

Clark suggests that you write a letter to your family, typically addressed to your spouse (usually the executor of your will). You may also want to address the letter to your children, particularly if they are the primary beneficiaries of your estate. This letter is meant to provide assistance and guidance to your family regarding items not covered in your will. It will not change your will. Here are some points to cover in your letter:

1. Funeral and burial arrangements: Where, by whom, what kind, and at what cost?
2. Anatomical gifts: Identify the nature and location of any anatomical gift declarations you have made.
3. Memorials and contributions: Identify what organizations or institutions might be appropriate recipients of memorials or charitable donations made in your memory.
4. Preparation of obituary: Should your obituary be prepared in advance and be updated periodically? To which newspaper should it be sent?
5. Notifications of friends, relatives, business associates, and colleagues in charitable or civic groups. Identify those persons to be contacted upon your death, noting any particular requests or messages to be given, and listing their current addresses and phone numbers.
6. Location of your safe-deposit box and its key.
7. Location of your will and estate planning documents: Include any trusts, buy sell agreements, or extraneous writings incorporated in your will.
8. Medical and hospital coverages and location of the policies.
9. Social Security and Veterans Administration benefits: Identify current or potential benefits.
10. Life insurance: Indicate where policies are located and what steps should be taken to collect policy proceeds.
11. Location and explanation of title documents and other records relating to your assets. Include deeds, stocks, bonds, bank accounts and deposits, retirement plans, and vehicle titles.
12. Identify obligations involving periodic payments, such as your home mortgage, car loans, and other debts, including amount and to whom payable.
13. Identify your attorney and professional advisers (including your accountant, broker, trust officer, and insurance agent) who you currently use or recommend.
14. Key employees and business friends to keep business operating until sale. The value of an ongoing business is much greater than a closed one!

(reference: <http://clarkhoward.com/shownotes/category/3/126/249/389/> accessed 4/22/08)

Here's a breakdown of average costs, nationwide, according to a 1999 National Association of Funeral Directors (www.nafd.org) [survey](#). Some parts of the country will be more expensive, though, and others will be less expensive. In addition, you can spend a lot more or a lot less, depending on some decisions you make.

Most Commonly Selected Services	Average Cost
Professional Charges	\$1,182.31
Embalming	\$400.51
Other preparations*	\$150.35
Visitation/viewing	\$314.42
Funeral at funeral home	\$356.68
Funeral Home transferring	\$158.66
Hearse (local)	\$179.08
Service car/van	\$87.42
Acknowledgement cards	\$14.47
Casket	\$2,176.46
Vault	\$757.80
Total	\$5,778.16

*(cosmetology, etc.)

Of course, this isn't all that's involved. It's just what a funeral director would typically be involved in.

Here are some additional expenses:

- Cemetery plot: \$500 to several thousand
- Opening and closing the grave: \$350 to \$1,500, depending on the time and day of the week
- Headstones, statues, or markers: \$500 to several thousand
- By contrast, a cremation can cost just \$1,500 or less.

Organ donation: <http://www.organdonor.gov/>