

# None of us gets out of here alive.

Yet few of us take the time to plan for—much less talk about—death. Inevitable and expensive, death is the ultimate big ticket item. Besides the disposition of our physical bodies, there's the distribution of our personal belongings, as well as myriad end-of-life tasks like freezing social media accounts and closing out credit cards.

When we depart with a lot of unfinished business, we can cost our dear ones dearly. Fortunately, by preparing for our own deaths well in advance, we can save money, time, and (some) heartache. Better yet, it can be surprisingly life-affirming.

The NUTS & BOLTS of DEATH What to Know Before You Go.

By Susan M. Brackney Illustration by Joe Lee Photography by Rodney Margison

# 'Give It Some Thought'

"Think about all the preparation that people do to have a baby, to have birth come in," says Joy Harter, a death doula and the owner of Anchored Passages. "And what do we do for death? We don't prepare nearly as well as we should and could."

Just as a birth doula supports parents welcoming new life into the world, a death doula helps the dying as they depart. Harter is also a grief counselor and elder care consultant. "If there's some way that I can bring greater ease and greater comfort and some joy at the end of life, then that's what I do," she says.

Flexible with her fees, Harter charges between \$75 and \$125 per hour. Still, not all of her clients are facing their imminent demise. Some just want to be better prepared for their eventual deaths. "There's something about thinking about [death] sooner than you need to that can lessen the fear about death and can just bring greater ease not only to the person but to the family," Harter says.

Planning ahead also opens up some surprising options, including medical device donation and green funeral services, among others. "We're so programmed to think of just the traditional burial service," Harter continues. "Well, you know what? You have some say in that. You don't have to do the traditional route at all. Just give it some thought."

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#### Have a Health Care Directive

By giving it some thought—and taking a few basic steps now—we can improve the quality of the life we have left. Kel McBride is the self-described "Lively Death Lady" and Bloomington-based author of *The Death Changing Experience: An Oddball's Guide to Creating a Life and Death Plan.* "I find that once people have a plan in place, this little nagging voice in the back of their head that says, 'You need to do this! You need to do this! You could die. It's not taken care of'—that little nagging voice goes away, and now you can focus on living a little bit easier," McBride says. "Coming to grips with our death makes us a lot more likely to live the life we want."

What's more, McBride notes, "One in four of us won't make it to 65." As a result, we're never really too young to start thinking about our final wishes. In fact, attorney Andrew Mallor suggests that everyone over age 18 have certain kinds of plans in place. "When kids go off to college, they should go with a health care directive," he says. "And I would say that the percent of people who have that is pretty small."

Also known as an advance directive, the document enables you to decide who will make medical decisions for you if you're incapacitated. "Right now, it also incorporates what's called the living will, which



says that if death is imminent, I don't want heroic measures," Mallor says. "In Indiana, you can also say, 'I want all the heroic measures.'"

While the State of Indiana doesn't have an official advance directive form, free online tools like prepareforyourcare.org can help you get started.

# Have a Funeral Planning Declaration

The state also allows anyone over 18 to complete a funeral planning declaration. You can use that document to express your final wishes regarding burial, cremation, funeral services, celebrations of life, and more. "Part of it is [about] taking control over what ultimately is going to happen to all of us at a time when we're competent to make that decision," Mallor says.

The funeral planning declaration also enables you to designate someone specific to make other decisions for you as needed. "I think many people just assume, 'Oh, I'll just get buried, and my kids will take care of it,' not realizing that they do have choices and should, in the interest of their own self-determination, be able to say, 'Wait a minute. I think I might want this [instead]," Harter says.

# A-Tisket, a-Tasket, a Coffin, a Casket

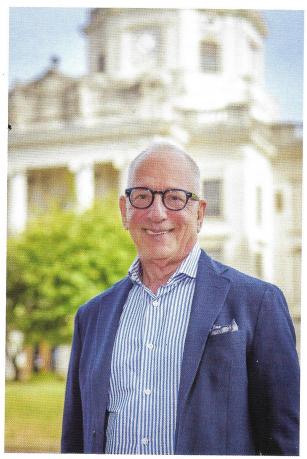
What we want to be done to and with our bodies after death is one of the biggest decisions we can make for ourselves. (Pro-tip: These days, there are more options than the usual concrete vault burials or flame cremation, and, if embalming's not your thing, you can skip it.) Cost, environmental impacts, personal preference, and convenience for your loved ones are all factors to consider.

Depending on the method you choose for the final disposition of your remains, you might not need a fancy casket or coffin at all, but let's take a look anyway. First, what's the difference between the two? "A casket is generally [rectangular] and a coffin is anything that's not rectangular," says David Beebe, owner of Going in Style Coffins. He should know. Beebe designs and builds custom coffins which can double as bookcases.

"The idea with having it as a bookcase is that you really never want to have death too far off," he says. "It's really healthy for us to think about it—not morbidly—but realizing life is going to come to an end someday. You walk by and see the coffin and think, 'Hmm. If this is my last day, what do I want it to be like?""

Beebe is a former pastor who strives to make his work affordable. "I've witnessed a lot of people who've not prepared for the end," he says. "When a person is at the end of their life or when someone's just passed, that's the worst time to be making these kinds of decisions."

Made from ambrosia maple, cherry, and sycamore to name a few, Beebe's coffins fetch between \$1,500 and \$2,000 each. To keep costs down, he scours Facebook Marketplace for rough sawn lumber. "There's a whole lot of farmers here in Indiana who have cut down trees and they've left the  $\blacktriangleright$ 



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wood in their barns thinking that someday they're going to use it," he says. "I mill it. I plane it. I join it. I get it to the dimensions I want and glue it together."

Beebe sometimes displays his work at A Fair of the Arts, the monthly art show held in conjunction with the Bloomington Community Farmers' Market. "There are some people who'll walk by, see it, and just turn around, like, 'I don't want to deal with that,"

Plenty of others stop to chat. "People have come by and said, 'We just arranged for our pre-need types of things and the cheapest casket available was \$5,000," Beebe says. "I've had people say they cost \$10,000 to \$12,000."

To be fair, casket prices range widely. According to Allen Funeral Home and Crematory's April 2024 price list, theirs run between \$1,295 and \$6,595. Alternatively, you can find a basic pine box for \$795 on discount-caskets.com. At the other end of the spectrum, how about the "Promethean Bronze" casket? Made in Batesville, Indiana, that baby costs \$29,999.

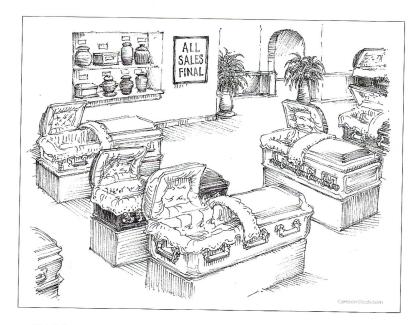
As with most big purchases, it pays to shop around. Generally speaking, Kel McBride says, "Making numerous phone calls

for pricing, as well as being willing to [have a body transported elsewhere], can not only save cash but also open up options."

# Thinking Outside the Box

Your budget, personal values, and religious beliefs could cause you to choose something altogether different. If you're interested in less expensive and "greener" burial options, for example, there are sundry hand-woven willow trays and baskets, ranging from \$900 to about \$3,500, as well as basic shrouds and custom quilts from \$250 and up at funeraryartisans collective.org online.

"For green burial, we want that container to be biodegradable, to go back to the earth and it's usually pretty simple," says Sam Perry, a funeral director, mortuary science educator, and president of the education side of the Green Burial Council. "So, no precious metals, no exotic woods, no metal decorations on that container—or limited. That kind of brings you to simple pine boxes, shrouds, wrapping the body in some sort of linen, cotton, silk. And that can be a personal piece [you already have] or it could be something that's purchased."



"And then there's the cemetery," he continues. "The big part is to be buried without vaults which are made of concrete. The creation of concrete is really detrimental to the environment, so, we're skipping that step in green burial."

It's worth noting that vaults and their installation can add another couple thousand dollars or more to your bill. Finding a local cemetery willing to forgo a vault isn't impossible, but it can take a little extra time and investigation. "Most cemeteries require an outer burial container, which ... helps to hold up the ground so the graves don't continually sink in," says Eric Powell, a funeral director and co-owner of The Funeral Chapel.

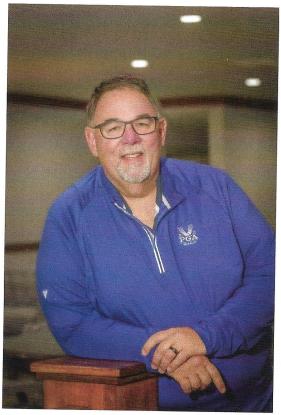
That said, however, "There's no law in any state that makes green burial illegal," Perry says. "The thing is just finding the funeral director or the cemetery that's going to be willing to go in that direction with you."

Bloomington's White Oak Cemetery once offered green burial plots, but they've since sold out. Reserved for traditional burials, its remaining 4-by- $10\text{-}\mathrm{foot}\,\mathrm{plots}\,\mathrm{cost}\,\$800$  each for city residents. For its part, Monroe County as a whole boasts more than 300 historic cemeteries, some of which may be amenable to burial without a vault. "As one of the funeral directors told me, they almost all have 'onesies' and 'twosies,' referring to single or double plots, that are available," McBride says.

Any historic cemeteries that aren't located on private property, but are instead publicly held, are managed by township trustees. "So, if someone wants green burial and they want to be buried in Monroe County, they can reach out to the township trustee that's managing the historic cemetery in their area to find out if there are open spaces," McBride says.

If you're not so picky about your final resting place, you may be able to purchase a traditional cemetery plot second hand. "I've even seen [plots] for sale on Craigslist before," McBride continues.

Besides the plot itself, you'll also need to pony up fees for grave opening and closing. And then there's a headstone to think about. Excluding charges for engraving and installation, a simple flat marker can start at \$200 to \$300. A more ornate, upright headstone may cost a couple thousand dollars or more, depending on its size and complexity. lacktriangle



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#### **Cremation Nation**

All of that expense is one reason increasing numbers of people are choosing cremation. "Society as a whole has changed," Powell says. "I think cost and mobility are the two big things now. ... You can bury a small amount of the ashes if you want or you can keep some and take them with you," Powell says. "They make jewelry now that you can put ashes in, so you can have a piece of your loved one with you all the time. They mix ashes with different things like metal roses and metal products—there's a million different options."

Technically, there are also different types of cremation, including flame cremation and water cremation. Both yield ashes that can be kept in memorial urns, sprinkled or buried, shared with friends and relatives, and so on. Flame cremation—without any kind of funeral service—can cost \$3,000 to \$4,000.

Pro-tip: You can do some good and score free cremation by donating your body to the Anatomical Education Program, administered by the Indiana University School of Medicine. Specific donor criteria apply and you must die within the state of Indiana. (For details visit medicine.iu.edu/give.) When the school is finished with you, the remains are cremated and returned to your loved ones.

On a related note, let's say you intend to be cremated and you happen to have an implanted pacemaker. You're also in position to do some good for others while keeping hazardous waste out of the landfill. Up to two million people die each year because they lack access to pacemakers and defibrillators. Via the My Heart Your Heart program (myheartyourheart.org), a collaboration between the University of Michigan Medical School and World Medical Relief, used pacemakers are collected, tested, and refurbished for implantation in less fortunate patients living in other countries. To date, patients throughout Africa, Asia, South America, and the Caribbean have been helped.

Pacemakers are routinely removed to keep their batteries from exploding during the (flame) cremation process. (Prefer to be buried? Although there may be an extra fee involved, look for a funeral director who's willing to remove and donate your device.)

Now, as for water cremation—also known as alkaline hydrolysis—it's comparable in price to flame cremation, but no casket or similar container is needed for the process. "There's a lot of evidence to say that it's more environmentally friendly than flame cremation, because of a reduction of resources used," Sam Perry, with the Green Burial Council, says. "Warm water with lye is washed around the body at a pretty high pressure. And, so, just like in flame cremation, the soft tissues are reduced."

At present, water cremation isn't legal in Indiana, so if you have your heart set on it, you'll need to pay to transport your body to a legal water cremation state—Illinois is closest. No matter which process you choose, if you want your cremains scattered in Bloomington's Rose Hill Cemetery Scatter Garden, that'll be \$300. Want a memorial engraving, too? That package is \$575.

If you'd rather remain contained, most any sturdy vessel that has meaning for you could work perfectly well. For a ballpark on more official cremation urns, the Allen Funeral Home and Crematory's April 2024 price sheet lists them at \$85 to \$1,475. On top of that, securing an urn in a mausoleum can cost several hundred dollars. Inurnment at Rose Hill ranges from \$500 to \$725, for instance.



# **Closing Ceremonies**

Eric Powell, the funeral director, has encountered many myths about cremation, burial, and funeral services during his 30-year career. One of the most common? "A lot of people think that, with cremation, there are no services, no viewing, no anything," he says. "And there doesn't have to be, but there are options within that where you can have a visitation and a funeral followed by cremation."

As you might expect, traditional funerals, complete with opencasket visitation, aren't cheap. "Right when I started, a traditional funeral was \$8,000 or \$9,000," Powell says. "Now, when you look at everything, you're probably looking at \$13,000 to \$15,000."

Body preparation alone, including hair styling, makeup, and embalming, can add a couple thousand dollars to your bill, but there's no law in Indiana that says you must be embalmed before cremation, burial, or any type of funeral service. "The only time we ever embalm for cremation is if we're going to have an open-casket visitation," Powell says. "And people can be buried without being embalmed. We would just have a closed casket."

In the case of green burials, Perry says, "We don't want to embalm the body. We want to leave it as natural as possible, but that means still giving dignity care to the body. ... It seems like a lot of people who choose green burial don't necessarily want to view the body, but they want to have the body be a part of the ceremony, because it's a symbol of who that person was."

You might decide you'd prefer to have a more free-form celebration of life rather than a full-fledged funeral. Since you're still around, you have an opportunity to really think about how you wish to be remembered. "You have a voice and you have a choice," Joy Harter, the death doula, says. "Use it!"



Stan Has A Near-Death Experience

# Pre-Planning vs. Pre-Payment

Ideally, pre-planning means completing your funeral planning declaration as completely as possible and, Perry says, "Have it printed, planned, signed, witnessed, notarized, and then have money associated with that document that can pay for the funeral."

There are a few different ways to set aside funding, one of which is pre-payment with a funeral home. "In Indiana, when somebody gives us money on a pre-need basis for services in the future. we have to take that money and put it with a third party," Powell explains. "That's state law."

They also must guarantee pricing on services like embalming and use of the funeral home and merchandise like urns and caskets. "No matter if it's two years, five years, 10 years, 20 years—we guarantee that you'll never pay any more for it than you pay at the time," he says.

What they don't guarantee are "cash advance" items—charges assessed by outside entities like cemeteries, florists, and publications like Bloom. (An "In Memoriam" page in Bloom costs \$1,640.) "Because they're not our charges, we don't have control over those," Powell says. "When I started doing this years ago, obituaries were free in The Herald-Times. Now, obituaries are around \$200 or \$300. You never know when things like that are going to change."

Keep in mind, it isn't necessary to pre-pay to pre-plan. "You can come in and write everything down and say, 'I want this type of casket,' or 'I want this cremation service' or 'Here's vital statistic information for my death certificate," Powell says. "You can do all that and not pre-pay for anything."

Aside from pre-paying the funeral home, you could instead have your own bank or investment account for that purpose. "You would set up a beneficiary for that 'Pay on Death' account who then could do your funeral services," Perry says.

# Money, Wills, and Trusts

Making sure you've named beneficiaries for all of your accounts and keeping them current—is paramount. "We have cases, sadly, where someone thinks their life insurance went to their spouse, but they never changed the beneficiary before they got married," says Andrew Mallor, the attorney. "Planning properly includes making certain that those things all align with your wishes."

What if you don't have children or specific heirs in mind? "A beneficiary doesn't have to be a son or daughter or another family member," says Edward Jones financial advisor Aaron Dobrin. "Beneficiaries can be charitable organizations."

If you do have minor children to plan for, consider setting up a trust. "A trust appoints a third party to take care of the assets with the direction that you give them," Mallor says. And as for furry ▶

family members? "We do pet trusts in Indiana," Mallor says. "The pet trust could be designating somebody to take care of the pet and providing them with funds, etc. ... Sometimes it's transitional until the pet can find a home. Sometimes it's permanent."

When working on estate planning, Dobrin recommends inviting family members to sit in: "The idea that this all has to be very private and the plan only rears its head when I pass away and, suddenly, it's thrust upon my beneficiaries—that's one of those myths we try to dispel.

"You can create a financial plan with never having to reveal dollar amounts to family members," Dobrin says. "A financial legacy plan is just, if you pass away, what do we do? What are our next steps?"

To share your plans regarding probate property, you should have a will. "Probate property is property you own in your own name," Mallor says. "It doesn't operate on jointly held property. It doesn't control life insurance. It doesn't control pensions, profit sharing, retirement funds."

"For many people, the amount of assets they have in probate are minimal," he adds. "Their home is in joint name, their retirement plan has a beneficiary, their life insurance has a beneficiary." Thanks to Indiana's "Transfer on Death" and "Payable on Death" statutes, transferring such assets is extra simple. Have real estate to pass to your kids? "During your lifetime, you can do a "Transfer on Death" deed and name your children as the beneficiaries at your death," Mallor says. "If it's jointly held, it's the death of the survivor."

Indiana law has also made it easier to deal with digital assets. You can include digital asset information in your will, and the executor

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of your estate legally should have access. "The problem is, if they're password-protected and you don't have the passwords, you can't access it," Mallor says. "We encourage people to have a digital questionnaire that's kept secret. It's only there for the personal representative, so they can [access online] banks and Facebook and social media."

Having your social media accounts memorialized after your death is particularly important. "You want to do that as soon as possible, so someone doesn't take it over," Kel McBride says. "There's tons of [deceased] people on Facebook, but their accounts get stolen, and now, all of a sudden, they're selling sunglasses."

We all have a passel of passwords and usernames. And what about subscriptions, P.O. boxes, safe deposit boxes, and other odds and ends? You can document all of this and much more for the people you leave behind with life organizers like NokBox (thenokbox.com) or Carol Havens' When the Time Comes (whenthetimecomes.shop.) Both cost under \$50. Just don't forget to let someone you trust know where they can find your life organizer when they need it.

Finally, Mallor says, "If you do the best planning in the world, but nobody knows you've done it, that doesn't help very much." With that in mind, tell your friends and family 1) that you have plans in place and 2) with whom you've entrusted those plans.

# Dealing with Stuff

There's at least one other thoughtful thing we can do for others (and ourselves!) while we're alive. "If there's a set of china or a special chair or a recipe box, have conversations with your family about what they want after you're not here," says Cheryl Smith, founder of Consider It Done Transition Services. "Also, talk about gifting [things] before you leave this world, because there's a lot of joy in watching people love what you have loved."

For nearly 10 years Smith has helped people to make decisions about their possessions and downsize to smaller homes. She also helps families deal with the belongings of loved ones who've died. "Before I started this business, I worked in a funeral home and I helped people after they had a loss," she says. "That's when I really got in touch with the whole idea of making sure things are ready for your loved ones."

Just what does being "ready" entail? Getting rid of the stuff you no longer want or use and thinking carefully about what you would want to have happen with what's left. (Pro-tip: To really get the hang of this, check out Margareta Magnusson's *The Gentle Art of Swedish Death Cleaning*.) Smith suggests making a "who-gets-what" spreadsheet. "Here's the kicker—make sure everybody knows who gets what," she says.



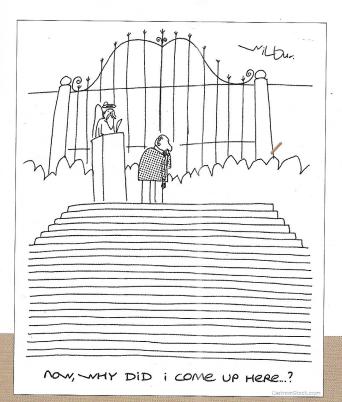
Depending on the items you have, you might decide to sell some of them through Smith's consignment shop or donate them to one of the area's many nonprofits. Have old photos or Monroe County ephemera? "Those family photos could have some really amazing information in the background," says Monroe County History Center Curator Hilary Fleck. "If it's a group of people downtown, then it's like, 'Oh, look at this business that we've never before had a photo of!"

The history center sometimes accepts donations of items related to Monroe County history. They also take items for their annual garage sale. "You could say, 'I want all of this stuff to be  $\,$ donated to the Monroe County History Center Garage Sale," Smith says. "You're the boss of your things, and it's OK to make those decisions."

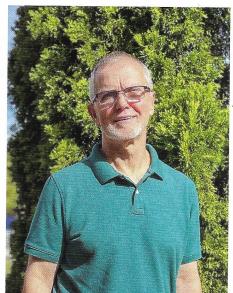
You might decide you want (or need) to turn most of your stuff-including the house itself-into cash. Brian Sample, owner of Estate and Downsizing Specialists has helped people do just that for 35 years. "We go in and meet with the client on the front end and help with the transition," Sample says. "Or, in many instances, it's an estate, so someone's passed away."

One of the main reasons to handle this now rather than letting the task fall to family members after your death is that they may not necessarily know what's valuable and what isn't. "There's all kinds of things that can go wrong, and it may result in them having a diminished return on what they would have had in estate value," Sample says.

Case in point: "We get jewelry boxes all the time [about which] a family says to us, 'Oh, we've taken everything [of value] out of there," he says. "And I've had those jewelry boxes bring 6,000, 7,000, 8,000 for what was left in them that [the family] didn't even know was there."







(above) Cheryl Smith, founder of Consider It Done Transition Services, says to have conversations with your family about what they want after you're gone, "Also, talk about gifting [things] before you leave this world, because there's a lot of joy in watching people love what you have loved."

(left) For more than 35 years, Brian Sample, owner of Estate and Downsizing specialists, has helped people turn their belongings, including their house, into cash. "We go in and meet with the client on the front end and help with the transition," he says. Photo by Cassaundra Huskey

Both Sample and Smith offer free initial consultations. Smith's work ranges from small by-the-hour projects to full estate cleanouts. Sample specializes in personal property auctions and real estate sales. "We charge people between 10 and 40 percent, and it depends entirely on the value of the items that we're selling," he says.

"Making decisions about your things [provides] peace of mind for both sides—for you, because you know where everything's going to go," Smith says. "That frees up so much space in your heart and your mind. And you know that when you leave this world, the people you love can mourn you and not [deal with] your things. They can focus on the person instead of the stuff." \*