

# When possible, It's Best to Resolve Body Disposition Issues While Living

Beyond estate planning to "get your affairs in order," there are practical matters that you should consider attending to, such as how the disposition of your body will be handled.

Many people leave these matters to their family members to handle, but if you have the calm and resolve to do so, you may want to consider preparing for your ultimate demise yourself.

Dealing with the disposition of a body will typically fall into two choices, burial or cremation, or if you choose, a combination of the two, because you could choose cremation, then burial.

Deciding in advance of death can potentially save you a considerable amount of money. Planning in advance of death allows you to make decisions that involve some steep costs. If you "let the family decide" after death, then you will in most cases be forcing your family to make business decisions in a hurried situation during a time in which they are in a grief stricken condition. This can be costly.

If you intend to be buried for example, you will want to select a cemetery. The costs of a burial space alone comparing one cemetery to another can be substantial.

One way to greatly reduce the cost of a space is to consider buying a pre-owned space for sale by an owner who has decided to sell their space for various reasons. You can easily find consignment companies websites online that can allow you to look at locations and photos available in the area. Some of these spaces will come with outer containers included, which is another significant cost of burial. This is a concrete outer container that a coffin is placed in to keep a coffin from rising up to the surface due to excessive amounts of water soaking the surrounding earth.

As to the coffin itself and associated funeral expenses such as body preparation, clothes, transportation, police escort, chapel rental, honorarium for clergy, flower and reception budget, the costs can become exorbitant. If you have time to think it through and compare prices, you can better control the costs your estate will be pre-paying.

One way of reducing the amount of your time in this phase of planning is to utilize a funeral negotiator, which may also be found online. They can help you map out your plans and give you sage advice on saving money.

Although burials in the South used to be the primary choice, cremations have steadily become more acceptable. Although cremations are generally less expensive than a typical burial, they can escalate to expensive costs as well when services are added.

Whether it is a funeral with a burial or a memorial service and cremation, planning ahead while alive places you in charge of the ultimate cost. You can obtain a pre-need (meaning a contract arranged in advance of the need) funeral or cremation contract and pay for it all at once, on payments, or finance with an insurance policy.

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