

Funeral Etiquette

Ever hear about someone dying and you didn't have a clue as to what to do or what to say.

The column today will deal with funeral etiquette...what we feel is the appropriate manner to deal with death in today's times.

When Death Occurs:

At Home: You need to immediately notify the funeral home. They will ascertain who will pronounce the person deceased, i.e. a hospice nurse, a paramedic, a medical doctor or a medical examiner.

Hospital: You should also notify the funeral home. In the case of a hospital death, we as funeral directors cannot come up on the floor to remove someone; the proper paperwork and procedures must be done by the hospital and this could take a couple of hours. Sometimes, we must wait for a doctor to sign a death certificate before a person is released to us.

Autopsy: The family must grant permission for an autopsy to take place unless the person died within twenty-four hours of entering the hospital. If the death is questionable, the medical examiner has the authority to dictate an autopsy.

Funeral Directors: We work twenty-four hours a day, 365 days a year. The family may call the funeral home for a home death at any time. However, should the person die in a hospital, it would be preferable to call the funeral home in the early morning.

Death Away From Home: Call the funeral director in the town where you reside. He or she will make all of the necessary arrangements to bring your loved one back home.

Obituary Notices: The funeral director inserts the obituary notice in any paper that you wish. Many times the funeral director writes the obituary, other times, the family likes to write the obituary. We will help you customize a tribute to your loved one.

CONDOLENCES

Flowers: Sending flowers is a beautiful way to express sympathy. The funeral home will keep track of what was sent and acknowledge them to the family.

Food: I always send food when someone dies because I was so heartwarmed by all of the food I received when I experienced a death. It is really wonderful to not have to cook when someone dies.

\$3,000 for two people & the opening averages \$800.00. This legislative change will allow each family to choose what is right for their family without being restricted or penalized by a monetary cap as the Dept. of Social Services has done in the past. The State of Connecticut was one of four states in the entire country that did not allow individuals to choose what was right for them and set aside the appropriate funds.

This new legislation now allows for all of the incidental cash advance expenses to be covered such as flowers, clergy honorariums, obituary notices, grave openings and funeral luncheons which typically were forced to be paid by a family member.

When you are funeral preplanning, it is mandatory that you choose the services that are right for you and to cover all of the projected costs. Any additional costs that you forget to include will not be allowed by the State of Connecticut or your children will have to pay for them.

Once the funeral prearrangement has taken place, you will be given a copy of all of the items included by the funeral home on a Statement of Funeral Goods & Services and a copy of the Irrevocable Trust & the Burial Trust Agreement. All funds received are mandated by the State of Connecticut to be put into an Escrow Account in the person's name. A copy of these agreements must be given to the Dept. of Social Services for their records on any spenddown of assets.

Some people are under the misconception that the State of Connecticut will take care of all costs for a funeral if someone is on Title XIX funding. That could not be farther from the truth. At best, they will provide \$1,200. if there are zero assets. Therefore, take note that it is imperative to prearrange and prefund the funeral prior to going on Title XIX otherwise the expense will fall to your children.