

# IT'S NEVER TOO EARLY TO PLAN YOUR OWN FUNERAL

by Chris Mulholland



This may sound like a morbid subject but, if you think about it, most of you reading this have already taken actions to make things easier for your family after you are gone. You bought life insurance to take care of your family's financial needs. You made out a will and likely a power of attorney to help your family with legal issues.

So why, in their most grievous time right after death, are you forcing them to guess what you would want for your funeral? Things like: which funeral home to use; where you wish to be buried; what your obituary will say; what photo of you to use; do you desire a religious service; if yes, what are your preferred songs and readings; do you desire to be buried in uniform and, if so, which one; and even more details.

When I was diagnosed with ALS, aka Lou Gehrig's disease, two years ago it forced me to look at the world and my future - and especially my family's - in a new light. While a virtual death sentence it did offer me a silver lining... it gave me time to plan out my own funeral. Before then, if I had been hit by a bus, my family would have been left to make a myriad of decisions when all they would want to do is grieve in private.

After I wrote down all my desires, my wife and I met with my selected funeral director who also happens to be a friend of mine. Much to my astonishment was how little my wife knew of my wishes. It wasn't a subject which had ever come up for discussion between us, and it probably doesn't in most families.

But surprisingly, once I broached the subject with her, it turned out to be an easy discussion. I am sure the same will be true in most households.

Funeral directors welcome the opportunity to meet with you and discuss funeral planning. Too often, they experience meetings with distraught spouses and children who are unsure of their loved one's desires.

The VA pays a flat rate for burial and plot or interment that includes a \$300 payment for non-service-connected death in addition to a \$300 plot allowance or interment allowance. A service-connected death qualifies for a burial benefit of \$2,000. These payments are subject to yearly revisions based on the Consumer Price Index for the preceding 12-month period.

There are two ways to apply for the VA burial benefit. You can apply online at Vets.gov, or you can fill out and mail in a paper application, VA Form 21P-530, "Application for Burial Allowance," via U.S. postal mail to the VA Pension Management Center in your state.

VA benefit rules state that proof of death is required to claim the VA burial benefit, and all applicants for this benefit will need to submit bills and receipts showing that the applicant was financially responsible for burial.

This must include a statement from the funeral home or other service provider that shows the following information:

- The name of the deceased Veteran
- The nature and cost of the funeral or memorial services

- Nature and cost of any merchandise purchased
- The amount of any credits offered to the payer
- The amount of any remaining unpaid balance for services, merchandise, etc.

You can also visit a regional VA benefit office, or get the help of an accredited Veterans Service Officer at an agency such as the VFW, state veterans' affairs offices, etc.

If you die in the line of duty while still on active duty or from a service-related injury or illness as a veteran, your surviving spouse, child, or parent may be able to get a tax-free monetary benefit called VA Dependency and Indemnity Compensation (VA DIC).

If you die while on active duty, a military casualty assistance officer will help your family to complete an "Application for DIC, Death Pension, and/or Accrued Benefits by a Surviving Spouse or Child" (VA Form 21P-534a). The officer will also help mail the form to the correct VA regional office.

If you're a Veteran, your surviving spouse or child family can fill out an "Application for DIC, Death Pension, and/or Accrued Benefits" (VA Form 21P-534EZ). Or a surviving parent can fill out an "Application for Dependency and Indemnity Compensation by Parent(s)" (VA Form 21P-535).



If you desire and are eligible for burial in Arlington National Cemetery be aware that there is a 5 to 7 month wait from time of death to the burial; this is regardless of rank or seniority, everyone starts at the back of the line. Reputable funeral homes will store your body and make the transportation arrangements to Arlington.

The bottom line is this: ***make things easier for your family and don't hesitate! The time to start planning your funeral is now!***

Here is an example of a planning checklist you can use:

- Choose the type of disposition you'd like:
  - Burial (in the ground or at sea)
  - Cremation
  - Green burial (eco-friendly)
  - Anatomical donation (ending in cremation)
- Choose the type of gathering, service, ceremony, or memorial you'd like to have:

(Continued on page 2)

(Continued from page 1)

- Visitation, viewing, wake, or rosary
    - Do you want a private family viewing or public viewing?
    - Do you want a wake at home or a visitation at the funeral home?
  - Celebration of life service personalized to reflect the life lived
  - Traditional funeral service
    - Do you want your body present or not?
    - Do you want the casket open or closed?
  - Military service with flag, honor guard and Taps - let your funeral director know and he/she will make the arrangements.
  - What clothes do you want to be buried in?
    - If a uniform, put it together now with all your ribbons or medals, and badges - you're likely the only one in the family who can set up your uniform properly. Then store it in a garment bag or plastic storage tote until it's needed.
  - Graveside service or a service at the crematory
  - Memorial service (takes place after burial or cremation)
  - Any special honorary services like Knights of Columbus, Masons, VFW, American Legion, etc.
  - Home funeral service and/or burial
  - Scattering of ashes ceremony at a place which reflects your interests such as a park, a golf course, a lake, garden, beach, event center, theater, art gallery, church, or stadium. Choose an alternate location if you want to have the service outdoors in case of inclement weather.
  - Speaker such as a clergy member or funeral celebrant
  - Pallbearers, eulogist, assistants, and attendees
  - Catered or pot luck meal
  - Prayers, poems, or other readings
  - Songs, hymns, live or recorded
  - Memorial video set to special music
  - Monument, memorial, or virtual memorials, such as a grave marker, headstone, video tribute, or online memorial website
    - Veterans are eligible for a free headstone or marker, your funeral director will help you with this. See <https://www.va.gov/burials-memorials/memorial-items/headstones-markers-medallions/> for details and options. Decide on what you want inscribed on your headstone/marker.
  - Collect and scan all the photos/videos you wish to include in your memorial tribute on a thumb drive and store with your funeral plans.
  - Identify what you desire to have on display during any of the services such as shadow box, plaques, etc.
  - Memorial contributions to charity organization(s)
- Choose the place of final rest:
- Burial in a private cemetery, veterans cemetery, at sea, or on private property
  - Keepsake jewelry, such as cremation jewelry

- Organ donation or anatomical donation
- Choose a method of payment:
- If you want to prearrange your funeral, you can opt for funeral insurance through a funeral home, which sometimes offers a guarantee of their current prices. Other options include a funeral trust or pay on death account.
  - If you are paying for services during a time of need, you can ask family members to help pay for different parts of the funeral or to contribute in different ways, such as bringing food or sending flowers. Sites like [www.youcaring.com](http://www.youcaring.com) or [gofundme.com](http://gofundme.com) can assist with crowdfunding to help pay for services if money is tight.
- Choose a way to record your final wishes:
- Contact a funeral provider to help you create a plan that ensures your wishes will be followed.
  - Complete a funeral planning guide.
  - Verbally share your final wishes (but do not rely solely on verbal instructions, as loved ones may forget or disagree on what you said you wanted!)
  - Record your wishes in a voice or video recording.
- To assist loved ones:
- Collect important documents and notify your next of kin about where they are held.
  - Store a copy of your will, marriage and birth certificates, DD-214(s), military service records, life and health insurance policies, social security information, and other estate planning documents where your next of kin can easily find them.
  - Write your own obituary or gather important biographical information for your obituary.
  - Select a photograph to accompany the obituary - the higher the resolution the better.
  - Keep a copy of your funeral plans on file with a funeral provider and notify at least two other emergency contacts of where your funeral will be held and where your final wishes are recorded.
  - Inform your funeral director that you desire 10 copies of your death certificate for your family, they will need at least that many to settle all your accounts.



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