot or interred in a columbarium at a cemetery)
- Any services from the funeral home you'll be purchasing, such as transportation of the body, the cost of the cremation, and the use of funeral home staff and equipment for the service, among other services
- Cemetery costs, including a plot or a space in a columbarium, fees for opening and closing the grave, "endowment care" fees, and headstone installation fees, among others

### **How to Plan a Cremation**

A funeral home can help you coordinate a cremation. In some cases—mostly depending on whether or not you want to have a funeral service before the cremation—you may be able to work with a crematory directly. In addition, certain states have laws about who may coordinate a cremation, and in some states a funeral director at a funeral home must legally handle the arrangements. It's best to reach out to your local crematories and talk to them about the laws and regulations in your state.

### **Home Burial**

Quoting from the Everplans website ([www.everplans.com](http://www.everplans.com)), "if you live in a rural area you may be allowed to bury a body on your own property. For many families, home burial is a more intimate, economical, environmentally friendly, and personal method of burial."

### **Features of Home Burial May Include**

- Preparing the body for burial, such as washing and clothing the body
- Transporting the body to the burial site, including acquiring the necessary body transport permits
- Preparing the burial site, including digging and perhaps lining the grave; and
- Burying the body in the ground, including placing the body in the grave and filling the grave

**Home Burial Products:** In the case of home burial, many of the products needed for a conventional burial are not required. This may include a casket, an outer burial container, or a headstone. However, if you are planning a home burial and you would like to use any of these products, you can.

**Legal Requirements for Home Burial:** Depending on the state in which you're planning on having the home burial, the laws and rules may vary. Home burial is prohibited in California, Indiana, and Washington, and all other states have regulations around home burial. For you to qualify for burial on your own land, you may need to obtain permits

from local government (county or town clerk) or follow local regulations on the location of the site, the depth of the grave, and other issues. For the most part, however, so long as you own the land you should have no trouble obtaining the necessary permits. You can be in touch with local authorities to register any necessary permits, licenses, or paperwork.

**As a final comment**, funerals are one of the most expensive purchases many consumers will ever make, often exceeding \$10,000. For detailed resources that will help you make these important decisions, visit the Federal Trade Commission's website (<https://www.consumer.ftc.gov/articles/0070-shopping-funeral-services>), where you can also download their extremely useful and free publication, **"Funerals: A Consumer Guide"** (<https://www.consumer.ftc.gov/articles/pdf-0056-funerals.pdf>). You may call them toll-free at 1-877-382-4357.

