

Making your 'final plans': Preparing for death an important part of life

Ava Henrickson Journal staff

Jun 22, 2014



Marge and Paul Orem talk with Kirk Funeral Home preplanning specialist Marsha Pluth about their funeral arrangements. The couple preplanned and prepared funerals to lock in today's prices.

Chris Huber, Journal staff

Ava Henrickson Journal staff

After months of grappling with difficult life-and-death decisions, Scott and Amanda Bacon of Pierre are prepared for the worst. They know what will happen to their 2-year-old daughter if they both die, and they have a plan in place to see that their wishes are carried out.

The young couple recently filed their wills and other legal documents with a Pierre attorney, a process that involved filling out forms with some tough questions.

“It’s really hard when you are going through it because it’s a really difficult thing to think about, to sit down and think about what life looks like without your spouse,” said 38-year-old Amanda, who works in public relations and marketing at Avera St. Mary’s Hospital. “Or, if something happens to me to think about Scott having to do these things. It’s really hard.”

It took them about nine months to get through the paperwork, though they admit that’s much longer than it should take.

People are also reading...

- 1 **Dietrich will be new CEO of John T. Vucurevich Foundation**
 - 2 **Hear from the woman who claims her father killed, buried dozens in the Midwest**
 - 3 **Rapid City Little League baseball leagues to merge**
 - 4 **Your Two Cents: Some final words ahead of the election**
-

“We’d pull it out and look through those questions and I would be like, ‘that’s all I can handle for today,’ and we’d put it away,” Amanda said.

“It is something that should have taken a week,” said Scott, a 36-year-old financial planner. “It’s way too easy. Now, looking back, we made it more difficult than it had to be. It’s so important that it’s done today or tomorrow because you don’t what the future holds.”

Getting your affairs in order before you die is an important part of life. Planning and preparing for your death and prepaying for your funeral can make the process go much more smoothly when you die. It also spares your family from having to make difficult decisions at a time when they are grieving.

And it can save you money.

“At time of need, the grief is overwhelming. You know, they want to do the best for Mom and Dad and there is a tendency to overspend,” said Colleen Phillips, a preplanning specialist at Kirk Funeral Home in Rapid City.

The rising price of funerals is what drove Marge A. Orem of Rapid City to plan her final arrangements.

She and her husband, Paul Orem Jr., preplanned their funerals about a year ago with a local funeral home that guarantees today's prices, no matter how many years pass until they die.

“The cost is going up all the time,” Orem said.

The 79-year-old has always been the planning type; she spent years in civil service working in emergency management. But, like most emergencies, the time of death is usually something no one can predict.

“You never know when you are going to die,” Orem said. “It’s better to be prepared than to be shocked.”

The Orem family picked out some music for their service, provided family photos and recorded all their important information. Then they chose to prepay so their family wouldn’t have to worry about the cost.

Orem said they paid about \$16,000 for both funerals over a year’s time. That money will sit in a trust collecting interest until it’s needed.

“It can be an asset to the living left behind,” Orem said.

Many people struggle with the thought of planning their own funeral, but there are benefits to preplanning.

“No one ever wants to talk about their death. No one wants to even think about it most of the time, but it’s part of life. To be able to have your wishes recorded and the things that you want done at your service is a gift back to your family,” Phillips said.

Ken Vogele with the Funeral Consumers Alliance of South Dakota agrees that everyone's wishes should be documented and that prepaying is better than doing nothing.

But, he said, “You shouldn’t necessarily prepay, unless you can get a guarantee that your plan is transportable. Make sure it’s cancel-able so that you can get all of your money back if you want to.”

Vogele said prices at funeral homes in the area can vary, and things you select now — like caskets, for example — will likely change over the years.

“Unless you are about ready to die and want a specific funeral home, it’s better to open a bank account and put money in that account,” he said.

The trust option at Kirk Funeral Home is transportable, and the business also offers an insurance policy, Phillips said.

Cremations gaining ground

When planning their final arrangements, more people are choosing cremation over embalming and so-called traditional burial in a casket.

According to Marsha Pluth, also a preplanning specialist at Kirk Funeral Home, more than 60 percent of the deceased are cremated in this area.

Cremation is cheaper, it allows for more flexibility and it opens up different possibilities for a final resting place — or places.

“Cremation is the only way you can be in more than one place,” Pluth said. “You can be scattered, you can be represented at a cemetery; we can divide the cremains. They don’t have to be kept together.”

Funeral director Wade Wilson said about 40 percent of people are cremated at Behrens-Wilson Funeral Home, where he is owner and manager.

“It used to be that people chose cremation because they didn’t want to take up space in the ground, but lately that’s changed and I think it’s about cost,” he said.

“Definitely there is a cost factor,” Phillips said. But not having to rush to hold a funeral is another reason. “If someone dies and the family wants to wait until next summer when it’s nice to get together, then they can do a celebration of life. Some people see that as a good way to make sure everyone can make it to the services.”

Wilson said that can also be a disadvantage to cremation; sometimes people are cremated and no services are ever held.

“I think the family and friends need a time to share with others about that person’s life and they need closure,” Wilson said.

Celebrating life, not death

Cremation allowed Adam Spindler of Gillette, Wyo., time to plan a celebration of life service for his father, Carlton Spindler, who died in July last year.

Carlton, of Deadwood, had planned for his death and made sure Adam knew where to find his “death packet” with all the important information he’d gathered and the obituary he wrote himself for the newspaper.

And, while Carlton’s wish was to be cremated, he left some other decisions up to the family.

“The only thing he requested was he didn’t want anything done immediately. He didn’t want family to feel rushed and drop everything in their lives to come to a funeral,” said Adam Spindler, a 37-year old civil engineer who grew up in Deadwood.

Celebrations of life allow people to put more of a personal spin on their loved ones' final goodbye.

Carlton's family honored him earlier this month with an open house in Lead, where they held a bake sale to raise money for the Lead-Deadwood Cub Scouts Pack 48, an organization important to Carlton.

"I think waiting was beneficial to our family," Adam said. "It was more of a celebration than it was grieving. We were celebrating his life and accomplishments and (got to) see people he shared his achievements with. It wasn't as somber as funerals can be. It was more uplifting, more joyful than depressing."

Sense of relief

Talking about, planning and preparing for your death is not just for the older generation.

"In 2013 at Kirk Funeral Home, 31 percent of the people who died were between the ages of 50-69," Pluth said.

"They are tough decisions to make. Get it done as soon as possible," Scott Bacon said. "Things happen. Things can happen tomorrow. It's one of the most important things you can do in your life."

And it just might bring some lifelong peace of mind.

"When we left the attorney's office and everything had been signed and noted and filed, there was such a sense of relief. If something happens, I know that (my daughter) Addie is taken care of the way I want her to be," said Amanda Bacon.