When a Funeral Occurs

Alverda Lynch

Follow this and additional works at: https://openprairie.sdstate.edu/extension_circ

Recommended Citation
https://openprairie.sdstate.edu/extension_circ/876
When a funeral occurs

Cooperative Extension Service • South Dakota State University • U.S. Department of Agriculture
When a funeral occurs

Alverda Lynch
Extension family resource management specialist

Americans tend to shy away from talk about death, but everyone must face death eventually in one way or another. Adults are usually involved in funeral arrangements every 15-20 years. Preparing in advance by knowing various funeral practices and arrangements can prevent many problems when the need actually arises.

Women plan most of the funerals and carry through most of the paperwork in disposing of estates. Yet they are the ones most apt to be under stress at the time arrangements need to be made. Information in this circular will help you better understand the details and financial aspects of funeral planning and settling affairs afterwards. Much of the information is the same as that used in ongoing family planning.

Arranging the Funeral
When death strikes, where do you begin? Perhaps a general outline of the procedure to follow is the best place. Before you begin arranging the details take time to think of your needs and those of family members.

The following seems at first glance an overlong list of details to handle, particularly when you're under unaccustomed stress. Your funeral director is prepared, however, to take over in making many of these arrangements according to your wishes.

The general procedure
1. Contact funeral director and clergyman preferred by the family.
2. Notify members of the immediate family who are unaware of the death.
3. Notify the attorney who cared for the affairs of the deceased.
4. Secure personal data and any special requests or instructions of the deceased affecting the funeral service.
5. Consult with the funeral director and clergyman to determine the time, place, and type of service.
6. Advise relatives, friends, business associates, and others of the time and place for visitation and services.
7. Make necessary arrangements with the cemetery.
8. Cooperate with the funeral director and attorney in securing forms for filing claims with insurance companies, banks, fraternal groups, veteran or military organizations, governmental offices, and others.
9. Select the casket, burial vault, and other funeral items.
10. Arrange for and help in the reception of relatives, friends, and acquaintances.
11. Consult with funeral director in naming and notifying pallbearers.
12. Check final details of service with funeral director, including such items as transportation, order of procedure to cemetery, disposition of floral offerings.
13. Mail “thank you” notes and/or acknowledgement cards for flowers or other expressions of sympathy.
14. Cooperate with the executor or administrator of the estate.

The funeral director
The majority of South Dakota towns have only one funeral home, but larger towns may have several. If this is the case in your community, make your choice on the basis of needs and desire.

The next time you attend a funeral, observe the director's facilities and actions. Is he dignified, calm, and helpful to the family as well as others in attendance? Are his facilities large enough? Is his staff adequate to give proper service?

Most South Dakota funeral directors belong to the State Funeral Directors Association and/or the National Funeral Directors Association and subscribe to the code of ethics established by these groups. In South Dakota all funeral directors and embalmers must display a current certificate and license.

Personnel of a funeral home, like pharmacists, doctors, lawyers, and nurses, must meet certain requirements in order to have a license renewed annually to practice in a certain state. Each state has its own educational requirements that must be met. South Dakota requires two years of college and one year in a professional curriculum. A state board of licensing examination must be passed, and one year spent in internship or apprenticeship.

The public is welcome to inspect their facilities any time, subject to the privacy of the families being served. Look for the license which should be displayed.

Funeral Costs
Choose a funeral service within your means. If family members fear what the neighbors will think, or if they wish to honor the dead by having the very best, they may pay more than they can afford. This should be avoided. Funerals may range in price from a few hundred dollars to several thousand. One can be selected that will be within the means of the family.

Funeral directors assume the responsibility of serving all families regardless of the financial condition of the family. Don't hesitate to explain your situation if you have special needs.

It has been found that funeral costs appear to be closely correlated to the level of death benefit provided by the deceased. This may be the case when "burial insurance" is purchased and used. It should be remembered by the family that there are other expenses besides the funeral director's bill (such as the burial plot, grave marker, charges for opening and closing the grave, etc.). Be wary of the funeral director who asks how much insurance there is, says Sidney Margolius, finance columnist.

Cost information
Information published by the National Funeral Directors Association provides facts about costs of funerals in the United States. (See insert for recent cost figures. Information concerning the Federal Trade Commission study is also in the insert.)

Statement of charges
According to 1974 rules by the State Board of Funeral Service, Department of Commerce and Consumer Affairs, Pierre, each funeral home must provide a written statement of charges at the time the funeral arrangements are made. The statement must be given to the person making or ordering a funeral.

The written statement must contain the following:
1. The services, including merchandise selected and the total price.
2. The supplemental items of service or merchandise requested and the price of each item.
3. The items for which the funeral director will advance his money insofar as can be determined.
4. The terms or method of payment.

In the casket selection room each casket and service or supplemental item of merchandise shall have the price clearly marked.
Three methods of pricing funerals are generally used. One is the single unit or standard method in which a single price is established by the funeral home for the service and casket.

A second method is composed of two basic figures. One is the price of the professional services and use of the facilities. (These may be priced separately by some funeral directors.) The other price is for the casket selected.

The third method is one in which the various parts of the service are priced separately. More and more funeral directors are going to this system of pricing.

Items for which the funeral director will advance cash are flowers; clothing; death notice in the paper; additional limousines; long distance calls; shipment of the body to another city or state for burial or cremation if necessary; honoraria for organist, vocalist and minister; and opening and closing the grave. A person is not obligated to order any of the additional services, but a funeral director will provide them if requested.

The price of the casket influences the total price of the funeral more than any other item. So you may control the price of the funeral somewhat by controlling the amount spent on the casket. Caskets are available in cloth covered wood, hardwood, steel, copper or bronze. Special needs such as an outsized casket will raise the price. The standard service provided for a $700 funeral is usually the same as that provided for a $2,000 funeral, since the same services must be performed.

Most funeral directors offer from 60 to 90 different services. Among the standard services provided by the professional and the staff are:
- Removal of deceased from home or hospital.
- Care and preparation of the body including embalming, cosmetic work, hairdressing and dressing. There are no state laws requiring embalming as long as the body is buried within a reasonable length of time.
- Assistance with insurance, veteran's benefit claims, and social security papers.
- Conducting funeral services in church or funeral home.
- Conducting visitations.
- Making arrangements with clergy, musicians, casket bearers, cemetery, fraternal organizations, police escort, and florists.
- Filing the death certificate and obtaining a burial permit. Several copies of the death certificate are needed for insurance companies, banks, etc.

The person arranging a funeral should feel free to ask any questions that may arise concerning costs or services rendered so that he fully understands all details.

There are alternate methods of handling the body such as cremation or donating to a medical school.

Cremation or calcination

Crematoriums are located in Sioux Falls, Omaha, Denver, and Minneapolis. This is the process whereby the body is placed in a chamber where heat and evaporation take place, and the body is reduced to bone fragments (not ashes). These remains are called cremains. Cremation makes use of flame whereas calcination uses extreme inert heat. Calcination is the more expensive process.

A casket is not required for cremation. However, at least one crematorium in this four-state area prefers it. An inexpensive casket may be chosen of hardwood, metal, or cloth-covered wood. Fiberglass or structural glass may not be used. One crematorium will not accept a cardboard container. In this area, some crematoriums will take a cardboard box which is accepted by airlines for transporting a body. One crematorium, at least, will accept a body wrapped in plastic on a plywood tray. Funeral directors can provide an inexpensive cloth-covered box for cremation, or you may buy one from the crematorium. Check if there is any change in the charge and/or process used if the crematorium provides the container.

Embalming is not required for cremation if the remains are cremated within a reasonable length of time.

There are several methods of storage and final disposition of cremains. They may be placed in an urn garden grave, in a regular grave, in a mausoleum niche or columbarium, scattered in a cemetery, or retained at home. Some of these methods are provided by the crematorium for a fee. South Dakota law provides that no crem族自治县 can prohibit the scattering of cremains to the four winds over land or water or other disposition.

A standard container suitable for interment is provided without charge. Otherwise a special cremation urn may be purchased.

No funeral service need be held when cremation is used. If preferred, a memorial service may be held without the body present, or a regular service may be performed as usual prior to the cremation.

Shipping the body

A container is required for airline travel, and it can be purchased from the funeral director. A regular casket may also be used. In addition, the airlines provide a CMAS cover for the box for a rental fee.

The Interstate Commerce Commission has no requirement that a body be embalmed before it is transported by common carrier in interstate commerce.

Contact the airlines to determine the charge for transporting the body. (See insert for example of cost.) Reservations for the transporting of the body should be made at least 24 hours in advance of the shipping date to ensure cargo space on an aircraft. Funeral directors will take responsibility for all shipping arrangements.

For distances under 250 miles, the funeral director will usually transport the body by hearse.

Donating body to a medical school

When donating a body to medical research it is unnecessary to purchase a casket; and there are no funeral costs, unless a memorial or funeral service is held with the body present.

Families should realize that they can have a funeral service before the body is taken to the medical school. This is at the discretion of the family. It is also possible to have the body returned for burial in the family plot. However, it should be noted that the expense incurred in the return of the body must be borne by the family.

You may write to the School of Medicine, Anatomy Department, University of South Dakota, Vermillion 57069, for copies of a Declaration of Consent form. Upon completion and witnessing of these forms, you should keep one copy and distribute one to your survivors, your physician or lawyer, and the third to the Dean of the School of Medicine.

The Anatomy Department will pay the funeral director a modest fee to embalm the body. The Medical School will then arrange transportation of bequeathed bodies from anywhere in South Dakota. In out-of-state bequeathals, the Medical School will arrange transportation within a 200-mile radius of Vermillion.

In the event that someone dies without signing the Declaration of Consent form or providing in his will that he wanted his body donated to the Medical School, the next-of-kin can contact the Medical School and execute an agreement.

It is not necessary to state in your will that you want to donate your body to a medical school, but it may be done. However, if it is stated in the will, the will should not be kept in a safe deposit box, because the legal restrictions placed on such a box may delay the opening of the box a week or more.

Eye enucleation

The law recognizes that every person has the right to dispose of his body or any part of his body as he sees fit. However, some provision has been made for his protection and that of the funeral director. The 1973 legislature provided for the enucleation of an eye by a trained funeral director. When properly trained, the funeral director has no liability, civil or criminal, for such procedure.

To be properly trained, the funeral director must have completed a course in eye enucleation and have received a certificate of competence from a university
medical school, a university medical school of ophthalmology, or a training unit approved by a university medical school or university medical school of ophthalmology.

Public burial assistance

In South Dakota each county is responsible for burial of indigent persons (not always persons on welfare). The state law regarding maximum payment by the county commissioners for such burial was amended in the 1976 legislative session.

According to the amended law the county shall allow the funeral director a sum for merchandise and services rendered, of an amount established by resolution of the board of county commissioners at their organizational meeting. Information concerning eligibility for public burial and procedures can be secured from the county commissioners.

Cemetery lots

Most public cemeteries in South Dakota do not require that caskets be placed inside a vault. They do request in most cases, however, that a casket be placed in an outside container which may be a vault or a concrete grave box to prevent cave-ins. The container can be of concrete, fiberglass, marble, or steel. They are sold by the funeral director with cost depending on the material from which they are made.

There is a separate charge for opening and closing the grave and completing official papers. To eliminate several bills, the fees may be advanced by the funeral director, if desired, and included in one final bill.

Costs of cemetery lots depend largely on the location and the services provided by the cemetery.

According to the National Association of Cemeteries, about half of all burial lots are bought in advance of need. The Association recommends that lots be purchased in advance so that family members can share the decision making. A problem of resale may arise if it is necessary to move or if the property is no longer desired. Lots usually can be resold, and some city cemeteries make refunds.

Consider these points when selecting a cemetery lot:

- Is the cemetery operated by a reputable person or group? Beware of professional promoters who drift from town to town leaving dissatisfaction behind.
- If the cemetery provides perpetual or endowed care, are the funds sufficient to take care of it forever? Are these funds in safekeeping where they cannot be used except for the purpose intended?
- Inspect the property to know where your lot is located. Do not rely on drawings or pictures.

- Is it cheaper to purchase a number of lots together? Compare prices in different cemeteries.
- Does the cemetery have rules about the type of monument or marker used? Many of the newer memorial gardens only allow grave markers flush with the ground.
- Are the opening and closing of the grave included in the price of the lot?
- Is the cemetery a member of the National Cemetery Association, or the South Dakota Interment Association? These organizations attempt to maintain high standards among their members.

Markers and monuments

Cemeteries often have specific requirements for grave markers as to material, size, style, etc. Therefore, it is wise to check the cemetery’s rules before purchasing a lot or a marker.

Many kinds of monument and marker materials are used in cemeteries, but the most common are granite and bronze. The price of a granite memorial is affected by the size, type of material, design and the amount of polished surface. There can be up to a 50% difference in price on any single granite memorial simply because of the type of granite used (domestic vs. imported).

There could be at least 20 different prices on the same monument by changing the amount of polished area. Therefore, selection will depend on preference and money available. The cost of other materials is also affected by the same factors of quality, grade, design, polishing, etc.

Burial on private property

To bury a body on private property a permit for burial or other disposition must be issued by the county register of deeds in the county in which the death occurred. The burial site must be surveyed, mapped or diagrammed, and subdivided into sections, blocks, lots, individual grave spaces, avenues, walks and streets. This map or plot shall be filed and maintained as a permanent cemetery record. The map or copy of it shall be dated and endorsed by the person drafting it and filed in the office of the county register of deeds where the cemetery is located.

Memorial societies

At the present time there are no memorial societies in South Dakota. These are private, non-profit societies dedicated to providing dignified and economical funerals. They assist members to negotiate with funeral directors in making such arrangements.

Preplanning funerals

Preplanning funerals is becoming more prevalent in South Dakota. This can be done by contacting the funeral director of your choice and completing a form specifying the arrangements desired. In addition, financial arrangements may be made.

The funeral director will provide a form for establishing either a revocable or irrevocable burial fund in a designated financial institution if the party so desires. In a revocable contract the depositor may remove the money at any time he or she desires. However, there is a penalty for early withdrawal on a certificate of deposit if there is no death. In an irrevocable contract the money must be left in the savings account or CD until the time of death at which time the funeral director will present a copy of the death certificate and withdraw the funds. There is no penalty on CD’s for death. The account may be placed in a financial institution such as a bank or savings and loan and is in the names of the depositor and the funeral home.

All of the funds needed for the funeral are deposited in the account—none is withheld by the funeral home. As interest is earned it is added to the account. At the time of death the money available will purchase the best possible funeral for that amount of money. If the depositor desires, additional funds can be added.

This arrangement gives the depositor more protection than some other methods since the funeral director cannot obtain the funds until the time of death and it is binding on the heirs.

The form which is used for this type of agreement and signed by the party involved is called an “agreement for prepaid funeral” which is filed with the Division of Banking and Finance, Pierre. A copy is also given to the funeral home, financial institution, and the depositor.

Funeral insurance

Another way to finance a funeral is by buying funeral insurance. Funeral insurance is that which is bought for the sole purpose of paying for your funeral. If you are considering this type of insurance, compare it with any other insurance policy providing the same benefits. Shop around, using the same care you would in purchasing any insurance policy.

Supplemental Security Income (SSI) and funeral funds

The SSI program is a federal welfare program administered by the Social Security Administration. It is completely separate from Social Security and has its own laws and regulations. It is not just another Social Security benefit. It is designed for low-income persons.

Many older people meet all the requirements for SSI payments except the resource requirement. They have a relatively large amount of money set aside for their burial.
Persons who desire SSI assistance have the option of establishing an irrevocable burial contract with the funeral home of their choice. Since the money would then not be available to the individual for any other use, it would not be counted as a resource for SSI in determining eligibility for SSI/Medicaid. An eligible individual cannot have more than $1500 in countable resources or an eligible couple more than $2250.

If you wish further information regarding this program contact the social security representative for your area.

Letter of last instruction

Part of your preplanning should include a letter given to the attorney or executor who handles the settlement of your estate. It is not part of the will nor does it serve as a will. It is merely to inform your survivors of your wishes in certain matters as well as to give them information as to where they can find certain items. The letter should be opened upon the death of the individual and should contain the following information:

- Instruction about funeral and burial.
- Exact location of the will.
- Location of all documents (birth certificate, social security card, marriage-divorce papers, discharge papers, auto registration, etc.).
- Lodge or fraternal membership certificates (those providing death or cemetery benefits).
- Information on all outstanding debts.
- Location of all safe deposit boxes and keys.
- List and location of insurance policies and their numbers.
- Pension statements and records concerning death benefits.
- List and location of all bank accounts, stocks, bonds, real and other property. Also facts and papers needed to sell your house or other property.
- List of various advisors, their addresses and telephone numbers (lawyers, executor of estate, life insurance agent, accountant, investment counselor, etc.).
- Instructions concerning business, if any.
- Statement of reasons for disinheritance, if any.
- Father’s name and mother’s maiden name. Other information needed for the death certificate includes full name, birthplace, birth date, occupation, social security number, residence, length of residence, name of spouse, place of interment.

This letter should not be placed in a safe deposit box, but should instead be stored in a safe place at home or in the attorney’s office.

Consumer complaints

Persons who have consumer complaints can register them with the Division of Consumer Protection, State Capitol, Pierre 57501.

Lay members, State Board of Funeral Service

By law the State Board of Funeral Service must have two lay members who are users of the services regulated by the board along with five persons licensed to practice funeral services and the Secretary of the Department of Health or his designee. If you wish to contact the lay members contact the State Board of Funeral Service in care of the Department of Commerce and Consumer Affairs, State Capitol, Pierre. You may use the toll free tie-line number to phone. It is 1-800-592-1865.

After the Funeral

Preserving your assets

Every year billions of dollars of insurance money flow into and out of the hands of widows who do not realize what they have or know how to manage their affairs. Husbands would do well to sit down with their wives and explain their financial situation and how to handle the funds in the event of death. Avoiding hasty decisions is very important. Sylvia Porter, economist and financial writer, gives three general guides for widows to observe. Being aware of these before death may help you to "cope" better.

- Beware of high pressure promoters and swindlers who always read the obituary notices and gather information on the family’s financial standing. They are ready to pounce on the family with their schemes. They will have considerable information, possibly pose as business friends and acquaintances of the deceased, and they may have impressive and intriguing schemes. Turn them away.
- Be careful of advice given by personal friends and even relatives. Their intentions are of the best, but when in trouble, you need help from people who have full information and the background to advise you.
- Don’t make an investment of any sort until advice from an independent expert is obtained. This means don’t buy securities, don’t make loans, don’t convert your insurance policies, don’t buy annuities, don’t make any investment. Your money is limited, and it’s more important than ever that you get sound advice. People you will probably want to consult are your banker, lawyer, investment counselor, accountant and life insurance agent. Visit several of them for information so you can make comparisons. You may want to choose one of them for your general financial advisor in the event of your husband’s death.

Social security

There are two types of benefits available after the death of an insured person:

1) lump-sum death payment and 2) survivor’s monthly benefit.

In order for survivors to get payments after a worker’s death, the deceased must first have had a social security number and credit for a certain amount of work under social security. Monthly benefits are payable only to certain dependents of the worker, and certain conditions must be met for the lump-sum death payment. Contact the social security representative in your area for specific information in regard to eligibility. The lump-sum benefits must be applied for within 2 years of death; monthly benefits may be applied for any time, but the claim is retroactive only 12 months, so the sooner you applied for, the better.

The lump-sum death payment is made to a widow or widower only if that person has been living with the deceased in the same household, or if the surviving spouse paid the funeral expenses. If there is no eligible widow or widower, the person who paid burial expenses may receive the lump-sum benefit. Or a person assuming responsibility may request that it be paid to the funeral home toward expenses incurred. The death benefit applies only to those who qualify as previously stated.

Survivors to whom monthly payments may be made include:

- A widow or widower at any age if she/he is caring for an unmarried child under 15 years of age, or a disabled child who became disabled before reaching 18.
- A widow or widower 60 or over, or a disabled widow(er) over age 50.
- An unmarried child who is a full-time student to age 22.
- An unmarried, disabled child—any age—if disability began before age 22.
- An unmarried, disabled child under 18.
- A surviving divorced wife, under certain circumstances.
- A dependent parent or parents 62 or over.
- A remarried widow or widower, under certain circumstances.

Payments cannot start until they have been applied for. To do so, contact the social security representative in your area, and take with you such papers as death certificate, birth certificates of insured and married child, marriage certificate, withholding slips for the deceased’s previous year of work, and the social security number of the deceased. If you do not have these papers, the social security representative will help you obtain them or suggest others which can be used for proof.

Do not cash the deceased’s last social security monthly payment check. The check may or may not be payable to you. Take it to the local social security office and someone there will advise you if the check is payable and also assist you in filing for any survivor’s benefits due.
Veteran's benefits

When a veteran dies in a Veterans Administration hospital the Veterans Administration will pay for the transportation of the body to the funeral home. The Veterans Administration will also provide a benefit based on the type of disability the veteran had, either service connected or non-service connected, and whether wartime service or not. The benefit provided is for the funeral and plot, and a flag and marker are also provided. A veteran with non-war time service will receive only the flag and marker.

A headstone or grave marker of granite, white marble or bronze is available for a serviceman or veteran who is buried in a private cemetery.

The veteran or his wife and minor children may be buried in a national cemetery which is usually free. A child over 18 may also be buried there if mentally handicapped prior to age 18. If the wife dies first, she may be buried there if her husband signs a paper confirming that he will be buried at her side.

If the veteran dies of a service connected disability, the widow is entitled to DIC payments regardless of her income. The widow should contact the veterans service officer found in each county in South Dakota at the time of the veteran’s death to learn of any benefits. There may be special circumstances related to the veteran’s death which may entitle her to additional benefits.

Local veterans organizations will provide for any veteran’s funeral a color guard and bugler if contacted.

Most counties in South Dakota have a veterans service officer who is available for answering questions concerning benefits. Take a copy of the veteran’s discharge papers with you when meeting with the officer.

In case the local veterans service officer cannot be reached, call the Veterans Administration in Sioux Falls toll free at 1-800-952-3550 for assistance.

Educational aid for college may be received by surviving children of veterans who were killed during the service; children of veterans who die of service connected causes may receive aid to the age of 22.

One copy each of such records as marriage, military, divorce, birth are available free; these are provided for use in support of claims.

Bank accounts

If a person has an account in his name only, at the time of death the account is closed and becomes part of his estate. If this occurs there may be some delay in obtaining the funds until probate is completed.

Funds in a joint account between two persons with right of survivorship (one signature required and designated WROS) go to the survivor named. As soon after death as possible, transfer joint funds to a new singly-owned or joint account.

Safe deposit box

A representative of the county treasurer’s office must be present before a safe deposit box can be opened by survivors. This is true whether the box is held in joint ownership or by an individual. The county treasurer must inventory the contents of the box within 10 days after the owner’s death. Copies of the list of contents are sent to Pierre, to the attorney of the estate, and to the survivor, and one is retained in the county treasurer’s office. For information about what to keep in a safe deposit box, obtain a copy of Extension Circular 628, “Organizing Family Records and Business Papers.”

Government savings bonds

Savings bonds held in co-ownership title of registration (e.g. Joe M. Blow or Sue A. Blow) go to either survivor as sole owner. The bond can be cashed immediately. If the bond registration reads, “Joe M. Blow payable on death to Sue A. Blow,” the beneficiary (Sue A. Blow) becomes the sole owner upon death of the registered owner (Joe M. Blow). The money will be paid to Sue A. Blow when she sends in a certified copy of the death certificate along with the bond. The actual death certificate should not be used in this case since the copy must be filed with the Federal Reserve Bank.

Life insurance

Locate all insurance policies and contact the local agent or the insurance company for assistance. Forms must be signed and decisions made in regard to the settlement option. If a settlement option was selected when the policy was purchased, no new decision is necessary. If an option was not selected you will have a choice to make from five possibilities:

- Lump-sum—the entire face value of the policy is taken in one payment.
- Interest option—interest is collected periodically by the family.
- Time option—a monthly income to last as many years as you wish.
- Amount option—a regular income of as much money as you desire until the money and interest are used.
- Life-time income option—a regular income for a lifetime with a guarantee of a certain number of years. If beneficiary dies and it has not been fully paid it will go to survivor’s estate. You cannot outlive this option. Study the five possibilities carefully before a final decision. If you do not wish to make a final decision immediately, choose the interest option and later change to one of the other options if your company permits a change of mind or if it pays interests while you are waiting. Check your policy to see if you can do this. If not, decide ahead of time which option you will choose if a death occurs.

In the event of accidental death, study policies carefully for special accident provisions such as double indemnity.

Life insurance made payable to a beneficiary escapes the South Dakota inheritance tax. If the policy is payable to the estate, however, it is included as part of the total estate and is taxed. In the case of the federal law, the proceeds are taxed as part of the estate if he/she had incidents of ownership but is not for income tax purposes.

Check with former employer

Check with his/her employer to learn if the deceased had any company benefits such as a pension, group life and health insurance, workman’s compensation, survivor’s pension plan, or unpaid wages. The employer will know to whom application must be made for these benefits.

Debts

Any debts owed by the deceased are paid by the executor or administrator of the estate. Be sure to check for credit life insurance on any outstanding debts.

Papers

Missing papers can be a serious handicap to the survivors of the deceased. To avoid this situation, list all important papers and other information pertinent to the handling of an estate in Extension Circular EC 628, “Organizing Family Records and Business Papers,” available from the Bulletin Room, Cooperative Extension Service at South Dakota State University or your county Extension office.

Government bonds

If you are unable to locate governmental bonds, send all the information you have—such as series, date of issue, serial number, name and address of registered owner, and social security number appearing on the bond—to the Bureau of Public Debt, 200 Third Street, Parkersburg, WV 26101.

Insurance, deeds, stock certificates

Insurance companies or agents can assist with missing policies. The register of deeds in the county where property is believed to be located can provide a certified copy of the deed record if the actual deed cannot be found. Check with your stock broker in the event that stock certificates are missing.

Tax obligations to remember

You must not overlook the following:

- Federal estate and gift tax
- State inheritance tax
- Unpaid federal income taxes represent a cash claim against the estate.
Local property taxes—property taxes are generally assessed one year, payable the next; therefore, any person who owns real estate may leave upon his or her death one year’s property tax to be paid.

Additional Information
Understanding Grief, FS 672 (free). Bulletin Room, Cooperative Extension Service, South Dakota State University, Brookings, SD 57007, or your local Extension office.

A Child’s Understanding of Death (15¢). Kansas State University, Distribution Center, Umberger Hall, Manhattan, Kansas 66506.

When You Lose a Loved One, Public Affairs Pamphlet No. 269 (35¢). Public Affairs Pamphlets, 381 Park Avenue, South, NY 10016.

References
SDCL, Pre-arranged funeral trusts, Chapter 55-11.
Laws of South Dakota, 1963, amending law relating to disposition of dead bodies, Chapter 152.

“Rules of the State Board of Funeral Service,” Department of Commerce and Consumer Affairs, Pierre.
“How to Donate Your Body for Medical Science,” School of Medicine, Vermillion, South Dakota.
SDCL 36-19-25, annual renewal of funeral service license.
SDCL 36-19-21, age, character, and educational requirements for funeral service licenses.
SDCL 34-26-29.1, enucleation of eye by trained funeral director - immunity from liability.
SDCL 36-19-14, license required to embalm, practice funeral services or maintain establishment.
Private communication, J. L. Hammond, concerning ICC statement on embalming, August 1977.
Private communication with area crematoriums, 1977.
Private communication, School of Medicine, George Rinker, August 1976.
Private communication, Western and North Central airlines, January 1977.
Private communication, Attorney General’s Office, Van Johnson, concerning embalming, scattering cremains and burial on private property July 1977.

Acknowledgement is extended to those funeral directors who assisted with this material—especially Roald E. Eidsness, Jr. Brookings.