

The Great Beyond: How Much Is A One Way Ticket?

Death, while not something that anyone wants to think about, is an eventuality that everyone has to plan for. But what kind of burden might your passing leave on your family? From life insurance to funeral expenses, the *Tom Tom* investigates what final expenses you should plan for.



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The average funeral costs \$5,825

A casket can cost more than \$7,000

400,000 people are cremated annually

Burial vaults can cost more than \$2,000

How much will death cost your family?

America is the land of opportunity. More and more people are achieving their "American Dream," the dream to own a house, a nice car, have kids who make it to college, and have a good career. But what happens to all of those things when the unfortunate time comes when you pass away?

The remaining debt on your house and car, the price of schooling, and the lack of income all get shoved down to your family. And even worse, the act of dying itself can cost up to \$15,000. So to ensure that you don't leave your family with a financial burden that could hinder your children's success for the rest of their life, many people choose the option of getting life insurance.

Insurance is a fundamental part of planning for your family's financial future. But some people do not have it for the sheer fact that they don't know how much insurance covers, and how much it costs.

There is no general way to determine how much your insurance covers. Though an insurance agent will take many things into account such as income, monthly bills, and children approaching college level, the general rule of thumb for insurance is anywhere from 5 to 20 times your income. This is usually enough to cover the expenses of your death, pay off your debts, and get your family back on their feet.

The cost of insurance can vary just as much if not more than the coverage. Many aspects go into determining the cost of insurance. You have to remember that insurance is gambling. The company is betting that you will continue to pay them and will probably not need to use their service. You are betting that you are going to die and you want them to pay for it. So essentially, the cost of insurance is all about determining your risk. The more likely the company is to have to pay your claim, the higher your risk, the higher your price. The general trend is, the older you are, the higher your risk.

It isn't impossible to go without life insurance, in fact, many people do. If someone dies, it would not be the hardest thing you have ever done to find a job to support your family, but the real kick comes from the bill for the funeral.

In the old western days the cost for a cowboy to be buried was the price of a shovel and the labor to get six-feet under and to fill it back up. In the time of sailing and exploring when a sailor died out at sea they were put in a body bag and buried at sea.

Nowadays it's a completely different ballpark. A traditional funeral at Strang Funeral Home in Antioch consists of services with a director and staff, embalming, any other preparations of the body, use of facilities and equipment and staff, transferring remains (within a 25 mile radius), utilities, flowers and miscellaneous merchandise such as a register book and acknowledgment cards and more. The total for the traditional funeral with everything that was listed is approximately 5,825 dollars.

Strang does it's very best to accommodate with the family's needs and wants. For women, a hairdresser is called and asks for the latest picture to make the hair style the best. Also Strang asks for any common make-up the woman wore so she looks her natural self.

There are a wide range of options for caskets. Details such as embroidery on the inside of the casket and the corner pieces, are interchangeable. The prices of the caskets range from 725 to 7,000 dollars. The material, of course, is what makes the difference. Caskets can be made of plain wood to full copper caskets with linen options and decorative choices as well.

In most areas of the country there is no state or local law that enforces the purchase of a container to surround the casket in the grave. However, many cemeteries ask that you purchase a container so the grave will not sink. Either a burial vault or grave liner will satisfy these requirements. Vaults range from 725-2,790 dollars plus any vault installation charges.

There is also the option of being cremated. The number of cremations have increased from 5,000 per year a decade ago, to 400,000 a year, according to the Chicago based Cremation Association of North America. Family members often opt to have their loved one cremated to relieve the financial burden or fulfill their loved ones' wishes. While ashes are traditionally placed in an urn, the possibilities are endless when it comes to deciding the best way to honor the deceased.

A few years ago, an Iowa woman made the newspaper headlines when she had her ashes put into fireworks and blown up in the Iowa sky.

It can also be arranged to have the ashes of the deceased art lovers in the family to have their remains put into paintings. Looking at an urn can be saddening; hanging up a beautiful landscape in the home can provide a feeling of peace.

To commemorate those who loved to dive, swim, snorkel, or just plain loved the water; their remains can be cemented into reefs, which can then be placed in the ocean. According to the National Concrete Burial Vault Association the average sea burial costs 3,000 dollars.

Though the death of a loved one is a tragedy, the best way to honor their life depends on the individual. With the many different ways that this can be done, the memory of deceased loved ones will stay in the hearts of others.

