



## OFFICER-DOWN CRISIS RESPONSE



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LESSONS FROM A LIFETIME OF SERVICE

### **Never Make Promises: Budget and Expense Pitfalls**

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When I first started coordinating funerals I thought that everyone I met would be kind, considerate, understanding, responsible and honest. I soon learned that at times there would be people who were angry, unreasonable, deceitful, and unscrupulous. Funeral coordinators must be the voice of reason and be constantly alert as to how monies are spent. Never be lulled into thinking that surviving family members of your agency's deceased officer or extended family members and close friends would never do something unacceptable or take advantage of your generosity.

Here are some situations I learned about the hard way, through experience, experience that left me holding a bag of unpaid bills and no budget to cover it or some embarrassing explanations to make to my chief. So my first rule of funeral coordination is, never make promises.

When a Line-of-Duty death occurs one of the first planning issues will be establishing a budget for the funeral. I was fortunate enough to have a memorial program established and had a predetermined amount available. I've learned that other agencies may have nothing to offer and rely entirely on the surviving family to designate death benefits they will receive to cover funeral expenses. Monies may be available from donations and contributions but there is no way to predict how much these funds will amount to. Therefore it becomes important for the funeral coordinator to know where the funeral funds will be coming from and what the limits will be. Regardless if the funeral coordinator is representing an agency or the family he or she must be prudent and not spend or promise

to spend any money before the budget is established and even then to insure that the spending is done in a responsible manner. There is seldom any simple way to pay expenses that come in over budget.

Funeral arrangements incur substantial expenses. There is much more involved than the basic mortuary and interment expenses. It is these associated expenses that often create significant problems. It must be clear as to what expenses will be paid, by whom, when, and how.

Here are several pitfalls that funeral coordinators should avoid. In each scenario never promise to pay but explain that reimbursement may be possible at a later date.

Lodging is a serious money investment that visiting family members may expect the agency to pay for. If a coordinator takes responsibility for retaining hotel accommodations for family members' strict safeguards should be established. Once it is learned that a family member has unlimited access to hotel services it is not long until unscrupulous people take advantage of this opportunity to get free services. I have had people stop by to visit the family and then inform them that they are hungry and could they get room service. Then they repeatedly show up and use room service for their meals and the honor bar for refreshments and make long distance calls and the list goes on. Soon the hotel bill is outrageous. Insuring that hotel arrangements are for the room only is a prudent decision.

Family members from out of town may want a rental car. However, there may be opportunities for other family members or the agency to provide their transportation needs. I had a family group take a mini vacation after the funeral in the rental car and then drop it off days later at the airport rental parking lot. I had some explaining to do for a missing car and a very large bill.

Who rides in the limousines should be an uncomplicated task but it can turn into an emotional issue that becomes very expensive. The limousines are used on the day of the funeral for the immediate family. The day of the funeral services will be a very long day for the immediate family, easily ten to 12 hours. One limousine, for a long day, can cost \$800 and more. Now, the problem arises when the family wants several limousines. The funeral coordinator needs to work with the family and explain to them that the budget established covers all reasonable expenses or that their money should be spent on more important things than transportation for extended family members and close friends, even those honorary "aunts and uncles." Limousines are typically for the spouse, children and parents of the spouse and the deceased officer. One stretch limousine can seat up to 10 people or more. I had several problems with arrangements being made for one or two limousines and then later having the order changed to four to eight and the mortuary director calling and wanting payment confirmation. What happens is the immediate family is "emotionally blackmailed" by extended family members and close friends, who thought of the deceased as their own child, and think they should be in a limousine also. Suddenly the dozen immediate family members riding in a limousine are now a large group. The funeral coordinator should protect the immediate family and insure that limousine expenses are kept under control and tell those "other" people that they must provide their own transportation.

Choosing a plot or gravesite at the memorial park is a very emotional and personal experience. It can also become very costly. Plots range from a few hundred dollars to many thousands. Again, reasonableness is the key issue. The memorial park representative will provide information about the average or mid-range locations. Anything over that norm should become the financial responsibility of the surviving spouse. As an example, I had a surviving spouse who was shown the mid-level locations and the price range was between three and five thousand dollars. She wanted a double lot for her and her husband and chose a very exclusive private garden area and the cost was \$25,000. I informed her that the budget allowed \$5,000 and that she would be personally responsible for the remaining \$20,000. She reluctantly agreed. The memorial park prepared two separate contracts.

Never make promises. Never provide a personal credit card to guarantee payment. Scrutinize every request for money or reimbursement. Establish your budget and stick to it. If you are spending monies from a fraternal entity or memorial foundation use it prudently. If you are helping the family with their personal funds, insure that they realize that certain expenses are optional and may be unreasonable. The funeral coordinator should be the voice of reasonableness and objectivity. The family deserves professional guidance and direction and support.

ABOUT THE AUTHOR: A 30 year veteran of the Los Angeles Police Department, John Cooley has coordinated over 80 police funeral and memorial services. Throughout his career and into retirement, John has dedicated himself to raising the professional standards by which departments honor and lay to rest our fallen heroes.