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# RETIREMENT REPORT

[October 2001](#)

**ESTATE PLANNING**

## Off the Beaten Track

Over dinner one night, Don Brawley, whose company builds artificial marine reefs, got an unusual request from his father-in-law: Upon his death, his father-in-law wanted his ashes mixed into one of those concrete reefs.

"I'd rather spend eternity down there with all that life and excitement going on than in a field of dead people," Brawley, of Decatur, Ga., recalls Carleton Glen Palmer saying. It didn't matter to Palmer where the reef was placed, "as long as there are lots of grouper and snapper."

When Palmer died of cancer in 1998, Brawley fulfilled that wish and built a memorial "reef ball" -a concrete sphere with holes in it that resembles a Wiffle ball -- that was cast into the Gulf of Mexico near Sarasota, Fla. (When sunk in the proper places, artificial reefs can enhance the marine environment by providing hiding places for fish and other aquatic marine life.)

When friends heard the story, they asked Brawley if he could do the same for them or their family members. That was the beginning of his company, [Eternal Reefs](#) ( 888-423-7333 ), which incorporates cremated remains into its man-made reefs.

### **Nontraditional Ways to Memorialize a Life**

Everyone wants to be remembered, but these days, more people are seeking personal and untraditional ways to accomplish this.

[Eternally Yours](#) ( 877-526-3871 ), of Biloxi, Miss., uses the ashes to create tasteful art, from abstract paintings to landscapes and collages. You can guide and instruct the artist to recreate a scene that was special to your loved one, such as his favorite place at the beach. Or you can ask the artist to create an abstract piece using



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colors and shapes that best reflect special qualities or interests of the deceased. For example, some people have asked for an abstract painting that makes use the color of their loved one's eyes.

Prices range from \$350 to \$3,000, depending on the size and complexity of the artwork.

If you love a party or want to go out with a "flare," [Celebrate Life](#) ( 888-883-7060 ), of Lakeside, Cal., designs special fireworks that contain the ashes of the departed. After your death, your family would gather privately to watch the display. The company tries to comply with requests for special colors and patterns, such as heart-shaped designs. For \$3,250, it will take a party of six on a yacht off the California coast to watch the fireworks.

Eternal Reefs charges \$3,200 for a memorial reef ball that weighs 4,000 pounds and \$850 for a "community reef" that contains the cremated remains of several people. This month the company plans to place its first community reef in the waters off the coast of Charleston, S.C. The ceremony will be public, city officials will attend, and a barge will carry the reef ball out to sea. Family members who wish to view the installation or hold a memorial service can do so. Eternal Reefs is expanding its operations in Florida and is considering opening a branch office in California.

Both Celebrate Life and Eternal Reefs have approval from local, state and federal authorities, including the U.S. Environmental Protection Agency, for their projects, company officials say.

## Prepare Your Family

You can leave a nonbinding letter to your family instructing them on how you want your remains treated, you can insert formal instructions in your will, or you can simply leave the decision to your spouse or family. But if you're keen on having an untraditional burial or an unusual memorial service or celebration, it's wise to let your family know of your intentions ahead of time. The more offbeat your plan, the more you should be prepared to discuss their concerns. If you wait until after you're gone to spring something wildly unconventional on a grieving spouse or relative, your wishes may cause dismay or even sow discord rather than generate the kind of healing emotions you intended. Or they could just be ignored.

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