

Step-by-Step Guide to Funeral Arrangements

This step-by-step guide is a general reference covering main issues of the funeral arrangement and interment.

When a death occurs

Call your funeral director immediately. You also may need to call city police or Sheriff's office. Regardless of the day or time, funeral directors are always prepared to respond to your needs quickly and competently, to guide you through the array of choices that need to be made and inform proper authorities.

If possible, try to make planning the funeral a joint effort with other family members or very close friends. Working together can sometimes decrease stress and further enable the healing process. Many decisions listed below can be best made by several people, with consideration of the deceased's wishes.

Consumer rights

- The right to choose the funeral goods and services
 - The right to receive information, in writing, about funeral services and merchandise before any decisions and purchases are made. This information should come in the form of a General Price List.
 - The right to receive information concerning the purchase of any items that are required by law
 - The right to use a casket or urn purchased from someone other than the funeral home
 - The right to see the body of the deceased before visitation or cremation
- Note: The FTC Funeral Rule applies only to actual funeral homes and directors. Other service providers such as crematories and cemeteries are not subject to these consumer protection rules.
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What Else to Consider

Consumers should also consider the following should they desire to pre-plan their own funeral services for the benefit of themselves and their families:

- Get as much information as possible about the options available, and if you choose to prepay, ask for a specific list of those items that are included as well as those that are not
 - Get EVERYTHING in writing and in detail. Like many contracts, details can become gray over time and unclear if there are general agreements made. This step may solve a lot of problems for your family in the future.
 - Check to see if payment agreements can be made now with money delivered later. In some states, for instance, consumers are allowed to make the funeral home a beneficiary of life insurance meant to cover this particular service.
 - Check to see if the funeral home puts the money in a trust or escrow upon pre-payment. An affirmative answer is usually a sign that the funeral home is a reputable provider of pre-planning services
 - **TALK TO YOUR FAMILY!** If it evening and funeral home office is closed, write down any additional (not urgent) questions you have and call funeral director in the morning.
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The Funeral Director is there for you

No matter what your funeral preferences, your funeral director can help you with every aspect of the funeral process. Among other things, your funeral director can:

- Take care of the body and notify proper authorities
 - Arrange the funeral plans
 - Help to notify friends and family
 - Secure necessary permits and death certificates
 - Coordinate all details with the clergy
 - Help in the arranging for burial or cremation
 - Notify your attorney if you need legal help and contact, with your permission, insurance company to obtain policy details.
 - Help secure any veteran's burial allowance, social security or other benefits to which you may be entitled
 - Help to apply for a U.S. Flag for veteran's funeral
 - Arrange transport of remains out of state/country.
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What to do next?

Generally, a funeral gathering is held in a funeral home or a place of worship. A gathering with the body present is a funeral service. If the body is not present, the gathering is referred to as a memorial service. Whether you choose to bury, cremate or place the deceased in an aboveground vault, you may arrange either a memorial or funeral service. It is often customary to have a period of visitation or a reception at the funeral home or mortuary. During this time the casket may be open or closed, according to the family's preferences. Some families opt to receive friends at their home or other location.

Your funeral director can guide you through the wide range of decisions that have to be made. Those decisions include choosing a casket, a vault and or an urn, the type of service and who will preside, and a method for people to express their sympathy, such as flowers or donations to the deceased's favorite charities.

Informing family, friends and associates

When arrangements have been made with the assistance of the funeral director it is time to notify friends, family, associates and newspaper. If you need help, funeral director can contact them to inform of the death and the arrangements.

It is also acceptable for you to ask friends, family and associates to contact others to inform them of the death and funeral plans.

Not everybody receives local newspaper, so Ruebel Funeral Home established a Web site www.ruebelfuneralhome.com to make information about funeral service and register book accessible on Internet 24/7 from any part of the world.

The Funeral

The funeral is usually a solemn occasion conducted according to the personal and religious practices of the deceased. As many guests attending a funeral may not be of the same religious affiliation, be prepared to respond to questions regarding the funeral, remembrances and mourning period.

The Will

Following the funeral, family members or legal executor will meet with the deceased's attorney or with the funeral director for the reading of the will. It is usual for the executor of the will to schedule the reading and to invite the participants.

We would be happy to help you with all of your funeral arrangements.

Ruebel Funeral Home, Little Rock, AR (501) 666-0123

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