

COPING WITH THE HIGH COSTS OF DYING

By J B Leftwich

In 1994, Gregory W. Young wrote a book which he titled, *The High Cost of Dying* and in which he chronicled the expenses resulting from death, targeting primarily funeral costs.

Since then, expenses associated with dying have accelerated. Many worry that nursing home, hospital and other medical costs combined with court costs, legal fees and government taxes may devastate their estates.

Even the poor with little or no means of meeting expenses accruing at life's end must figure out ways and means of settling charges that will come at death.

There once were simpler methods of settling the cost of dying.

In his book of short stories, entitled *Out of the Woods*, Chris Offutt details the story of an east Kentucky family who was forced to deal with Ory, one of four brothers, who got himself shot in Wahoo, Nebraska.

His brothers decided Gerald, married to their only sister, was the one to fetch Ory home from a hospital in Wahoo.

Driving through Indiana and Illinois, Gerald, who never before had been outside of the Kentucky mountains, marveled at the change in temperature and the black soil of the agriculture states.

He also experienced the reverse of the coming of spring as he drove a black pickup truck toward Wahoo.

"On my way back, I'm going to get me some of that dirt for my garden," he mused.

All was not well in Wahoo.

Ory had died in a hospital which demanded the body be moved. Gerald had to settle accounts and get Ory's body returned to Kentucky.

Gerald was resourceful. He managed to trade Ory's car, his only possession of value, for hospital expenses. He then loaded Ory into the bed of the pickup, threw a quilt over him which he anchored with tire tools, and headed back to Kentucky.

In the dark of night, he drove off the road and filled the truck with rich soil which in effect buried Ory in a portable grave.

Ory's final resting place was not revealed. Presumably, the family managed on their own without the services of professionals. The reader logically assumes there were no tax

forms to fill out, no inheritance to administer, no legal fees, no court hearings, nothing to settle.

His family simply buried Ory and resumed their usual life patterns.

There was one discordant note. Gerald for the first time in his existence had experienced a small slice of life outside the Kentucky mountains. And now he knew why Ory had left home.

Death was a simple matter for the poorer people in my neighborhood when I was growing up. Most people then did not think of death in terms of dollars and cents.

When one of the tenant farmers died, Dad would make a coffin out of scrap lumber. Mama would find material for a lining. A child's pillow was placed at one end of the casket. An old quilt covered the coffin bottom.

The body rested overnight in the home where neighbors took turns sitting in the room with the casket.

There was a hillside graveyard with plenty of space. Men of the neighborhood dug the grave, carefully measuring to insure it was six feet deep. A limestone rock served as the grave marker.

There was no expense, no funeral costs, no estates to settle, no lawyers, no accountants. Debts were forgiven, often reluctantly, because there was no way to collect.

Funeral services were different then. Sad hymns were sung. Long, morbid sermons were preached. Services often were punctuated with screaming or sobbing. The amount of emotion equated to the degree of devotion of a family member, especially a widow. The family's grief was judged by the community. In that era, a stoic countenance translated into insufficient sorrow.

No family members or friends told humorous stories. Solemnity and decorum, often lacking in life, was expected to reign in death

The "celebration of life" theme came much later. Humor during a funeral service appeared in the distant future.

I have no objection to humor in funeral services, especially for older people who depart in the natural sequence of life. Humor can ease grief and soften sorrow.

It also can take your mind off of the high cost of dying.

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