



Funeral Saver\$ Kit

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Section 1

How to use your kit

You purchased this kit either because someone you care about has died, is expected to die, or because you need help planning your own funeral. Please know that you are in my thoughts and prayers. I created this kit after experiencing much of the same anxiety, frustration, and sadness that goes hand-in-hand with planning any funeral.

Thank you for choosing my *Funeral Saver's Kit*. This kit is designed to guide you quickly and easily through the decisions that need to be made regarding funeral arrangements. Special emphasis is placed on reducing expenses and ensuring the arrangements are meaningful to you.

You can be confident that this information is objective, practical, and easy to understand and use. I have helped many people arrange funerals over the last 10 years – and I know the information in this kit really does work!

Please don't be overwhelmed by all the materials you will find in this kit. While I have included lots of information and resources, you only need to focus on those pieces relevant to your needs – and I'll clearly show you how to determine which pieces are relevant to your needs

Benefits

By following the simple directions outlined in this kit you will experience many benefits:

- You will realize substantial savings in overall funeral expenses.
- You will spend less time making funeral arrangements.
- You will experience less stress when making your funeral arrangements.
- You will learn enough to allow you to make appropriate and satisfying decisions.
- You will eliminate sales pressure from funeral home employees.
- You will have access to a wider selection of goods, services, and options from which to choose.

What's included in your kit

This kit has 5 main sections:

- Section 1 – provides an overview of what's included in the kit and how to best use the information. It also provides simple guidance for determining which pieces of the kit are applicable to your needs. Realizing you may need to make decisions quickly, this will allow you to use the information in this kit efficiently.
- Section 2 – this section provides you with a basic “funeral education”. It explains the various options available to you. After reading this section you will be able to confidently select funeral arrangements based on your preferences and budget.
- Section 3 – this section details the financial “nuts and bolts” of saving money on funeral arrangements. It explains dozens of things you can do to significantly reduce the cost of your funeral arrangements.
- Section 4 – this section provides numerous ideas that show you how to make funeral arrangements that are meaningful and satisfying to your family. Most of these ideas are things you can do for free or at very little cost.
- Section 5 – this section provides information and resources pertaining to alternative sources for funeral goods and services as well as grief-related articles. It's also where you will find forms and worksheets that will help you organize your wishes and estimate your costs.

Getting started with your kit

Since I don't know your exact circumstances, I will make a couple of assumptions:

1. You don't want to become a funeral "expert" – you just need basic, reliable information that will save you money and allow you to make good decisions.
2. You don't have a lot of time to spend on learning this information.

...with these Considerations in mind, here is how I recommend you use this kit:

1. Listen to the short audio message
2. Read all of sections one and two
3. Make the following decisions (you'll have enough knowledge to make these decisions after reading section 2):
 - a. What type of services and goods do you want?
 - b. How do you want to dispose of the body?
 - c. What type of memorial (if any) do you want?
4. Read the "introduction" to section 3 and follow the suggestions for obtaining funeral price information in your area
5. Input data from the price lists you receive into the "quick compare" tab of the spreadsheet entitled "Cost Comparisons". You'll find the Excel file in the "forms" folder on the data CD.
6. Compare costs between your local funeral homes to determine who offers the best prices on the type of goods and services you want. You can also compare your local funeral home prices to the "typical prices" listed on the other spreadsheet tabs. This will give you a good idea as to how your funeral home stacks up against average funeral home prices based on my extensive research.
7. Incorporate relevant "detailed savings strategies" (from section 3) that pertain to those goods and services you have selected.
8. Make an appointment with the lowest-priced funeral home and finalize your arrangements.

Common Funeral Terms

ARRANGEMENT ROOM - A room at the funeral home used to make the necessary funeral arrangements with the family of the deceased.

BEREAVED - (*N*) The immediate family of the deceased. (*V*) suffering from grief upon the death of a loved one.

BURIAL - Placing of a dead body in an underground chamber - earth burial- interment

BURIAL CERTIFICATE OR PERMIT - A legal paper issued by the local government authorizing burial. The permit may authorize earth burial or cremation or removal to a distant point.

CASKET - A receptacle of wood, metal or plastic into which the dead human body is placed for burial. Sometimes referred to as a "coffin".

CASKET COACH - Hearse - A special car designed and used to transport casketed remains from the funeral service to the cemetery. Also known as a Funeral Coach.

CEMETERY - An area of ground set aside for burial or entombment of the deceased.

CERTIFIED DEATH CERTIFICATE - A legalized copy of the original certificate, issued upon request by the local government for the purpose of substantiating various claims by the family of the deceased such as insurance and other death benefits.

CHAPEL - A large room in the funeral home in which the farewell service is held.

COLUMBARIUM - A granite wall for placing an urn containing cremated remains.

COMMITTAL SERVICE - The final portion of the funeral service at which time the deceased is interred or entombed.

COSMETOLOGY - Utilization of cosmetics to restore life like appearance to the deceased.

CREMAINS – another term for “ashes”.

CREMATION - Reduction of the body to ashes by fire.

CREMATION PERMIT - A certificate issued by local government authorizing cremation of the deceased.

CREMATORY - A furnace for cremating remains - a building housing such a furnace.

CRYPT - A vault or room used for keeping remains.

DEATH CERTIFICATE - A legal paper signed by the attending physician showing the cause of death and other vital statistical data pertaining to the deceased.

DEATH NOTICE - That paragraph in the classified section of a newspaper, or on the Internet, publicizing the death of a person and giving those details of the funeral service the survivors wish to have published. Sometimes referred to as an obituary.

DECEASED - (*N*) one in whom all physical life has ceased; (*V*) dead.

DISPLAY ROOM - That room in the funeral home in which caskets, urns, and other funeral merchandise is displayed.

EMBALM - The process of preserving a dead body by means of circulating a preservative embalming fluid through the veins and arteries.

EMBALMING FLUID - Liquid chemicals used in preserving a dead body.

EULOGY- A brief speech (or speeches) that offers praise and celebrates the life of the person who has died.

EXHUME - To dig up the remains; to remove from the place of burial.

FAMILY CAR – A limousine in the funeral procession set aside for the use of the immediate family. This is the car right behind the hearse in the funeral procession.

FLOWER CAR - A vehicle used for the transportation of flower pieces from the funeral home to the church and/or cemetery.

FINAL RITES - The funeral service.

FUNERAL ARRANGEMENTS - Funeral director's conference with the family for the purpose of completing financial and service details of a funeral.

FUNERAL DIRECTOR - A person who prepares for the burial or other disposition of dead human bodies, supervises such burial or disposition, maintains a funeral establishment for such purposes. Also known as a mortician or undertaker.

FUNERAL HOME - A building used for the purpose of embalming, arranging and conducting funerals.

FUNERAL SERVICE - 1) The profession which deals with the handling of dead human bodies; 2) The religious or other rites conducted immediately before final disposition of the dead human body.

FUNERAL SPRAY - A large bunch of cut flowers sent to the residence of the deceased or to the funeral home as a floral tribute to the deceased.

GRAVE - An excavation in the earth for the purpose of burying the deceased.

GRAVE LINER - A receptacle made of concrete, metal or wood into which the casket is placed. Normally this item has four sides and a top but no bottom. The main purpose of this item is to prevent the ground from sinking down around the gravesite as the earth settles. By keeping the grass above the grave level with the rest of the cemetery, it's easier to mow. This item is less expensive than a vault.

GRAVE (OR MEMORIAL) MARKER – A headstone. A method of identifying the occupant of a particular grave. Permanent grave markers are usually made of metal or stone and give data such as the name of the individual, date and place of birth, date and place of death.

HONORARY PALLBEARERS - Friends or members of a religious, social or fraternal organization who act as an escort or honor guard for the deceased. Honorary pallbearers do not carry the casket.

INTER - To bury a dead body in the earth in a grave or tomb.

INURNMENT - The placing of cremains (i.e. "ashes") into an urn.

LEAD CAR - The vehicle in which the funeral director and sometimes the clergyman rides. When the procession is formed, the lead car moves to the front and leads the procession to the church and/or cemetery. This car is usually in front of the hearse.

LIMOUSINE - An automobile designed to seat five or more persons behind the driver's seat.

MASS CARDS - A card indicating that a Mass for the deceased has been arranged.
(Catholic religion)

MAUSOLEUM - A building specially designed with several chambers to receive casketed remains. A permanent above ground resting place for the dead.

MEMORIAL – the generic name given to any type of headstone or flat marker used to identify the occupant of a particular grave or crypt. A marker is usually a flat piece of granite or bronze upon which identifying data is inscribed. A headstone is usually two large pieces of granite or marble upon which the identifying information is carved. The identifying information may include the name of the individual, date and place of birth, date and place of death. NOTE: in this kit I use the term “memorial” to represent any type of headstone or marker. Section 2 of this kit describes in detail the various types and features of memorial markers available.

MEMORIAL DONATION - A memorial contribution specified to a particular cause or charity, usually in lieu of flowers.

MEMORIAL SERVICE - A religious service conducted in memory of the deceased without the body being present. This term also applies when the service is conducted while the ashes / cremains are present.

MORGUE - A place in which the bodies of persons found dead are kept until identified and claimed or until arrangements for burial have been made.

MORTICIAN - See funeral director.

MORTUARY - A synonym for funeral home - a building specifically designed and constructed for caring for the dead.

MOURNER - One who is present at the funeral out of affection or respect for the deceased.

NICHE - A small opening or recess in a wall that is used to display an urn containing cremated remains.

OBITUARY - A notice of the death of a person usually placed in a newspaper, or on the internet, containing a biographical sketch of the deceased person. Sometimes referred to as a death notice.

PALLBEARERS - Individuals whose duty it is to carry the casket when necessary during funeral service. Pallbearers in some sections of the country are hired and in other sections they are close friends and relatives of the deceased.

PLOT - A specific area of ground in a cemetery owned by a family or individual. A plot usually contains two or more graves. This is the space used to bury the casketed body or an urn containing cremains (ashes).

PREARRANGED FUNERAL - Funeral arrangements completed by an individual prior to his/her death.

PRIVATE SERVICE - This service is by invitation only and may be held at a place of worship, a funeral home or a family home. This type of service is not open to the public or uninvited friends and family members.

PROCESSION - The vehicular movement of the funeral from the place where the funeral service was conducted to the cemetery. May also apply to a church funeral where the mourners follow the casket as it is brought into and taken out of the church.

PUTREFACTION - The decomposition of the body upon death which causes discoloration and the formation of a foul smelling product.

REGISTER - A book made available by the funeral director for recording the names of people visiting the funeral home to pay their respects to the deceased. Also has space for entering other data such as name, dates of birth and death of the deceased, name of the officiating clergyman, place of interment, time and date of service, list of floral tributes, etc.

REMAINS - The deceased.

REPOSING ROOM - A room of the funeral home where a body is stored from the time it is casketed until the time of the funeral service.

RESTORATION - The process of restoring mutilated and distorted features by employing wax, creams, plaster, etc.

RIGOR MORTIS - Rigidity of the muscles which occurs at death.

SERVICE CAR - Usually a utility vehicle such as a pickup truck or van. It is utilized to transport chairs, flower stands, shipping cases, etc.

SPIRITUAL BANQUET - A Roman Catholic practice involving specific prayers, such as Masses and Rosaries, offered by an individual or a group for a definite purpose.

SURVIVOR - The persons outliving the deceased, particularly the immediate family.

SYMPATHY CARDS - A card sent to the family to express sympathy.

URN - A container into which cremated remains are placed, made of metal, wood or stone.

VAULT - A receptacle made of concrete, metal or wood into which the casket is placed. Normally this item has four sides and both a top and bottom. The main purpose of this item is to prevent the ground from sinking down around the gravesite as the earth settles. By keeping the grass above the grave level with the rest of the cemetery, it is easier to mow. This item is more expensive than a grave liner – but it serves the same purpose.

VIEWING - An opportunity for survivors and friends to view the closed casket of the deceased in private, usually in a special room within the funeral home.

VIGIL - A Roman Catholic religious service held on the eve of the funeral service.

VISITATION - An opportunity for survivors and friends to view the open casket of the deceased in private, usually in a special room within the funeral home.

WAKE - A watch kept over the deceased, sometimes lasting the entire night preceding the funeral.

Section 2

A basic education in funerals

Introduction

Death care (i.e. funerals) in America is a business. There are service providers (e.g. funeral homes, cemeteries, and headstone dealers) and there are consumers (people like you and me who need to make funeral arrangements).

Like any business, funeral homes and cemeteries should provide their goods and services on an honest and fair basis. Unfortunately, this rarely happens as several characteristics unique to the funeral industry place the consumer at a significant disadvantage when making funeral arrangements. These unique characteristics include:

- disorientation caused by bereavement
- infrequency of purchase
- lack of objective information
- the need to make decisions quickly
- social taboos surrounding death
- lack of standards by which to judge the value of goods or services
- most people:
 - fail to view funeral arrangements as a business transaction
 - are ignorant of the law as it pertains to disposal of the dead
 - know very little about how a funeral home operates

Together these characteristics place the consumer at a significant disadvantage when making funeral arrangements. Funeral homes are staffed by experienced salesmen who deal with the business of death every day. These professional salespeople square off against emotionally distraught families forced to act hastily with little or no information about legal requirements and available options.

The profit-obsessed nature of the funeral industry creates a conflict of interest between the desire for sales and the consumer's need for meaning and affordability. The more the funeral home can manipulate the family into buying the more money it makes. In this unbalanced and highly charged environment, purchase decisions are often based on what the funeral home offers to sell instead of what the family wants or can afford to purchase. This increases consumer costs and decreases consumer satisfaction with the goods and services received.

This kit “levels the playing field”. It gives you, the consumer, the objective information and tools needed to understand, evaluate, and make satisfying and affordable funeral arrangements.

A major assumption that lies behind modern funeral practices is that “nothing is too good for the dead”but you are NOT being disrespectful to the deceased by being practical regarding the arrangements.

Most people want to avoid looking cheap when making funeral arrangements. They want to arrange a nice, decent funeral but they have no idea what “a nice, decent funeral” is. And everybody is concerned about price – so don’t feel guilty about wanting or needing to make less expensive arrangements.....did you know that when President John F. Kennedy died, even his family didn’t want to overpay? Yes, that’s the truth!

There will be a temptation to just throw up your hands and let the funeral director make all the decisions because of time pressures, uncomfortable questions, uncomfortable decisions, uncomfortable surroundings, and the added emotional stress of the overwhelming amount of details that need to be attended to at this time....but that is an expensive and unnecessary mistake.

Next to a house and car, a funeral is the third most expensive purchase the average American citizen makes during his lifetime. Just as you are careful when buying a car or house, being careful when making funeral arrangements can result in tremendous financial savings.

This kit will give you honest advice regarding choices and prices...after all, you have to live the rest of your life with the decisions you make in an hour or two; if you waste money now, it's gone forever.

The key to feeling comfortable and saving money is knowing the available alternatives and asking for them – and that’s what this section will teach you.

Remember, stripped to its simplest form a funeral is merely saying goodbye and disposing of the remains...all else is really unnecessary.

The rest of this section will explain the various services, merchandise, and people you will encounter when making funeral arrangements. I will explain each option in detail and provide average price data on the things you have to pay for. I will also use the specific terminology you will encounter along the way. This will make it easier for you

to compare “apples to apples” when you actually sit down and make the final arrangements.

Please keep this in mind as you go through this section: funeral expenses really consist of three separate pieces:

1. the services and merchandise provided by the funeral home
2. the costs and services to dispose of the body or cremains (i.e. ashes) at the cemetery or elsewhere
3. the cost to purchase and install some type of memorial (i.e. headstone, marker, monument)

....even if you end up paying for all three pieces through the funeral home, the best way I can teach you about funerals is to discuss the three pieces separately. To make it easy for you to follow along I have broken the remainder of this section into four parts – the first three correspond to one of the above items and the fourth part provides information about the various businesses that operate within the funeral industry.

Please remember: when estimating your TOTAL funeral costs, you must add all three pieces together. I think this is by far the best way to plan a funeral because it allows you to isolate and prioritize the goods and services that are most important to you. While every family is different, the most common complaint I hear from families is “I wish I would have spent less on the funeral and more on the memorial”. This makes some sense as the memorial is the only thing that lasts after the funeral is over.

Let’s begin.

Part 1 – Types of services & merchandise offered by a funeral home

Here are the most common types of services offered at a funeral home:

- traditional funeral service
- immediate burial
- direct cremation
- cremation with services
- donation
- memorial service
- graveside service
- private service

TRADITIONAL FUNERAL SERVICE

- Description
 - "traditional funeral"
 - laying out of casketed body (either open-casket or closed) for friends and family to pay respects
 - some type of separate ceremony remembering the life of the deceased
- Elements
 - removal of body to funeral home
 - embalming & cosmetic preparation (e.g. hair and makeup) of body
 - body laid out in casket
 - time for family and friends to come to the funeral home to visit with the family and see the decedent (usually a day or two before the funeral service itself)
 - if the casket lid is closed during this time its called a "visitation" ceremony
 - if the casket lid is open so you can see the body its called a "viewing" ceremony
 - a separate funeral ceremony in which the decedent is remembered
 - body transportation to a final resting place (e.g. cemetery)
 - a committal service (separate small service at graveside)
- Advantages
 - traditional and socially accepted
 - may provide closure and comfort to family
 - allows time for friends and family to attend and support grieving family
 - provides many ways to celebrate life of deceased
 - you can usually negotiate big discounts – if you use the information included in this kit
- Disadvantages
 - most expensive option (in terms of service, disposition, and memorial costs)
 - often lacks meaning or personalization (see my tips for ways to make even a budget-priced funeral extremely personal and meaningful for your family)
 - often requires family & friends to make multiple trips to the funeral home (separate trips for viewing and funeral ceremonies)
 - requires the greatest time commitment from the family
 - greatest sales pressure from funeral home (there are many associated goods and services the funeral home can try to sell you)

- Cost Considerations
 - Average cost: about \$6,500
 - average costs include:
 - casket: \$2,300
 - funeral director's basic services fee: \$1,200 - 1,500
 - embalming and body preparation: \$600
 - 2 days of viewing / visitation ceremony: \$750
 - funeral ceremony: \$450
 - transportation (pick up body, limousine, and hearse): \$625
 - miscellaneous (certificates, permits, music, clergy, obituary, register book, service folders, obituary, flowers): \$500

IMMEDIATE BURIAL

- Description
 - body taken directly from the place of death (or morgue) to the cemetery
 - normally, the body stops at the funeral home just long enough to secure the death certificate and burial permit (and for the family to buy the cemetery lot as needed)
 - no ceremony or viewing / visitation
 - no embalming or other body preparation
- Elements
 - removal of body to funeral home
 - obtain permits
 - transportation to a final resting place
 - immediate burial or entombment
- Advantages
 - less expensive
 - simpler and more expedient
 - avoids pomp and unnecessary goods and services
 - avoids many costs
 - embalming
 - additional transportation fees (hearse, flower car, utility vehicle, etc.)
 - funeral home staff and facilities charges
 - cosmetic and hair dressing charges
 - funeral chapel or church fees
 - viewing / visitation charges
 - more expensive casket just to "look good"

- Disadvantages
 - Does not necessarily reduce cemetery or headstone costs
 - may not be as therapeutic to family
 - may not celebrate decedent's life the way the family wants
 - does not give family & friends opportunity to show support
- Cost Considerations
 - Average cost: about \$3,000
 - average costs include:
 - casket and basic services fee: \$2,700
 - miscellaneous (certificates, permits, obituary): \$300

DIRECT CREMATION

- the main reasons people choose cremation:
 - less expense
 - saves land
 - increased mobility (easy to transport / relocate cremains)

Note: cremation replicates the exact same process that a buried body will undergo...just more quickly.

- Description
 - body taken directly from the place of death (or morgue) to the crematory where it is exposed to high heat until reduced to consistency of sand
 - normally, the body stops at the funeral home / crematory just long enough to secure the death certificate and cremation permit (and for the family to sign the cremation authorization form)
 - no ceremony or viewing / visitation
 - no embalming or other body preparation
 - you can use an “alternative container” (usually a special cardboard box or casket)
 - arrangements can be made directly with a crematory or at a funeral home (many funeral homes don’t actually do the cremations themselves – they contract the service out to a separate business that carries out the actual cremation – these businesses are known as crematories)

- Elements

- removal of body to funeral home or crematory
- obtain permits and authorization
- body heated in a cremation oven (called a “retort”)
- cremains disposed (e.g. scattered on the ground, placed in an urn in a niche – lots of options here) or returned to family

Note: a niche is a small opening in a mausoleum wall that holds an urn containing ashes. It may also be a designated space on a shelf designed to showcase an urn. A mausoleum is the fancy name for a cemetery building that holds caskets or urns.

- Advantages

- can be considerably less expensive than body burial
- increased portability of cremains
- reduced land use
- can lower cemetery or headstone costs
- simpler and more expedient
- wide range of disposition options
- family can retain cremains
- avoids several items:
 - expensive casket
 - embalming
 - funeral home staff and facilities charge
 - cosmetic and hair dressing charges
 - funeral chapel or church fees
 - viewing / visitation charges
 - additional transportation fees (hearse, flower car, utility vehicle, etc.)
 - burial plot or mausoleum crypt
 - vault / grave liner
 - expensive opening / closing costs
 - headstone or grave marker

- Disadvantages

- may not be as therapeutic
- may not celebrate decedent's life
- does not give family & friends opportunity to show support
- funeral home makes less money on this service so they often try to talk the family into more expensive arrangements
- may require urn / urn vault

- Comments
 - most bodies that are cremated are either on, or in something combustible (e.g. heavy cardboard trays, cardboard or wood caskets, or canvas body bags). 85% go in un-coffined.
 - cremation:
 - takes an average of 1 – 2 hours based on the size of the deceased
 - usually yields 5 - 7 pounds of cremains and fits into a 12"X 4" container
 - "cremains" – resulting ashes and bone fragments
 - cremains are generally gray in color and the consistency of playground sand or fine gravel
 - the ashes are sterile and non-polluting

- Cost Considerations
 - Average cost if handled through a funeral home: \$1,600 to - \$2,750 - \$5,500 (price varies greatly if a casket is chosen)
 - Average cost if handled through a crematory: \$1,000 to \$2,150 - \$4,800
 - Average costs include:
 - alternate container and basic services fee: \$1,400+ (funeral home); \$800+ (crematory) – or - minimum casket and basic services fee: \$2,000+ (funeral home); \$1,300+ (crematory)
 - miscellaneous (certificates, permits, obituary): \$200
 - urn: \$150 - \$2,000 (varies greatly based on style)

CREMATION with SERVICES

- Description
 - body is exposed to high heat and reduced to consistency of sand
 - the cremation itself could occur after a traditional funeral has been held or the body could be cremated first and then the cremains used as the centerpiece in a memorial service.
 - A funeral service is any type of service that commemorates the life of the deceased while the casketed body is in the room
 - A memorial service is any type of service that commemorates the life of the deceased while an urn containing the cremains / ashes is in the room

 - may or may not involve embalming or other body preparation
 - may or may not include some type of viewing or visitation ceremony

- Elements
 - removal of body to funeral home or crematory
 - body could be prepared for viewing, visitation and / or a funeral ceremony and then cremated -or-
 - body could be cremated in retort and cremains used as the centerpiece in a memorial service or returned to family

- Advantages
 - may allow for therapeutic attendant services (visitation and ceremony)
 - can be less expensive than a full traditional funeral
 - reduces land usage
 - increased portability of cremains
 - can reduce cemetery and memorial costs
 - allows for a wider range of disposition options
 - family can retain cremains

- Disadvantages
 - costs more than a direct cremation
 - lots of sales pressure to add goods and services (to increase the funeral director's profits)
 - may not affect need for disposition and memorial options
 - may trigger need for:
 - more expensive casket
 - embalming
 - funeral home staff and facilities charge
 - cosmetic and hair dressing charges
 - funeral chapel or church fees
 - viewing or visitation charges
 - urn and urn vault

- Cost Considerations
 - Average cost if handled through a funeral home: \$2,200 to \$3,600
 - Average cost if handled through a crematory: \$1,400 to \$2,500
 - Average costs include:
 - direct cremation followed by memorial service: \$2,000 (funeral home); \$1,200 (crematory)
 - nicer casket and basic services fee: \$2,600 (funeral home); \$1,900 (crematory)
 - ceremony or viewing / visitation costs: \$400 - \$800
 - miscellaneous (certificates, permits, obituary): \$200
 - urn (if desired): \$150 - \$2,000

MEDICAL DONATION

- Description
 - medical school picks up the body and takes it back to school where it's embalmed and stored
 - body is used by students during next semester classes then cremated
 - cremated remains (i.e. cremains) are returned to family or buried in communal plot in a cemetery near medical school
 - you could choose to have a memorial service without remains immediately following death or at later date when remains are returned from the school
 - school usually has memorial service for all bodies used during year
 - you should allow for a 2 year time frame for return of cremains
 - schools usually want the full body intact (because they can also use the organs in their research) - so they usually won't take a body that has been autopsied or donated organs. Note: you usually can donate the eyes separately without jeopardizing the full body donation – but check with your specific donation program first just to be sure.
- Elements
 - removal of body to medical school
 - body embalmed for storage until next semester
 - body used to teach medical students
 - body cremated
 - school memorial service held
 - cremains returned to family or buried in communal grave near medical school (approximately 2 years after date of death)
- Advantages
 - considerably less expensive (can also lower disposition and memorial costs)
 - simple to arrange
 - helps educate future doctors
 - school can handle cremation and burial or family can receive cremains
 - deceased can still serve humanity after death
- Disadvantages
 - need to plan carefully to ensure body will be accepted no matter what
 - some bodies won't be eligible for some programs
 - may not be a viable alternative for at-need cases (i.e. if no pre-planning was done)
 - time is of the essence when death occurs

- you should still have a backup plan just in case the donation is not accepted – your medical school will provide you with all the information you need to know
 - prevents some organ donations
 - autopsied bodies are usually not eligible
 - may not celebrate decedent's life as family wants
 - may not be therapeutic
 - long time period (may delay family's "closure")
 - requires embalming the body
- Cost Considerations
 - Averages: \$0 - \$750
 - donation costs:
 - donation: \$0
 - memorial service (if private ceremony is desired): \$500
 - urn (if desired): \$150 - \$2,000
 - Note: some funeral homes will handle this for you – but they will charge a fee for doing so. You don't need a funeral director's help....let the medical school guide you for free.

MEMORIAL SERVICE

- Any commemorative ceremony or gathering without the body present is called a "memorial service"
- Although the actual body isn't present, a memorial service may include the cremains (i.e. the urn containing the cremains is the focal point of the service or a large picture of the deceased is used as the focal point)
- can be part of traditional funeral arrangements or completely separate
- can be held any time and any place
- adds about \$425 to the cost of other arrangements selected if handled by a funeral home
- doesn't impact disposition and memorial options

Note: for what it's worth – when my mother died we placed a large picture of her on an easel and held the memorial service in our church (for free). Since mom died when I was a boy, I didn't actually arrange this – my grandparents did....and it turned out very nice.

- Michael

GRAVESIDE SERVICE

- commemorative ceremony or gathering held at the cemetery
- usually follows funeral ceremony and immediately precedes burial, entombment, or inurnment
- can be in addition to funeral ceremony or in place of
- adds about \$250 - \$550 to the cost of other arrangements selected
- can be in place of or in addition to service options (i.e. you could choose a graveside service instead of having the actual funeral service at the funeral home)
- does not impact memorial options

PRIVATE SERVICE

- commemorative ceremony or gathering of immediate family members only
- usually held at funeral home with body / cremains present
- provider may limit the number of people that can attend (e.g. 10)
- usually held immediately preceding disposition
- adds about \$200 - \$500 to the cost of other arrangements selected
- may replace costs for viewing, visitation, and ceremony
- does not impact disposition and memorial options

One final comment: the options you choose can be as simple or elaborate as you choose. There is no one "right" way to do it. My advice would be to choose the least expensive arrangements that "feel right" to you and your family. Don't let a funeral director or any other "stranger" tell you how to say "goodbye" to the person you love.

Part 2 – Services to dispose of the body or cremains (i.e. ashes)

You will need to decide what you want to do with the remains (i.e. the body or the ashes) after any funeral or memorial service is held. Common options include burial in a cemetery or placing the ashes in an urn upon the mantle in your home. However, as you will see in this section, there are a variety of options available to you.

The option you choose for this stage of the process can greatly effect your total funeral bill. Therefore, let's spend a few moments discussing the advantages, disadvantages, and costs associated with each of the main options.

Remember, when estimating your total funeral expenses, the costs from this part need to be added to the costs from Part 1. As a practical matter, many funeral homes will pay these expenses up front and then include the costs in the bill they give you. While that sounds like they are being "nice guys", it can be to their benefit to do this because they have a better chance of capturing a larger portion of the overall bill for themselves. I believe this is why so many people feel they would have spent less on the funeral and more on the memorial – because the funeral director "steered" them towards more of the goods and services he sells – instead of fairly explaining the expenses related to the cemetery and memorial.

Here are the most common types of disposition options available.

- *When dealing with a body*
 - ground burial
 - crypt entombment
 - medical donation
 - alternative disposition

- *When dealing with cremains (i.e. ashes) that you don't intend to keep*
 - ground burial (normal burial plot)
 - ground burial (cremation garden)
 - niche inurnment
 - scattering
 - alternative disposition

- When dealing with cremains that you do intend to keep
 - display
 - storage
 - hold for future combination / disposition
 - keepsakes
 - artwork
 - bury / scatter on private property

- Disposition in a National Cemetery

GROUND BURIAL - BODY

- Description
 - body is placed in casket....casket is placed in a concrete or metal box (called a vault or grave liner – see the list of common terms for a good explanation of the difference between the two)....vault and casket are both buried underground in a cemetery plot
 - graves are normally 8 X 3 feet and 4.5 feet deep (top of the vault is usually about 18 inches below ground surface)

- Elements
 - family buys (or already owns) a cemetery plot
 - cemetery digs grave (takes about 15 minutes)
 - cemetery or vault company lowers the vault base (there usually is not a base for a “liner”)
 - casketed body is delivered by the funeral home to the cemetery
 - casket is lowered into the grave and onto the vault base
 - vault top (i.e. “lid”) is placed over the casket
 - cemetery fills grave with dirt (only takes about 5 minutes) - family sometimes ceremonially assists by shoveling dirt onto vault
 - temporary memorial or grave marker installed for identification purposes until the actual one is ordered and delivered

- Advantages
 - traditional and socially acceptable
 - wide variety of cemeteries to choose from
 - allows you to use any previously purchased cemetery space
 - provides a permanent location to visit and commemorate
 - may be near relatives buried in the same cemetery

- Disadvantages
 - expensive
 - some people don't like idea of being underground
 - uses up land
 - no mobility of remains once they are buried (unless you pay a hefty fee to dig everything up and relocate everything – this is extremely rare)
 - cemetery may fall into disrepair or maintenance may not be kept up
 - cemetery may have strict rules that prohibit the way you can decorate or personalize the grave (check with the cemetery to learn about their specific rules)
 - the specific cemetery or gravesite location may limit choice of memorial options (cemeteries often only allow certain types of memorials in certain sections of the cemetery; e.g. headstones may only be allowed in the back of the cemetery)
 - may require perpetual care fee(s); these are fees to pay for ongoing maintenance such as mowing the grass and decorating during the holidays; fees can be charged on a one-time basis or required annually
 - you may be able to secure a site in the same cemetery but you may not be guaranteed a site close to other relatives; this is especially true if the cemetery is nearly full and you didn't buy a space ahead of time

- Cost Considerations
 - approximately \$3,000 for the cemetery plot and services (remember: this is in addition to what you pay the funeral director for the actual funeral service arrangements)
 - average ground burial costs include:
 - cemetery plot: \$1,000 (varies based on location within the cemetery)
 - interment (sometimes called opening / closing) fee: \$600 - \$800 (this is the fee for digging the hole and then filling it back in after the casket is placed)
 - grave liner or vault: \$1,000+ (prices vary greatly with the style selected)

CRYPT ENTOMBMENT - BODY

- Description
 - body is placed in casket; casket is usually enclosed in plastic (or placed on plastic tray) and placed in a concrete nook in a building wall (mausoleum)
 - wall may be inside or outside
 - double crypts may be side-by-side or end-to-end, or top-on-bottom
 - crypts are sold at different height levels; the closer the crypt is to eye level, the more expensive its selling price
 - the average crypt approximates 32" (w) X 25" (h) X 90" long
 - cemeteries usually remove or break any casket seal to allow for proper venting (so there is no point in paying extra for a "sealer" casket)
 - structurally and functionally, mausoleums lend themselves to the simplest form of block construction (tier upon tier of cubicles made of reinforced concrete) faced with a veneer of marble or granite
- Elements
 - family buys (or already owns) a mausoleum crypt
 - casketed body is delivered by the funeral home to the mausoleum
 - casket is enclosed in plastic casing / placed on plastic tray
 - crypt door is removed by unscrewing the face plate
 - casket is placed on mechanical lift, slid into crypt and crypt door is reattached (re-screwed)
 - an identification marker is attached or etched (often at a later date)
- Advantages
 - traditional and socially acceptable
 - considered by some to be more prestigious than ground burial
 - allows you to use a previously-purchased mausoleum space
 - you often have the ability to leave / place year-round decorations, pictures, etc. (especially true for crypts inside a building)
 - provides location to visit and commemorate (possibly indoors)
 - avoids ground burial (which some people don't like)
 - avoids several items:
 - no need to buy a vault or grave liner
 - no need to purchase a more expensive memorial
 - usually, opening & closing a mausoleum "door" will cost less than digging and filling an in-the-ground gravesite
 - no need to purchase a burial plot

- Disadvantages
 - crypt space may cost more than ground burial and vault
 - inside crypts may have more restricted visitation hours
 - not too much mobility of remains – but easier to move than it is for a ground burial; again, this is rare
 - may be required to pay perpetual care fees
 - decorating / personalization rules may be restrictive
 - may be less isolated than a grave (anytime you visit there could be others nearby visiting their deceased relatives)
 - often there is a pungent smell due to an abundance of flowers / decorations

- Cost Considerations
 - Approximately \$3,750 - 7,200 (in addition to funeral service arrangements)
 - crypt entombment costs include:
 - mausoleum crypt: \$3,500 - \$6,500+
 - interment (open/close) fee: \$550 - \$700

DONATION - BODY

- Description
 - medical school picks up the body and takes it back to the school where it's embalmed and stored
 - body is used by students during next semester's classes then cremated
 - cremains (i.e. ashes) are returned to family or buried in communal plot in a cemetery near the medical school
 - you could still have a memorial service without the remains or at later date when the remains are returned
 - the school usually has a single memorial service for all the bodies used during year (just to be clear: if the school used 10 bodies during the year they would have one memorial service commemorating all 10 bodies – not a separate ceremony for each one)
 - it may take up to 2 years from the date of death until any cremains could be returned
 - schools usually want the full body intact (because they also use the organs in their research) so they usually won't take a body that has been autopsied or whose organs (other than eyes) have been donated elsewhere – check with the specific donation program you are considering to learn about their requirements

- Elements
 - removal of body to medical school
 - body embalmed for storage until next semester
 - body used to teach medical students
 - body cremated
 - school memorial service held
 - cremains returned to family or buried in communal grave near medical school

- Advantages
 - can be considerably less expensive than other options
 - simple to arrange
 - helps educate future doctors
 - school can handle cremation and burial or family can receive cremains
 - deceased can still “serve” humanity after death

- Disadvantages
 - need to plan carefully to ensure body will be accepted no matter what
 - some bodies won't be eligible for some programs – depending on manner of death
 - may not be a viable alternative for “at-need” cases (i.e. if not set up ahead of time)
 - time is of the essence when death occurs
 - you should have a back up plan just in case
 - usually prevents you from donating certain organs
 - autopsied bodies are usually not eligible
 - may not celebrate decedent's life as family wants
 - may not be therapeutic
 - long time period until ultimate disposition
 - requires embalming

- Cost Considerations
 - Approximately \$0 - \$500
 - donation costs:
 - donation: \$0
 - private memorial service: \$0 - \$500 (varies based on what you want and where you want to hold it; there is usually no cost for the communal memorial service held by the school – other than your own transportation costs to attend)

- optional costs should you want the cremains back could include*:
 - urn: \$150 - \$2,000
 - cemetery plot: \$900
 - cremation garden space: \$650
 - ground interment (open / close): \$350
 - vault: \$200
 - niche: \$800
 - niche interment: \$250
 - memorial add: \$400 - \$3,000

** These costs would only be incurred if you decided you wanted the cremains back and then decided to bury them at a cemetery or place them in a niche.*

ALTERNATIVE DISPOSITION OPTIONS - BODY

- Description
 - burial-at-sea - embalmed body transported to Navy facility where it is held until a Navy vessel is deployed. Navy vessel holds committal service and deposits in ocean
 - only available for persons meeting military eligibility guidelines
 - embarkation ports: Norfolk, VA; Jacksonville, FL; Corpus Christi, TX; San Diego, CA; Bremerton, WA; Honolulu, HI
 - within 10 days after sea burial, a letter will be mailed to the next of kin confirming the committal has taken place; the letter will give the date and time of the committal and include photographs or videotape, if possible, of the ceremony; the family will also be given the commemorative flag, the shell casings from the firing salute, and a nautical chart showing where the burial took place
- Elements
 - body embalmed
 - family files form requesting burial-at-sea
 - body transported to receiving funeral home near port of embarkation and stored until vessel deploys
 - ship deploys, holds committal service with U.S. flag and deposits body in ocean

- Advantages
 - can be less expensive (since you don't have to pay for cemetery space or a memorial)
 - unique and special
 - includes military pomp & circumstance

- Disadvantages
 - family can't witness the burial (it's usually restricted to the ship's normal on-board personnel)
 - timing of actual burial depends on ship deployment schedule
 - you have to pay cost of transportation to the ship
 - you end up paying for the services of two funeral homes (your local funeral home that ships the body and the receiving funeral home that takes it to the ship)
 - there is no memorial site to visit
 - limited eligibility – this option is only available for certain military personnel

- Cost Considerations - estimate
 - Approximately \$2,500 (in addition to any funeral service arrangements)
 - burial at sea costs:
 - burial by Navy: \$0
 - receiving remains by receiving funeral home: \$2,000
 - transportation costs: \$500 (varies based on location)

Note: see section 5 for more details on this option

CREMAINS GROUND BURIAL – STANDARD CEMETERY PLOT

- Description

- body is cremated and cremains (i.e. ashes) are placed in urn or other acceptable container, transported to the cemetery where the urn is placed into an urn vault (often required, but not always – check with cemetery for their policy) and buried in a standard cemetery plot
- may also be buried on top of an existing body (e.g. pre-deceased spouse) in the burial grave
- with the permission of the landowner, all states permit private burial of cremated remains

Note: when my mother died she was cremated and her ashes were placed in an urn. The urn was then buried in a gravesite directly above the place my great-grandmother's casket was buried. We avoided having to purchase another gravesite and it seemed to give my grandparents a sense of comfort knowing everyone's remains were close together.

-Michael

- Elements

- family buys (or already owns) a cemetery plot
- cemetery digs a smaller grave in that plot
- cremains (in urn or other acceptable container - which could even be a cardboard box) are delivered by the funeral home to the cemetery
- urn is placed into urn vault (not required at all cemeteries) and set into ground
- cemetery fills grave with dirt
- temporary memorial installed or permanent memorial updated (e.g. if there is already a headstone over the grave)

- Advantages

- less expensive than body burial
- uses (and maximizes) already purchased (and used) cemetery space
- uses (and maximizes) already purchased (and used) memorial
- allows for placement of two remains in same space
- plot and interment costs will likely be lower
- provides location to visit and commemorate

- Disadvantages
 - often requires an approved urn and vault - adding unnecessary expense
 - some people don't like idea of being underground
 - less mobility of remains than if the urn was kept by the family
 - cemetery may fall into disrepair
 - cemetery may have strict decorating or personalization rules for site
 - may require perpetual care fee(s)
 - specific cemetery / lot location may limit choice of memorial options

- Cost Considerations
 - Approximately: \$1,400 (in addition to funeral service arrangements)
 - ground burial costs include:
 - cemetery plot: \$900 (you can reduce or even eliminate this fee if you bury the remains on top of an existing family member's remains – this a fairly common practice)
 - interment (open/close) fee: \$350
 - vault: \$200

CREMAINS GROUND BURIAL – CREMATION GARDEN

- Description
 - body is cremated and placed in urn or acceptable container, transported to the cemetery where it's placed into an urn vault and buried in a section of the cemetery specifically designated for cremains only. This section is sometimes referred to as a "cremation garden".

- Elements
 - family buys (or already owns) space in a cremation garden
 - cemetery digs space
 - cremains (in urn or other acceptable container) are delivered by the funeral home to the cemetery
 - urn is placed into urn vault and set into ground
 - cemetery fills grave with dirt
 - memorial installed (or existing memorial is updated)

- Advantages
 - less expensive than body or cremains burial in a standard plot
 - provides location to visit and commemorate
 - aesthetic, manicured surroundings with possible "memorial landscaping" (i.e. surrounding memorial bricks, etc.)

- Disadvantages
 - often requires an approved urn and vault - adding unnecessary expense
 - some people don't like idea of being underground
 - less mobility of remains
 - cemetery may fall into disrepair
 - cemetery may have strict decorating or personalization rules
 - may require perpetual care fee(s)
 - limited memorial options (cemetery may designate a particular style and size of memorial for burials in this section)
 - limited availability of cremation gardens (not all cemeteries have these designated spaces)

- Cost Considerations
 - Approximately: \$1,100 (in addition to funeral service arrangements)
 - Average ground burial costs include:
 - cremation garden plot: \$650
 - interment (open/close) fee: \$325
 - vault: \$200

CREMAINS NICHE INURNMENT

- Description
 - body is cremated and placed in urn or acceptable container, transported to the cemetery where it's placed into a nook or recess (called a niche) in a building wall (called a columbarium)
 - columbarium – a vault, room, or sometimes just a wall with niches into which urns containing cremains are placed for storage and display
 - niches approximate 12" tall, 10" wide, 15" deep (many are designed to hold two urns – e.g. husband and wife)

- Elements
 - family buys (or already owns) niche space
 - cremains (in urn or other acceptable container) are delivered by the funeral home to the cemetery
 - niche opened (if there is a protective face plate) and urn placed into niche
 - memorial installed (or existing memorial is updated)

- Advantages
 - provides location to visit and commemorate
 - urn is often visible through glass face plate
 - avoids ground burial and retained options
 - easier mobility of remains
 - may be located indoors
 - avoids price of urn vault
 - space can usually accommodate two urns (e.g. husband and wife) or one large urn (a single urn used to commingle cremains from two people – e.g. husband and wife – sometimes called a “companion” urn)

- Disadvantages
 - because of it being on display, you may feel you need to buy a more expensive / fancier urn than you otherwise would have
 - often times you are basically looking at a "wall" of face plates – because the urns are “hidden” behind the niche faceplates
 - may require perpetual care fee(s)
 - anytime you visit there may others around (less isolated than grave)

- Cost Considerations
 - Approximately: \$1,100 (in addition to funeral service arrangements)
 - Average costs include:
 - columbarium niche: \$750
 - interment (open/close) fee: \$250 (yes, they usually charge a hefty fee for just opening the door and setting the urn on a shelf)

CREMAINS SCATTERING

- Description
 - body is cremated and placed in a holding container, taken to a desired location, and scattered
 - cremains are really more like sand (or finely ground pebbles) than ashes - so they won't "scatter" into the wind as many people think
 - may be scattered in a section of a cemetery specifically designed for scattering, but can also be scattered just about anywhere the family wants
 - family could hold their own personal memorial service when scattering; you wouldn't really need funeral personnel for this so it wouldn't cost you anything
- Elements
 - body is cremated
 - family chooses scattering site
 - cremains (in urn or other acceptable container – which could be a cardboard box or other container specially designed for scattering) are given to family or scattering agent (third party business that performs the scattering for you)
 - family or scattering agent opens container and scatters at site during (or after) service (optional)
- Advantages
 - returns ashes to earth
 - may provide location to visit and commemorate
 - allows for more expressive disposition or more meaningful / scenic location
 - less expense
- Disadvantages
 - may not be able to find exact location on return visit
 - you need to get the land owner's permission before you scatter
 - cremains will not dissipate into thin air
- Cost Considerations
 - Approximately: \$0 - \$500 (in addition to funeral service arrangements)
 - scattering costs include:
 - if family handles on private land: \$0
 - if scattering agent handles: \$200
 - permission to scatter in a cremation garden: \$400

- Comments

- scattering remains in Ohio (where I live - included as an example of the relevant rules that may pertain):
 - a family may scatter cremains on its own private property
 - there is no prohibition in Ohio against scattering cremains on private property with the permission of the property owner
 - families may not scatter cremains in any Ohio park unless they have special permission from the local park authority; state parks may allow scattering as an accommodation to the family; the family should contact the local park manager of the state park where they wish to scatter and ask for special permission
 - a family may scatter cremains in Lake Erie without a permit (they should take along the cremation authorization form and the burial permit though)
 - there are no restrictions that would prevent the scattering of cremains in any lakes or rivers within Ohio; remains may be scattered on state waterways without a permit
 - a funeral director may not dispose of unclaimed cremains by scattering
 - it is legal in all 50 states to scatter cremated remains
 - the individual who has the legal right to authorize the cremation has the right to determine where / how the ashes are scattered

Note: cremains may be scattered or buried in the ocean; cremains may be buried in or scattered on ocean waters without regard to depth limitation provided the disposition takes place no closer than 3 nautical miles from land; the ocean area within 3 nautical miles of the coast is considered an inland waterway (permits for burial or scattering in this area would be required from the appropriate agency having jurisdiction of that inland waterway).

ALTERNATIVE DISPOSITIONS - CREMAINS

- Description
 - body is cremated and cremains are transported to a third-party scattering agent who disperses the cremains according to the family's wishes
 - family may or may not participate in the actual scattering activities
 - there is a tremendous variety of options and prices including:
 - sea scattering
 - air scattering (plane or hot air balloon)
 - space scattering
 - aquatic reef integration
 - fireworks display
 - artwork / paint applications
 - manufactured diamond

- Elements
 - body cremated
 - family contacts private scattering agent
 - family mails / ships cremains to agent or delivers cremains in person
 - agent disperses or uses cremains as arranged by family
 - agent (sometimes) provides family with memorial video, wreath, etc.

- Advantages
 - unique and special
 - can have memorial service during disposition or at a later date
 - disposition can be performed anytime in the future
 - often only uses a portion of the ashes so the family can retain some too
 - would likely eliminate need for costly memorial

- Disadvantages
 - can be considerably more expensive for disposition – depends on which option you choose (and there are a lot of creative options in this category)
 - cost of family transportation is extra
 - actual disposition might not be performed in a timely manner
 - family might not be able to witness
 - may not have ultimate proof the disposition occurred as planned
 - only uses a portion of the ashes so the family will retain some too (so you'll need to figure out what you want to do with any remaining ashes)
 - memorial site may be hard to find (if it could be found at all)
 - custom services may be located far away from where you live

- Cost Considerations - estimate
 - Average costs: \$300 - \$25,000 (excludes family transportation costs and service arrangements)
 - sea scattering: \$300 - \$600
 - scattering: \$200
 - family attendance: \$300
 - revisit site: \$350
 - mail / ship cremains: \$100
 - Navy burial is free but requires urn / approved container and shipping (\$300)
 - air scattering (plane or hot air balloon): \$300
 - scattering: \$200
 - mail / ship cremains: \$100
 - space scattering: \$5,400 - \$12,600
 - scattering: \$5,300 - \$12,500
 - family attendance: usually included as part of fee (travel costs extra)
 - mail / ship cremains: \$100
 - aquatic reef integration: \$950 - \$3,350
 - integration: \$850 - \$3,250
 - mail / ship cremains: \$100
 - fireworks display: \$3,350 - \$3,850
 - scattering: \$3,250 - \$3,750
 - family attendance: fee included (for up to 6 people on boat with food)
 - mail / ship cremains: \$100
 - artwork / paint applications: \$450 - \$1,050
 - application: \$350 - \$950
 - mail / ship cremains: \$100

- manufactured diamonds: \$4,100 - \$25,000
 - .25 carat \$4,000 (requires minimum purchase of two stones)
 - 1.0 carat \$25,000
 - mail / ship cremains: \$100
 - uses carbon generated during cremation process to create industrial diamonds
 - average body produces enough carbon for about 50 stones

Note: while there are plenty of options in this category, don't be misled. These more creative options are rarely selected. I have included them here just to make you aware of unique options with which you might not be familiar. You can find links to more information about some of these options in section 5.

RETAINED OPTIONS - CREMAINS

(options available to families that want to keep the cremains)

- Description
 - body is cremated and cremains are returned to family
 - there is a variety of things the family can do with the cremains including:
 - display them (e.g. on your mantle)
 - storage (e.g. in basement)
 - hold for future memorial service or disposition
 - hold to combine with cremains from a future death (e.g. mix with spouse when he/she passes on) or bury with spouse
 - place in keepsakes (keepsakes are smaller urns or jewelry pieces designed to hold a small portion of the cremains - this allows several family members to retain and share a portion of the cremains)
 - used in personal artwork
 - buried or scattered on private property
- Elements
 - body cremated
 - cremains returned to family
 - family decides what to do with them

- Advantages
 - less expensive
 - may eliminate need for (more) expensive goods and services (e.g. urn or memorial)
 - allows you to keep remains
 - allows you the flexibility to create a personal memorial at home
 - future portability (you can easily take the cremains with you when you move – this may be comforting to an older person who has lost a spouse. If the survivor moves into a nursing home, she can take the cremains with her to her new home)
 - affords you time to postpone a final disposition option until wishes are finalized or funds are available (you can always decide to intern the cremains at a cemetery at a later date if you want to)
 - can combine with future disposition for emotional or financial reasons
 - allows you to “divvy up” and share cremains with multiple family members
 - allows you to use cremains to creatively express yourself (e.g. if a family member is an artist he/she could mix the remains into paint and paint a picture)
 - allows you the option of disposing of on family land

- Disadvantages
 - may prolong grief and delay closure
 - some people may find morbid
 - may cause family squabble over who gets to keep cremains
 - family may move in future leaving buried / scattered cremains behind
 - may lead family to purchase a more expensive urn than they otherwise would have

- Cost Considerations - estimate
 - Varies: \$0 - \$3,000 (in addition to funeral service arrangements)
 - Display at home: \$150 - \$2,000
 - display: \$0
 - urn: \$150 - \$2,000
 - storage: \$0
 - hold for future memorial service or disposition: \$0 - \$25,000
 - memorial service: \$0 - \$500
 - alternative disposition: \$0 - \$12,600 (see options previously listed)
 - mail / ship cremains: \$100

- hold to combine with cremains from a future death or bury with spouse: \$0
 - no costs now but would have to pay for future space, interment, memorial, etc.
- place in keepsakes: \$100 - \$3,000+
 - keepsake jewelry: \$100 - \$3,000 (depending on style and quantity)
- used in family artwork: \$0 - \$100
 - artwork materials & supplies: \$0 - \$100
- buried / scattered on private property: \$0

DISPOSITION IN A NATIONAL CEMETERY

- Description
 - after service or ceremony, body or cremains are transported to either a national or state veterans' cemetery for burial or inurnment (I am not aware of any available crypts; this doesn't mean they don't exist – only that I don't personally know of any)
 - military honors can be requested
 - you may not get into the cemetery closest to where you live
 - cremated remains are buried or inurned in a national cemetery in the same manner and with the same honors as casketed remains
 - no pre-arrangements or reserved spaces are allowed
 - about 15% of eligible veterans choose this option
- Elements
 - gather paperwork to prove eligibility (usually discharge papers)
 - funeral director contacts and coordinates with national / state cemetery and receiving funeral home (if shipping)
 - local services conducted and body cremated (if desired)
 - body or cremains transported to cemetery or shipping point
 - body or cremains shipped
 - body picked-up from shipping point by receiving funeral home and taken to cemetery
 - ceremony followed by actual disposition
- Advantages
 - possibility of reduced disposition and memorial costs
 - perpetual maintenance included
 - receive military entitlement / benefits / honor
 - provides location to visit and commemorate
 - cemetery will be especially well maintained and may "feel" special

- Disadvantages
 - may be expensive to transport body / remains to location
 - family transportation costs might be expensive (especially if the cemetery is located far from home)
 - other family members may not want to be buried there (or even be eligible to be buried there)
 - if you already purchased cemetery space in a private cemetery, that space will go unused and you'll have to try and sell it (see section 5 for link to a possible resource for selling a gravesite)
 - may require the use of two funeral homes (forwarding & receiving) – which increases overall funeral costs

- Cost Considerations
 - \$0 for cemetery services (but you may have to pay for additional funeral services or shipping costs – just depends on how far away the cemetery is from the funeral home)
 - costs include free:
 - gravesite or niche
 - opening / closing fee
 - perpetual care
 - government headstone or marker
 - grave liner for casketed remains
 - burial flag
 - presidential memorial certificate
 - other costs include: varies
 - body or cremains transportation costs to cemetery
 - services of receiving funeral home (including body / cremains pickup)
 - family transportation to cemetery

- Arlington National Cemetery
 - not part of National Cemetery Administration (it's actually part of the Army)
 - more restrictive eligibility
 - standard military honors include: pallbearers, firing party, bugler
 - cemetery likely located far from home making it costly to transport and visit
 - will incur charges from receiving funeral home
 - other family members may not want to be buried there
 - no pre-arrangements or reserved spaces are allowed
 - limited choice in memorial options (you must use what they dictate)

Part 3 – Cost to purchase / install memorial (i.e. headstone, marker, etc.)

Once the funeral services are over and the body or cremains have been laid to rest you will likely need to have some type of memorial installed. Here is the definition of a “memorial” as used in this kit:

MEMORIAL - *the generic name given to any type of headstone or flat marker used to identify the occupant of a particular grave. A marker is usually a flat piece of granite or bronze upon which identifying data is inscribed. A headstone is usually two large pieces of granite or marble upon which the identifying information is carved. The identifying information usually includes the name of the individual, date and place of birth, date and place of death.*

I use the term “memorial” to represent any type of headstone or marker.

This part of section 2 describes in detail the various types and features of memorial markers available. As you will see in this part, there is a large variety of options available to you. The option you choose for this stage of the process can greatly effect your total funeral bill. Therefore, let’s spend a few moments discussing the advantages, disadvantages, and costs associated with each of the main options.

Remember, when estimating your total funeral expenses, the costs from this part need to be added to the costs from Parts 1 and 2. As a practical matter, the cemetery will usually erect a temporary memorial to serve as a place-holder until a permanent memorial is purchased and delivered.

Since it can take several weeks for the memorial to be shipped, designed, carved, and installed, you do not need to purchase a memorial right away. By taking your time to shop around for the prices and styles you like, you can often save hundreds (or even thousands) of dollars. Often times, memorials are not ordered until a few months after the funeral.

Here are the most common types of memorial options available. Please note that your choice of memorial style may be dictated by the cemetery section where your gravesite is located. Always check with the cemetery before ordering your memorial to ensure you don’t run afoul of their rules.

- Upright Monuments
- Upright Monuments - Slant
- Upright Monuments - Pillow / Bevel
- Granite Markers

- Bronze-Granite Markers
 - Bronze-only Markers
 - Garden Memorials
 - Private Mausoleums
 - Electronic Memorials
- Remember: the memorial is the only item that lasts as a visible tribute to the deceased....a tribute that people can see for a long time after the death. A common remark from families is that they wished they had spent more on the memorial and less on the casket (which you only see for a short time and then it's gone forever).
 - Granite is preferable to marble because marble tends to oxidize and wear-away or discolor more readily than the harder granite. Marble is only used about 1% of the time.
 - Prices vary based on size, shape, color, design elements, # of polished (i.e. smooth) sides, vase option, and dealer
 - Sometimes the tablet/die and base are priced separately. A headstone often has two pieces: the base and the top that sits on the base. The upright top is sometimes called a "tablet" or "die".
 - Bronze plaques are sold by the square inch. A common ploy is to cite a reasonably low price per square inch for the actual bronze plate but then charge for the area of the larger base stone that sits underneath the plate.
 - The price for most memorials includes installation by the memorial dealer; however, most cemeteries will charge a foundation fee for installing the granite or concrete base (usually priced per square foot of material)
 - You can often save between 20% - 45% by buying from a low-cost provider or third-party source (by cutting out the commissioned salesman)
 - Actual cost of stone is relatively minor (10% - 25% of selling price) compared to what you pay

MEMORIAL OPTIONS

- Description
 - upright monument (headstone) - upright, two-piece (tablet & base) blocks of granite, cut and polished (i.e. "smoothed"), used to commemorate a gravesite(s); set above ground level on an underground cement foundation
 - upright monument slant - upright, one or two piece (tablet & base) blocks of granite, cut and polished, used to commemorate a gravesite(s); set above ground level on an underground cement foundation; tablet face slopes at an angle; midway in height between upright monuments and flat markers
 - upright monument pillow / bevel - one-piece block of granite, cut and polished, used to commemorate a gravesite(s); set above ground level on cement or sand foundation; slight slope from rear to front of stone so that rear of tablet is higher than front of tablet; midway in height between slant monuments and flat markers
 - granite markers (grass marker) - flat, cut and polished "brick" of granite used to commemorate a gravesite (s); set flush with ground on sand foundation
 - bronze - granite markers - flat, cast-formed rectangle of colored bronze set on top of a flat, cut and polished "brick" of granite used to commemorate a gravesite (s); set flush with ground on sand foundation
 - bronze-only markers - flat, cast-formed rectangle of colored bronze; set flush with ground on sand foundation
 - garden memorials (benches, bird baths, sundials, etc.) - specialty-shaped granite block(s) used as monument; set above ground-level
 - pavers - flat, cut and polished specialty-shaped "brick" of granite used to commemorate a gravesite (s); set flush with ground on sand foundation
 - private mausoleum / lawn crypt - above-ground entombment with one or more inside spaces (called crypts); made of granite with ventilation and drainage systems; may include 1 - 12 crypts; may be walk-in; usually requires purchase of a substantial number of cemetery plots to cover building area (more than can be entombed in crypts)

- electronic memorials - website or webpage that provides pictures and information about deceased; may have guestbook area so people can leave messages to family; usually lasts for a set period of time with monthly / annual extension fees
- Elements of the selection process
 - select exact disposition location (i.e. you must choose both the cemetery and the exact gravesite within the cemetery – because this could impact your available memorial choices)
 - identify allowable memorial types for the area you have chosen (different sections of the cemetery may allow / require different types of memorials)
 - within allowable types, select size, shape, color, inscription, design elements
 - place order with dealer (you usually have to pay half the cost when you place the order)
 - pay cemetery installation / foundation / inspection fees
 - memorial is created
 - when memorial is completed you pay the remaining balance
 - foundation is set by cemetery
 - memorial placed or installed on foundation
 - final dates added after last death (about \$125 extra)
- Cost Considerations - estimate
 - upright monument (headstone)
 - single - \$1,250 - \$2,500
 - double (wider to accommodate two spouses) - \$2,000 - \$5,000
 - upright monument slant
 - single - \$1,000 - \$2,000 (including base)
 - double - \$1,500 - \$3,000 (including base)
 - can save about 40% by eliminating base (if allowed by cemetery)
 - upright monument pillow / bevel
 - single - \$750 - \$1,000
 - double - \$1,000 - \$1,800
 - granite markers (grass marker) – depends on color of granite
 - 24x12x4 - \$600 - \$800 (no vases)
 - 44x20x4 - \$1,000 - \$1,800 (no vases)
 - 60x20x4 - \$2,000 - \$2,600 (no vases)

- bronze-granite markers
 - 24x12 bronze (28x16 granite) - \$800 (vase); \$650 (no vase)
 - 44x14 bronze (48x18 granite) - \$1,500 (vase); \$1,300 (no vase)

- bronze-only markers
 - 24x12 bronze - \$650 (vase); \$500 (no vase)
 - 44x14 bronze - \$1,275 (vase); \$1,125 (no vase)

- garden memorials
 - benches: \$2,500 - \$4,000
 - sundials: \$2,000
 - birdbaths: \$2,000

- pavers: \$300

- private mausoleum / lawn crypt
 - single crypt: \$20,000+
 - 2 to 4 crypts: \$25,000 - \$50,000
 - 8 to 12 crypts: \$100,000 - \$600,000
 - cemetery spaces are extra (about \$900 per space; may need a couple dozen)

- electronic memorials
 - \$50 - \$250
 - can be higher from funeral home
 - may be ongoing hosting fees

- other:
 - foundations: add \$65 per square foot (of base)
 - cemetery installation: add \$.50 per square foot (of base)
 - vases: add \$200
 - pictures: add \$500
 - last dates: add \$125
 - repairs: add \$75 / hour

- Advantages
 - only lasting memento of the decedent and funeral service
 - you can delay purchasing this item for a few months (no need to make a rash buying decision at the time of death)
 - allows you to commemorate the deceased
 - durable
 - requires little maintenance
 - granite has little salvage value so less likely to be stolen
 - can purchase single or double-width (to accommodate spouse)
 - ability to uniquely personalize
 - choice of a memorial that holds a vase (or not) for flowers

 - upright monument (headstone):
 - variety of sizes, shapes, colors, inscriptions, design elements
 - largest of the monument types
 - easy to find quickly

 - upright monument slant:
 - variety of sizes, shapes, colors, inscriptions, design elements
 - distinctive shape
 - may be easier to read
 - easier to find than a marker
 - medium sized
 - likely lower foundation and installation costs

 - upright monument pillow / bevel:
 - variety of colors, inscriptions, design elements
 - distinctive shape
 - smaller and less expensive
 - may be easier to read inscription while maintaining a low profile
 - can lower foundation and installation costs

 - granite markers (grass marker):
 - creates park-like appearance in cemetery
 - easier for cemetery to maintain
 - variety of colors and sizes
 - can be less expensive
 - can lower / eliminate foundation and installation costs

- bronze - granite markers:
 - creates park-like appearance in cemetery
 - easier for cemetery to maintain
 - variety of colors and sizes
 - can be less expensive (granite is usually free with bronze)
 - can lower / eliminate foundation and installation costs

- bronze-only markers:
 - creates park-like appearance in cemetery
 - easier for cemetery to maintain
 - variety of colors and sizes
 - can be less expensive
 - can lower foundation and installation costs

- garden memorials (benches, bird baths, sundials, etc.):
 - unique shapes
 - practical use (e.g. benches)
 - often serve as a visual focal point
 - good for cemeteries and park-like locations

- pavers:
 - can be less expensive
 - may have choice of unique shapes
 - good for non-cemetery locations (e.g. pathways, etc.)

- private mausoleum / lawn crypt:
 - above ground burial
 - may accommodate more than one person
 - may accommodate cremains
 - can keep family together
 - may allow for indoor parlor
 - perceived as prestigious

- electronic memorials:
 - no geographic boundaries
 - family / friends can leave messages
 - can share text, pictures, and sound

- Disadvantages
 - can be very expensive and often overpriced
 - cemetery restrictions may limit choices
 - may incur setting / foundation / installation fees from the cemetery (even if the memorial dealer is willing to install for free – the cemetery wants to make money too)
 - long lead time between order and installation (usually 4 - 12 months - longer if cemetery only pours foundations periodically – such as when winter snow has melted)
 - bronze may be a valuable theft commodity
 - most “warranties” don't cover likely culprits (cemetery maintenance mishaps) – although your homeowners policy may
 - upright monument (headstone):
 - expensive
 - may not be allowed in cemetery section
 - upright monument slant:
 - expensive
 - less distinctive than full upright
 - may not be allowed in cemetery section
 - upright monument pillow / bevel:
 - expensive
 - less distinctive and harder to find than traditional uprights
 - less room for design elements
 - may not be allowed in cemetery section
 - granite markers (grass marker):
 - may be harder to find grave
 - may limit personalization options / design elements
 - may not be allowed in cemetery section
 - bronze - granite markers:
 - designs usually can't be altered or customized
 - may be limited color choices
 - may be harder to find grave
 - may limit personalization options
 - bronze may be more susceptible to theft

- bronze-only markers:
 - designs usually can't be altered or customized
 - may be limited color choices
 - may be harder to find grave
 - may limit personalization options
 - bronze may be more susceptible to theft
 - usually pay just as much even if you don't get granite

- garden memorials (benches, bird baths, sundials, etc.):
 - expensive
 - may not be allowed in cemetery

- pavers:
 - may be more susceptible to breakage
 - limited space to personalize
 - may not be allowed in cemetery

- private mausoleum / lawn crypt:
 - expensive
 - requires a lot of cemetery spaces
 - pretentious
 - may not be large enough to accommodate all family members

- electronic memorials:
 - requires computer knowledge to design / navigate
 - may be impersonal to some
 - limited time frame
 - may be considered morbid
 - web host may go out of business

- How to buy
 - confirm allowable types in your section at the cemetery
 - review allowable types noting features and characteristics that you like (you can do this simply by walking around the cemetery and looking for memorials you like – often times there will be a small tag, stamp, or inscription plate on the base stone that tells you which memorial dealer created it)
 - visit memorial dealer(s) and ask to see brochures for various options

- review actual samples
 - choose size (single or double)
 - choose shape
 - choose color of stone
 - choose polish options (maybe)
 - choose inscription
 - choose design elements

- place order

Note: the cost of the stone itself is relatively minor. Most of the intricate design work is actually done via computers. Its really a lot less artistic (and much easier) than you might think.....so any decent memorial dealer should be able to provide you with the artwork / designs you want. Because headstones are sold on a commission basis, you can likely negotiate a lower price just by asking for a discount. I think a 25% discount is reasonable.

Part 4 – Types of businesses that provide funeral merchandise and services

Parts 1, 2, and 3 of this section provided lots of details about the types of funeral goods and services available. This next part (Part 4) of this section will discuss the various types of businesses that sell or provide those goods and services.

- As we said earlier - the funeral industry is a unique industry that puts the family at a significant disadvantage due to:
 - a lack of accurate and objective information
 - guaranteed demand with little competition
 - very few regulations and laws and virtually no enforcement
 - large amount of disorientation caused by bereavement
 - need to make on-the-spot decisions
 - relative infrequency of purchase
 - lack of standards to judge quality and value of goods and services
 - general ignorance of the law as it pertains to disposal of the dead
 - ready availability of insurance money to finance the transaction (in some cases)

- You are not legally required to use the services of a funeral home or cemetery
- Many funeral-related services can be performed quickly and easily (and inexpensively) by the family itself
- The information needed by funeral service providers to complete paperwork (insurance forms, SS benefits, VA forms, union benefits, etc) is basic:

name, address, date of death, place of birth, place of death, SS#

- Funeral directors have tried to elevate their work to that of a sacred profession....but in reality they are just another type of retail store staffed by sales people....funerals are *business* transactions.
- Funeral directors can certainly be very helpful but remember - one of the funeral director's chief responsibilities is to maximize the profits he makes on each funeral he sells.

Here are the most common types of businesses you will encounter when arranging funeral services.

- Funeral homes
- Cremation providers
- Cemeteries
- Memorial dealers
- Alternate disposition providers
- Casket stores / 3rd party retailers
- Internet sources
- Online memorial providers
- Manufacturers
- Medical School / donation programs
- Government providers
- Funding agents
- Memorial societies

FUNERAL HOMES

- Description
 - private business that arranges and performs services to help the family dispose of a decedent's body
 - they are not professionals in a strict sense (like doctors, attorneys, CPAs)
 - they file basic paperwork, coordinate gatherings, and attend to and transport corpse
 - they employ licensed funeral directors, licensed embalmers and unlicensed staff employees
 - licensee requirements are relatively lax and require little education or specific training
 - may be local and independent or part of multi-billion dollar conglomerate
 - all are run as "for-profit" businesses – the more goods and services the funeral director can talk you into, the more money his company makes
- Offerings
 - transportation services for corpse (from place of death and to final disposition location)
 - perform embalming and body storage services
 - schedule, house, and conduct services such as viewings, visitations, and funeral and memorial ceremonies
 - may perform cremations (the majority outsource the actual cremations to another business – known as a crematory)
 - obtain death certificates and burial and cremation permits
 - sell merchandise
 - funeral goods and services (e.g. caskets, urns, etc.)
 - disposition goods (e.g. vaults)
 - memorial goods (e.g. headstones)
- Cost Considerations
 - funeral homes vary greatly in price
 - average total cost for the goods and services purchased from a funeral home is \$6,500
- Advantages
 - sole-source for body care and service arrangements
 - some serve very passionately
 - provide practical assistance
 - are subject to FTC Funeral Rule
 - accepted as traditional provider

- can offer convenient one-stop shopping (for cemetery and headstone needs too)
 - albeit at a steep price
- some are local, independent small businesses that support community
- there is usually a lot of negotiating room....but most families don't know this
- Disadvantages
 - expensive with unusually high mark-ups on their goods and services
 - lack of competition has led to significant consumer abuses and predatory pricing practices for many providers
 - many look like family-run local businesses but are actually “branch offices” of multi-billion dollar sales-driven companies that are run almost entirely on a commission basis; often times the big company buys out a small family-run funeral home and contracts to keep the same name and personnel (for a specified time period) in order to trick families into thinking they are dealing with the same funeral home they may have previously used
 - often provide incomplete, inaccurate, and dishonest information
 - most employees are poorly educated about laws and options
 - they often try to manipulate family decisions
 - they’re concerned with maximizing fees for services at the expense of dispositions and memorial Considerations; this means they often try to get you to spend all of your “funeral budget” on their goods and services – even if this means you don’t have enough left over to adequately pay the cemetery and memorial dealer
 - they don't really help with disposition and memorial options (other than sell them) – you may still need to make certain arrangements at the cemetery or with the memorial dealer
 - all work on a commission or profit basis (meaning there is a direct conflict-of-interest with the family)
 - you often end up paying a disproportionate share of the funeral home’s overhead expenses. This is especially true for poorly marketed / performing businesses. This means that if yours is the only funeral they have scheduled for the week they will work extra hard to increase their fees to cover their “downtime”.
 - many employees (and second generation owners) do not serve passionately
 - usually the most expensive place to buy cemetery space and headstones (because of additional markups by funeral director)
 - little innovation in creating meaningful experiences
 - may be focused on selling their goods and services as opposed to meeting unique needs / wishes of client

- pass on their inefficiencies to family (e.g. many funeral homes still do everything by hand instead of using computers). This inefficiency is passed on to families through higher prices for caskets and services.
- The combination of limited competition, guaranteed demand, and consumer ignorance has led to an industry of sub-par services and goods relative to other industries.
- Comments
 - average lead funeral director earns around \$100,000 per year
 - several executives at the largest funeral home company make between \$2 million and \$6 million (each!) per year (yes, you read that correctly!)
 - the average funeral home handles about 2 funerals a week
 - there are approximately 3 times as many funeral homes as warranted by their workload; high markups allow them to stay in business on relatively little work
 - they make their money by stressing the traditional funeral; they are not likely to offer you less expensive alternatives unless you ask for them
 - although 85% of funeral homes are family owned with that family operating the home for (on average) 44 years, nearly 25% of funerals are conducted by the large funeral corporations. These corporations usually have extremely high prices and try to make themselves look like a local shop by keeping the founding family's name on the sign.

CREMATION PROVIDERS

- Description
 - private business that arranges and performs cremations and associated services (they may serve families directly or work on a sub-contractor basis handling cremations from other funeral homes).
 - they file basic paperwork, perform actual cremation, return remains to family
 - may or may not be affiliated with (or part of) a funeral home
 - most are for-profit businesses (note: they often call themselves "societies" to make themselves sound like not-for-profit organizations – please don't be fooled – they are in business to make money!)
 - average cremation provider performs about 370 cremations per year
 - many funeral home cremations are actually contracted out to another provider to be performed at a remote location. Regardless what the funeral home charges you, the cremation is usually performed by which business entity gives them the lowest price.

- Offerings
 - transportation services (from place of death and to final disposition location)
 - schedule and perform cremation and any viewing / visitation / memorial services
 - if affiliated with a funeral home, they also offer the full range of funeral service options
 - sell merchandise and services
 - urns
 - urn vaults
 - memorials (e.g. headstones)
 - memorial services
 - scattering services

- Cost Considerations
 - cremation providers often offer package deals that are usually lower than direct cremations offered by funeral homes (average savings: \$500)
 - may offer you a “membership” that affords you a discount on a future “cremation package” from them . They may charge a nominal fee for this right (e.g. \$25). They do this because they know once you pay for a membership you are less likely to shop around for a better deal when the actual death occurs. It’s a subtle way to “lock you in” to using their services.
 - direct cremation: \$800 - \$1,000
 - memorial services: \$400
 - return of cremains (if not picked-up): \$75
 - funeral home cremations range from about \$1,350 - \$2,300 (excluding any type of memorial service)
 - if the funeral home outsources the actual cremation process, they may or may not include the crematory fees in their prices –check to make sure the fee being charged by the funeral home includes the actual cost to cremate the body. If not, you can expect to pay another \$200 or so for the actual cremation by the outsourced business. This would be in addition to what the funeral home itself charges. I know this sounds crazy but, unfortunately, this is how many funeral homes operate.

- Advantages
 - provide practical, knowledgeable assistance
 - accepted as traditional provider
 - simpler choices
 - can be much less expensive
 - may be able to witness / participate in cremation
 - price usually includes crematory charges

- Disadvantages

- often try to steer family decisions to add-on services
- lack of inspections means you have no way of knowing whether the crematory meets all health code standards
- there are often a limited number of providers to choose from
- they often offer a limited choice of related goods and services
- best deals are reserved for pre-plan candidates (because the funeral home knows once the person has died, you are less likely to shop around for a better deal)
- may / may not provide proof that cremation was actually performed or that correct remains were returned

Note: this may seem like a “gruesome” detail but I want to share it with you so you can clearly see that this is a business. One day I was interviewing one of the largest crematory operators in the country (USA). The owner offered me a “behind-the-scenes” tour of his new cremation oven. In the corner was a cardboard box full of jagged metal pieces. I asked the owner what they were and he matter-of-factly indicated they were pieces-parts that were left over from the cremation process....stuff like pacemakers or metal plates that once held broken knee joints, etc. These pieces are either removed from the body prior to cremation or collected from the ashes afterwards and thrown into the box (with everybody else’s). When the box fills up, they simply dump it in the trash.

....the point of this little story is this: regardless of how you may view them, funerals and cremations are a business to these guys – it is not some “mysterious” or sacred event. Please don’t be swayed by all the fancy pomp and circumstance.

I once helped a family that needed to arrange three funerals in the same year (by coincidence they had three elderly family members who all died within a few short weeks of each other). Because I was able to see past all the “pseudo-sacredness” of the funeral home, I was able to save this family nearly \$19,000 in total funeral expenses. The advice in this kit works!

Ultimately, you’ll choose the arrangements that best fit your budget and needs – but please don’t be misled into thinking you are buying something “fancier” than you really are. This one tip alone can easily save you 10, 20, or even 50 times what you paid for this kit. Seriously, I am not exaggerating here.

CEMETERIES

- Description
 - business that provides grave, niche, and mausoleum spaces and interment / disposition services
 - may be for-profit or not-for-profit
 - may be owned by a large multi-billion dollar conglomerate
 - there are many types of cemeteries including
 - church graveyards
 - private (i.e. family) cemeteries
 - public (i.e. municipal government) cemeteries
 - commercial cemeteries
 - national cemeteries (for veterans)
- Offerings
 - provides grave, niche, and crypt spaces (although a particular cemetery may not offer all of these options)
 - open and close spaces (called “interment”)
 - lay foundations for memorials
 - install / inspect memorials
 - set policies regarding decorations, memorial requirements, visiting hours, etc.
 - maintain premises
 - may also sell merchandise:
 - caskets, vaults, liners
 - urns
 - memorials
- Cost Considerations
 - cemeteries vary greatly in price
 - cemeteries run by churches and governmental entities offer the most reasonable prices; cemeteries run by the large funeral companies are the most expensive; the large funeral companies often buy up the most prominent established cemeteries in order to take advantage of a “captive” audience (they know that if your dad is buried in “Shady Pines”, your mom will likely pay whatever exorbitant fee they charge just so she can be buried next to him)
 - an estimate for cemetery goods and services:
 - burial - \$2,750 (grave: \$1,000, interment: \$700, vault: \$1,000)
 - entombment in a mausoleum - \$4,350 (crypt: \$3,750, interment: \$600)
 - inurnment - \$1,100 (niche: 850, interment: \$250)

- Advantages
 - most prevalent final disposition location
 - sole source for many disposition services (especially with a body)
 - traditional and accepted
 - provides central memorial location
 - usually maintained year-round
 - most likely provides an aesthetic setting
 - family history
 - can be a lot of room for negotiating
 - National cemeteries – may provide a free gravesite

- Disadvantages
 - Their operations are not subject to the Federal Trade Commission’s “funeral rule”
 - They are a poor information resource; they do not legally have to share their price and availability information with you – and they often don’t until you actually pull out your check book and buy something
 - inconsistent pricing (not everybody pays the same price)
 - extremely high-pressure sales practices
 - scare tactics and penalty fees (pertaining to outside purchases)
 - high product mark-ups
 - extreme effort to manipulate family decisions
 - may have restrictive decorating policies
 - may have restrictive memorial options
 - may charge perpetual care fees
 - often charge memorial installation fees even when they don't install anything
 - employees may work completely on a commission basis
 - high employee turn-over and rampant employee dissatisfaction
 - often times you really have to work / negotiate to get a good deal

note: this kit will give you plenty of leverage to negotiate with a cemetery

 - may fall into disrepair (especially as revenue sources dry up)
 - family history often makes family a “captive” customer
 - National cemeteries - must meet eligibility requirements before you can be buried in a National Cemetery
 - church / municipal cemeteries - restrictive eligibility (graves may only be available to church members or city residents)
 - established cemeteries may be "sold out" in several sections

MEMORIAL DEALERS

- Description
 - private business that orders, designs, inscribes and installs upright monuments or flat markers
 - may just be a local sales office for a national company (many small family firms have been bought out by the big funeral companies)
 - all are for-profit businesses
 - often times one main dealer will supply several local outlets
- Offerings
 - order, design, and inscribe stones (or just order them for you from a catalog)
 - order bronze plaques
 - install memorials
 - inscribes final dates
- Cost Considerations
 - memorial dealers vary greatly in price based on dealer and characteristics of memorial (type, shape, size, color, design, etc.)
 - average total cost for the goods and services purchased from a memorial dealer is \$800 - \$5,000+
- Advantages
 - lowest costs for memorial goods
 - all products (regardless of “name brand” – e.g. “Dignity”) are basically equal in quality
 - all products have basically equal warranties
 - employees will be knowledgeable about cemetery requirements
 - stable employee base
 - dedicated artists who take pride in their work
 - may be a local, independent small business that supports the community
 - price usually includes design and installation (cemetery fees extra)
- Disadvantages
 - a lot of price variability
 - high-pressure Sales tactics from brand names / sales offices
 - stones are often actually created off-premises
 - if you buy directly from a memorial dealer it may result in higher cemetery fees (installation / inspection, etc.) - since the cemetery didn’t get the profit from the sale
 - long lead time and large product markup

ALTERNATE DISPOSITION PROVIDERS

- Description
 - most providers of this type receive body or cremains from shipping agent or family, store them until disposition, and then perform agreed upon disposition
 - don't really file any paperwork except their own internal application
 - usually doesn't employ any licensed funeral personnel; although certain staff may have respective licenses (e.g. captains or pilots license)
 - entrepreneurial industry with few regulations and standards
 - usually small, independent, family businesses
 - most are for-profit businesses
 - there is a tremendous variety of options and prices; examples include:
 - sea scattering
 - air scattering (plane or hot air balloon)
 - space scattering
 - aquatic reef integration
 - fireworks display
 - artwork / paint applications
 - manufactured diamonds
- Offerings
 - receive body / cremains from shipper or receiving funeral home
 - store and prepare body for special requirements of disposition method
 - transport body / cremains to final disposition location
 - perform any related ceremonies and dispose remains as agreed
 - sell merchandise - usually memorial items related to the specific disposition method
- Cost Considerations
 - prices vary based on disposition method (see section 5 for links to more information)
 - many providers offer unique, sole-source services in limited geographical areas (although most can accept remains from anywhere in the world)
 - average total cost for the goods and services purchased from an alternate disposition provider range from \$200 - \$25,000 (plus any family transportation costs to view / participate in disposition)

- Advantages
 - unique and special
 - passionate about service
 - work hard to create a meaningful experience
 - can sometimes be less expensive than traditional options

- Disadvantages
 - can sometimes be considerably more expensive for disposition than a more traditional option
 - no ultimate proof the disposition occurred as planned
 - no competition to ensure fair price
 - no quality standard for service
 - often located far away
 - most families are unaware of options

CASKET STORES / 3RD PARTY RETAILERS

- Description
 - retail store or outlet that sells caskets and other funeral-related merchandise directly to the general public
 - may / may not employ licensed funeral personnel but most are funeral "insiders"
 - entrepreneurial industry with few regulations and standards
 - sometimes affiliated with a funeral home or cemetery
 - all are for-profit businesses
 - employees work on some type of commission basis
 - they do not handle body or provide any services

- Offerings
 - offer for retail sale funeral-related goods:
 - caskets
 - vaults
 - urns / urn vaults
 - markers and monuments
 - misc. (emblems, crucifixes, stationary, flower arrangements)
 - usually they do not offer services
 - they usually just place an order for inventory stocked at another location
 - deliver merchandise at agreed-upon time
 - also sell items under pre-need contracts

- Cost Considerations
 - prices vary based on the type of goods purchased
 - prices may be 30 - 70% less expensive for similar (or the same) goods when compared to funeral homes and cemeteries
 - they sometimes initially price their goods just a little lower than what you'll find at the funeral home so it looks like they are cheaper (and they are) – but, you can often negotiate much better deals by asking for a discount
 - 100% markups are still common – so there is plenty of room for discounts – especially since they are basically placing a telephone order on your behalf
 - Expect additional transportation costs for shipping to non-local destinations
 - They may sell different brands than what you will find at a funeral home but, regardless of “name brand” the quality is the same

- Advantages
 - cost savings
 - may be less sales pressure
 - they usually coordinate their efforts with the funeral home and cemetery – so you don't have to worry about anything
 - they usually offer several models you can “see and touch”
 - likely offer several flexible payment options
 - they are usually available 24 hours a day, 7 days a week
 - can provide lots of negotiating leverage with traditional providers
 - funeral homes must (by law) accept goods bought elsewhere

- Disadvantages
 - extra step in the process
 - funeral homes and cemeteries don't like dealing with other providers (but most funeral homes will significantly lower their prices to match a competitor – they don't want to lose the sale!). So even if you don't actually use a third party supplier, just mentioning that you are “thinking about doing so” can greatly reduce your funeral home's prices.
 - relatively new concept with un-tested staying power
 - price savings can be greatly exaggerated (they might even be higher than the funeral home)
 - usually sell different brands than funeral homes (this is really a minor point as the quality and features will be the same)
 - limited number of providers in any given area (may not have a retail store in your area)
 - could be sales pressure from commission-based employees
 - do not provide any assistance with regards to services

INTERNET SOURCES

- Description
 - website or webpage that sells caskets and other funeral-related merchandise directly to the general public
 - online presence that may or may not have an actual “bricks & mortar” store behind them (i.e. they may just place orders for shipment from another company or they may actually stock items in their own warehouse)
 - many are really entrepreneurial selling agents
 - entrepreneurial industry with few regulations and standards
 - may be affiliated with a funeral home or cemetery
 - all are for-profit businesses
 - do not handle body or provide any services
 - usually take orders from customers and place orders with manufacturers or make the items themselves

- Offerings
 - offer for retail sale funeral-related goods:
 - caskets
 - vaults
 - urns / urn vaults
 - markers and monuments
 - misc. (emblems, crucifixes, stationary, flower arrangements)
 - place order (for inventory stocked at another location)
 - deliver merchandise at agreed-upon time
 - often times they will coordinate with the funeral home so you don’t have to worry about anything
 - may also sell items under pre-need contracts

- Cost Considerations
 - prices vary based on the type of goods purchased
 - prices may be 30 - 70% less expensive for similar (or the same) goods when compared to funeral homes and cemeteries
 - shipping costs can negate some of the savings – but many offer free shipping
 - usually no sales tax - resulting in additional savings
 - sometimes sell different brands than traditional providers

- Advantages
 - can be significant cost savings
 - no sales pressure
 - wide variety of options
 - can usually see lots of colors and features for various items
 - easy to purchase from home
 - 24/7 availability
 - next day delivery options
 - can provide negotiating leverage with traditional providers
 - may not impose sales tax (this will often be enough to offset any shipping charges)
 - funeral homes must (by law) accept goods bought elsewhere

- Disadvantages
 - extra step in the process
 - funeral homes and cemeteries don't like competition
 - may require family to coordinate with traditional providers; often the online retailer will handle all the details
 - relatively new concept with un-tested staying power (especially for pre-need items) - although some have been around for several years
 - price savings can be greatly exaggerated (may even be higher)
 - may sell different brands than traditional providers
 - providers often located far away
 - little to no assistance with regards to services
 - many websites are crude and provide sparse information (see my grade sheet in section 5 for more information)
 - confusing for most uneducated consumers
 - consumer needs access to the internet
 - concern over timeliness of delivery (but, these businesses are used to meeting deadlines – that's their job – so this usually is not a problem)
 - can't see or touch actual goods before purchasing
 - shipping charges may negate some of the product savings (although the discount on most goods makes up for this – and many offer free shipping)
 - standard delivery may take 2 or 3 days (so you will need to consider this when scheduling funeral services)
 - may require purchase via credit card
 - use of cash / personal checks / life insurance proceeds could delay shipment

ONLINE MEMORIAL PROVIDERS

- Description
 - Single webpage or website that creates and posts some combination of text, pictures, videos, and sounds to commemorate / memorialize a decedent on the internet
 - The site could include a video presentation of the actual funeral service. Usually, the webpage is only active for a specified time period (e.g. 90 days following death; may be additional fees to extend the time period)
 - May be a stand alone site or a webpage accessed via a funeral home or newspaper's website
 - may be affiliated with a funeral home or cemetery
 - most are for-profit businesses that create and display the information for a fee
- Offerings
 - Design, creation, and hosting of a webpage commemorating the life a decedent
 - may offer section where people can leave online messages or condolences
- Cost Considerations
 - prices vary based on the provider
 - prices may range from \$50 - \$200 for set up
 - may be ongoing hosting fees or costs for additional pages
 - usually, a funeral home will provide this service on their webpage or contract with an outside vendor who provides this service (the funeral home will get a commission for selling this service to you)
- Advantages
 - If you are not technically savvy but still want an online memorial, setting one up through a funeral home allows you to do so quickly and easily
 - An online memorial can be viewed by lots of friends and relatives – even those that live far away and who couldn't attend the services in person
 - May allow people to type in condolences – which could be printed and saved by the family
- Disadvantages
 - Not all funeral homes offer this service (but many newspapers offer this service as part of their "obituary" section)
 - largely unknown service
 - un-tested staying power
 - some websites provide little information for free (requiring you to purchase add-ons to get a more satisfying service)

MANUFACTURERS

- Description
 - private business that makes and sells funeral-related goods
 - usually sells to other businesses (e.g. Batesville sells caskets only to funeral homes)
 - may sometimes also sell direct to consumers
- Offerings
 - sell merchandise
 - funeral goods (caskets, urns, etc.)
 - disposition goods (e.g. vaults)
 - memorials (e.g. headstones and markers)
- Cost Considerations
 - prices vary greatly based on type of goods
 - actual manufacturer prices are usually very reasonable (the high prices come from all the markups along the way to the consumer)
 - actual manufacturer prices often run about 25% of final retail price charged to the family
- Advantages
 - considerable cost savings if you buy direct
 - reliable, trusted source of "brand name" products
- Disadvantages
 - most consumers aren't aware of sources and don't have access to manufacturers
 - lack of quality / standards by which to judge
 - most consumers don't know what they need or want without some advice
 - goods may not be delivered in a timely manner
 - funeral homes may protest and eliminate choices or try to scare customers away
 - many manufacturers may not sell directly to consumers for fear of alienating traditional provider base (i.e. funeral directors)

MEDICAL SCHOOL / DONATION PROGRAMS

- Description
 - medical school, college, or university that procures bodies for use in training future doctors and medical personnel
 - these organizations do not pay for bodies or organs
 - associated with legitimate medical research
- Offerings
 - pick up body and deliver to school
 - embalm body and store until used in classroom
 - use body during medical study
 - cremate body
 - hold memorial service
 - return cremains to family or bury in communal plot (with a memorial service)
- Cost Considerations
 - normally \$0
 - family may be charged a nominal fee (\$50) for shipping if they want the cremains returned afterwards
- Advantages
 - lowest cost alternative
 - reputable organizations
 - serve honorable purposes
 - handle all arrangements and body removal tasks
- Disadvantages
 - may have restrictive eligibility policies
 - may have restrictive time lines
 - may not take all bodies (even those that were pre-planned) – depends on how the person died
 - most consumers don't know where to find or how to plan for this
 - must usually be handled pre-need (i.e. donation programs may be closed to people who call with an immediate need due to an unexpected death)
 - long time frame (up to 2 years)
 - cremation is only final disposition option
 - usually requires body to be transported before any type of service could be arranged (note: you could still have a memorial with a framed picture of the deceased)
 - the program will insist on embalming the body (for preservation purposes)

GOVERNMENT PROVIDERS

- Description
 - government goods, services, or funding to help defray certain funeral-related expenses
 - disposition services are only provided at federal and state Veteran Administration (VA) cemeteries
 - memorial goods are the only goods provided at non-VA cemeteries
 - do not provide any type of funeral-related services or handling of the deceased
 - about 15% of veterans choose to be buried in a national cemetery
 - out of 121 national cemeteries:
 - 31 are completely full (and don't accept anything at all)
 - 27 accept only cremains
 - 63 accept anything (they still have room for bodies)
 - the social security death benefit is \$255, available to a surviving spouse or dependent children (as long as the deceased worked the minimum # of quarters); for those without a surviving spouse or dependent children, there are no benefits; call your local SS office or 1-800-772-1213 to begin the paperwork; SS will require a certified copy of the death certificate – usually the funeral director requests this copy (usually provided for free for other governmental agencies)

- Offerings
 - partial cash reimbursement for eligible veteran's burial and funeral expenses
 - limited eligibility
 - likely amount either \$300 (\$2,000 for service-related death)
 - military honors for all eligible deaths
 - fold flag
 - present flag
 - play taps
 - basic issue goods
 - monument or marker
 - flag
 - basic disposition services
 - grave or niche space
 - open / close grave
 - perpetual care
 - VA cemetery maintenance

- Cost Considerations
 - normally \$0 to family
 - family may have to pay costs to transport body to the site
 - family will have to pay their own transportation costs if they also want to visit the site
 - family will incur private cemetery foundation and installation costs for government memorials installed in a private cemetery

- Advantages
 - low / no cost provider of certain goods and services
 - reputable organization
 - consistent quality

- Disadvantages
 - limited personalization options
 - installation / foundations fees in private cemeteries
 - must meet eligibility requirements
 - may be located far away

FUNDING AGENTS

- Description
 - any funeral or non-funeral provider that sells financing or funding contracts for the pre-purchase of funeral-related goods and services
 - most contracts are either life insurance policies, trust agreements, or joint bank accounts (with a funeral director)
 - the funding agent is often affiliated with a specific funeral home
 - can be designed so that a decedent's Medicaid eligibility is not jeopardized

- Offerings
 - contract and funding mechanism
 - collects, invests, and maintains (sometimes) money that will eventually be used to pay for funeral goods and services

- Cost Considerations
 - contract amount is based on selected goods and services plus setup fee, sales commission, and maintenance fees
 - usually more expensive than traditional life insurance

- Advantages
 - expert guidance
 - can often “lock-in” current prices – but not always – so check with your specific plan
 - allows you to formalize your desired funeral plans
 - can often design plan to ensure Medicaid eligibility
- Disadvantages
 - high-pressure Sales tactics
 - usually only covers the goods and services offered by the specific funeral home with which the agent is affiliated
 - contract may not be transferable to another funeral home. This is a big issue if you think there is a chance the decedent could move away (e.g. relocate to Florida) before they die.
 - may need more than one contract if you buy goods from different providers (e.g. you buy some items from a funeral home but other items from a cemetery)

MEMORIAL SOCIETY

- Description
 - not-for-profit consumer advocacy organization that provides information and assistance to consumers to help them make simple, dignified funeral arrangements at a reasonable price
 - they normally contract with a few local funeral homes for a specific minimum package of services at a specific price
 - 90% of memorial society members choose cremation
 - See the link in section 5 for the “Funeral Consumer’s Alliance” for more information
- Offerings
 - information and advice about certain options and prices
 - contract with a handful of funeral homes to provider specific services at discounted prices
- Cost Considerations
 - memorial society dues average about \$25 per person (usually this is a one time fee)
 - some dues renew annually, others are for lifetime memberships
 - usually offer basic (i.e. limited option) packages for between \$600 - \$1,200

- Advantages
 - offers objective advice
 - can offer substantial savings on certain specific aspects of the funeral process
 - reasonably priced dues
 - large body of “like-minded” members

- Disadvantages
 - information can be outdated and incomplete
 - no personal assistance in dealing with providers
 - contracted services are only provided by a very limited number of providers
 - contracted services only apply to a small minority of pre-selected services
 - contracted services do not apply to any disposition or memorial options
 - contracted services limit personalization choices or require you to pay retail (maybe even inflated retail) for additional items

Conclusion

This section has covered a lot of information about the various aspects of arranging a funeral. Based on this information you should be able to decide which types of services and disposition options seem right for your situation.

Before you finalize your decisions, please review Section 3 of this kit to learn about all the things you can do to substantially reduce the costs associated with the goods and services mentioned above.

Section 3

Cost saving strategies

"The most satisfying and fairly-priced funeral arrangements are made by families that understand the funeral director's job is simply to carry out their wishes...nothing more."

Introduction

Before we get started, know this:

1. No family wants to be embarrassed by looking like they “skimped” on funeral arrangements – don’t worry....if you use the advice in this kit you will save a lot of money and still look dignified and appropriate.
2. All families (even those with lots of money) secretly want to pay as little as possible – so don’t feel guilty because you want to be practical too.
3. Most families have very little knowledge and experience in making funeral arrangements – by using this kit you will be better prepared than 99% of families out there.
4. Most funeral homes are extremely inefficient businesses that pass on their inefficiencies to families by charging higher-than appropriate costs. If yours is the only funeral they have during that week (and many times it is!) – the funeral home will try to recoup the entire week’s overhead expenses on your funeral – even though you only actually use their services and facility for a small portion of the week
5. By using what you learn in this kit you can reduce your funeral expenses without compromising the quality of the arrangements.

Basic strategies

Before we get into specific money-saving tips applicable to different funeral goods and services, let's spend a few minutes discussing the "big picture" strategies for reducing your funeral bill.

1. Select lower-priced options – by choosing certain types of arrangements, you can eliminate or drastically reduce many funeral-related expenses. You can learn about the various types of arrangements in section 2 of this kit. Remember: there are many things you can do to "personalize" any funeral option to make it more meaningful without incurring costs (see section 4 of this kit for lots of ideas). The least expensive options (in ascending order of price):

- a) body donation
- b) direct cremation
- c) immediate burial
- d) cremation with services

You may want to consider joining a local non-profit memorial society to take advantage of their pre-negotiated rates (see link for the Funeral Consumer's Alliance in section 5 of this kit for more information).

2. Make arrangements at a low-priced funeral home and cemetery (see below for easy ways to identify a reasonably-priced funeral home in your area). Use the comparative spreadsheet to make it easy to determine which funeral home offers the most reasonable overall price for the arrangements you want. Remember: all funeral homes provide the same basic services.
3. Buy certain merchandise and services from alternative sources (e.g. an internet supplier, casket store, or even another funeral home) – usually, they offer much more reasonable prices or can be used to leverage better pricing from your local funeral home.
4. Request and negotiate discounts and price matching from the funeral home and cemetery – most funeral directors will offer you plenty of discounts rather than "lose the sale". Remember, most funeral merchandise has substantial markups – so the funeral home can afford to give you a discount and still make a reasonable profit. They would rather make a reasonable profit than none at all.

5. Take advantage of any military benefits due the decedent – why pay for something the government is willing to provide for free – after all, the decedent has already earned it!

Remember these key points:

1. Funeral homes and cemeteries are mostly “fixed cost” operations. This means that a funeral home would rather sell you a \$6,500 funeral instead of a \$2,500 funeral....but, if given a choice between selling the \$2,500 funeral or losing the sale altogether.....they’d much rather sell you the \$2,500 funeral.....in fact it’s in their interests to do so.
2. Most funeral homes aren’t very busy so they substantially mark up their goods and services to allow them a full time profit from what amounts to part time work. You should not be penalized by having to pay higher prices simply because the funeral director chooses not to market his business effectively. This also means the funeral home can offer large discounts and still make a profit.
3. Most of the money you spend on funeral arrangements is “wasted” money. This means that after the funeral is over, just about everything you paid for (except the memorial) is gone forever leaving you nothing to show for all the money you spent.....and consumer surveys repeatedly show that almost no one remembers anything about the funeral home or casket they chose.

Before we cover specific cost-saving strategies applicable to different goods and services, let’s discuss ways you can determine which funeral home(s) in your area offer the most reasonable prices.

Here is what I recommend:

Call a few of the funeral homes listed in your phone book and ask them to mail (or fax) you a copy of their:

- a. *“general price list”*
- b. *“casket price list”*
- c. *“outer burial container list”*

The general price list will enable you to comparison shop and to purchase, on an itemized basis, only the goods and services you want. Although it will seem confusing at first, you will find it easy to understand after using the information in this kit. This kit purposely uses specific language and wording you will see on the general price list. This makes it easy to understand everything.

By law the funeral director has to give you a copy of his general price list (to take home and keep) if you ask him for a copy “in person”. He does not have to give you one if you ask by phone or mail. Also, he can’t charge you any type of fee for receiving a copy of the general price list.

By law the funeral director has to show you a copy of his casket price list and the outer burial container price list if you ask to see them “in person”. He does not have to give you one if you ask by phone or mail.

For our purposes here, “in person” means any face-to face meeting with any employee of the funeral home. So any time you talk to a funeral home employee in person at the funeral home, hospital, morgue, your house, place of death, etc. – you are entitled to receive and keep a copy of his “general price list”.

To summarize:

Item	Does the funeral director <u>have</u> to give this to you if you ask “in person”?	Does the funeral director <u>have</u> to give this to you if you ask over the phone or through the mail?	Does the funeral director have to let you <u>keep</u> a copy of this document?
General Price List	Yes	No	Yes
Casket Price List	Yes	No	No
Outer Burial Container Price List	Yes	No	No

Any funeral home with reasonable prices should be willing to send you a copy of the above lists on the basis of your phone call. It often means that they are proud of their reasonable prices and know they will compare favorably to other funeral homes in the area.

Any funeral home that won’t agree to send you this basic information (or who makes you stop by in person to pick it up) could realize their prices are much higher than everybody else’s. They usually don’t want to be compared to other funeral homes because they realize their prices are “out of line”. They’d rather you stop in person so they have a better chance to pressure you into buying from them.

If you really want a particular funeral home's general price list and they won't agree to mail or fax you a copy, stop by during the day and request one in person - they must give you one then. If they give you a hard time in person, I recommend you not use them. This means they are clearly not complying with the most basic of consumer protection laws. It often means they are trying to "hide" something.

Seriously – all you are asking for is their basic prices. Anybody that won't share that information makes me leery. The main reasons a funeral home won't share this information is because:

1. They know their prices don't compare favorably with others in the area.
2. They prefer to keep their customers in the dark because they know its easier to take advantage of a grieving family that has little or no information.

Could you imagine shopping at Wal-Mart or McDonald's and not knowing their prices until after you check out? How would you ever be able to evaluate whether or not you got a fair deal? You wouldn't be able to...and that's what many funeral homes count on.

I also recommend you go to this website: <http://www.sci-corp.com/> - click on "find a local provider."

Although I wouldn't "automatically" rule out any funeral homes owned by these big funeral companies, substantial experience suggests their prices run much higher than average – and they have a reputation of applying lots of sales pressure.

Also, if you routinely read the "obituary" or "death notice" section of your local newspaper (and I know lots of people do this on a regular basis) take note of the funeral homes that handle a lot of the funerals in your area (the funeral home handling the arrangements is normally listed at the bottom of the obituary). Although not a guarantee of low prices, any funeral home that handles a lot of funerals often has lower prices simply because they can spread their overhead costs over a greater number of funerals.

If you have been following along with this kit you will get to the point where:

- *you know what type of service you want (from reading section 2)*
- *you have a few prices lists*

I recommend you then use the spreadsheet on the data CD to compare costs from those funeral homes that have sent you price lists. Simply input the relevant numbers from your price lists into the appropriate cells on the “quick compare” tab and add everything up.

This will give you a basic idea as to who offers the best overall value when making funeral arrangements. Focus more on total costs rather than costs for individual items.

Funeral homes subscribe to one of two schools of thought when it comes to setting their prices:

1. *set a low price for their “basic services fee” and make up for it with high casket prices*
2. *set a high price for their “basic services fee” and offer somewhat more reasonable prices on their caskets*

As a general rule, you have more savings flexibility with a funeral home that sets a low price for their basic service fee and a higher price for their caskets. This is because there are lots of ways to save money on the price of a casket but relatively few ways to save money on the basic services fee.

The following commentary includes many cost-saving ideas you can use to substantially reduce what you pay for a funeral. These savings tips are grouped according to common services and merchandise options you will find at the average funeral home or cemetery. I have used specific terminology in this section to allow you to find the saving strategies that apply to the actual goods and services you will run across when making your arrangements at the funeral home.

Many of the tips are applicable to more than one type of service. This means that some of the tips are repeated under different services. I have done this on purpose to save you from having to read “everything”. Instead, just read the tips that relate to the services and merchandise options relevant to the arrangements you plan on making.

I have personally used these items to save thousands of dollars for families time and time again.

Immediate Burial (when using a “minimum casket”)

- this is a basic commodity service that should be handled by the lowest-priced funeral home (geographic location is unimportant)
- choose the least expensive casket available –or-
- consider purchasing the casket from an online retailer, casket store, or even another local funeral home (or request price-match discount from the funeral home you plan to use)
- Considerations
 - cost is not a reflection of love
 - choosing an immediate burial allows you to avoid many expenses associated with a funeral
 - no one will ever see the casket so the color and style is unimportant
 - funeral home caskets include a huge markup – and all the funeral home does is make a single phone call to order the casket from their supplier
 - purpose of casket is only to carry remains (not to protect them)
 - “protective” caskets can actually accelerate unnatural decomposition – so don’t be misled or talked into buying one for its supposedly “protective” features
 - the decedent can be memorialized in many ways without the assistance or cost of the funeral home
- Sales tactics the funeral home or cemetery may try to use on you
 - funeral director will show the least expensive caskets in unflattering colors (or not at all) – ask to see all the options available at your price point
 - funeral director may lie about protective features of caskets and outer burial containers – don’t be confused; the body will deteriorate regardless of the casket
 - funeral director may disparage alternative funeral homes or merchandise purchased elsewhere – stand your ground; all funeral merchandise is of comparable quality
 - funeral director may try to shame you into buying more elaborate “traditional” services – you don’t need to; you can always hold your own memorial service at your church, home, or social club – usually for free

Direct Cremation

- ✓ *using an alternate container*
- ✓ *when client provides the container*
- ✓ *when purchasing the minimum casket*

- make arrangements through a cremation or memorial society instead of through a funeral home; they usually have access to pre-negotiated discount packages
- this is a basic commodity service that should be handled by the lowest-priced funeral home (geographic location is unimportant)
- choose a basic urn (if you decide to have the cremains returned to you or buried)
- select urn from an internet supplier (or request price-match discount from your local funeral home)

- Considerations
 - cost is not a reflection of love
 - the decedent can be memorialized in many ways without the assistance or cost of the funeral home
 - a direct cremation allows you to avoid paying for services you don't want or need
 - cremation produces the same end result as burial....only faster
 - any container / casket will be destroyed – without being seen by anybody
 - this option allows you to reduce / avoid many cost triggers (disposition space, interment fees, memorial costs)
 - any casket / container purchased at funeral home includes a huge mark-up (and all the funeral director does is make a single call to order the item from a warehouse)
 - purpose of container / casket is only to carry remains (not to protect them)

- Sales tactics the funeral home or cemetery may try to use on you
 - funeral home may require an “identification viewing” that shows the decedent in the “cheap” looking casket in order to shame you into buying a more substantial container / casket. Since any container will be destroyed, stick to your guns and buy the least expensive model (no one else will see it anyway)
 - funeral home may disparage alternative funeral homes or internet sources – it’s your money....they don’t want to lose a sale so ask them to price match in order to keep the business; since you are footing the bill you should choose what is most affordable to you
 - funeral home may try to shame family into buying traditional services – you can always hold a memorial service somewhere else and at a later time; you don’t need to pay the funeral home to do this if you can’t afford it or won’t find it meaningful

- if choosing a direct cremation paired with a casket the funeral home will try to steer you towards buying a casket from them – only buy from them if they are price competitive
- funeral home will show cheaper caskets in unflattering ways and colors (or not at all) – ask to see all colors and styles available at your price point; you'll often be surprised at the choices that “become” available – once you ask for them

Funeral “Packages”

- review package items to determine it includes all the items you want – but not more than you want
 - a la carte price only those items you want and compare to the package price – sometimes the package price is more expensive (or may force you to buy things you don't want or need)
 - compare the lowest priced package to the lowest priced package offered by other funeral homes to determine if it's fairly valued
 - create your own “custom package” and request a "package" discount
 - consider purchasing the casket and /or vault from an alternative source (online or another local funeral home) or request price-match discount
 - purchase the outer burial container from a cemetery (if it is cheaper) - play funeral home against cemetery to get best price
- Considerations
- funeral packages often include items you wouldn't otherwise have chosen
 - the decedent can be memorialized in many ways without the assistance or cost of the funeral home
 - purpose of casket is only to carry remains (not to protect them)
 - package only makes sense if family needs / wants everything included in the package
 - all funeral homes get the same products and services for basically the same cost....higher selling prices due to a desire for higher profits, to pay extravagant sales commissions or to make up for a poorly run / marketed business....they get away with this because most families don't know these things

- Sales tactics the funeral home or cemetery may try to use on you
 - funeral home may offer substantial package savings only to make their money on the required casket or vault sale – make your decision based on the total cost for the goods and services you want
 - packages can result in overall higher costs because:
 - the package may prevent you from purchasing certain items from other (less expensive) sources
 - the package includes items you don't want or need (and therefore otherwise wouldn't have bought)

Cremation “Packages”

- review package items to determine it includes all the items you want – but not more than you want
 - a la carte price only those items you want and compare to the package price – sometimes the package price is more expensive (or may force you to buy things you don't want or need)
 - compare the lowest priced package to the lowest priced package offered by other funeral homes to determine if it's fairly valued
 - create your own custom package and request a "package" discount
 - consider purchasing the casket and /or vault from an alternative source (online or another local funeral home) or request price-match discount
 - choose more basic urn or select urn from alternative funeral home or request price-match discount
- Considerations
 - cremation packages often include items that the family wouldn't otherwise have chosen
 - cost is not a reflection of love
 - the decedent can be memorialized in many ways without the assistance or cost of the funeral home
 - package only makes sense if the family needs / wants everything included in the package
- Sales tactics the funeral home or cemetery may try to use on you
 - funeral home may offer substantial package savings only to make his money on the required urn and urn vault sale
 - packages can result in overall higher costs because:
 - family is prevented from purchasing lower-priced items from others
 - package includes items the family otherwise wouldn't have bought

Medical Donation

- handle all arrangements through donation program
- avoid use of funeral home as an intermediary (they will charge you for their “help”)
- prepare back-up plan in case body is not accepted (e.g. become member of memorial society that contracts for pre-negotiated cremation contracts)
- pick up remains in person (if you want them back and the donation program is close by) to save mailing / delivery costs (you may be able to retrieve them for free at the communal "memorial" event)

- Considerations
 - most donation programs handle all details for free
 - many donation programs also hold a free memorial event

- Sales tactics the funeral home or cemetery may try to use on you:
 - funeral director may lie and tell you the donation programs are full – don’t believe them - check this out yourself by calling the donation programs
 - funeral director may lie and tell family that donation programs will “butcher” the body – the body will be used as a teaching aid and ultimately be cremated

Embalming

- choose a service option that does not require viewing or visitation
- choose sheltering option when immediate services will be delayed

- Considerations
 - many people feel the main thrust of embalming is to make the body look presentable so the family will choose a traditional open-casket service with a more expensive casket
 - embalming is marked up about 900%
 - embalming is usually not a legal requirement
 - the Center for Disease Control has stated it offers no sanitary health benefits
 - the preservative effects of embalming are designed to run out just as the body is placed in the ground / crypt; there is a tradeoff here – in order to preserve the body for longer periods, more chemicals are required. The more chemicals that are used, the more “leathery” the body looks.
 - its basically replacing body fluids with chemicals
 - not necessary for direct / immediate services or when proper refrigeration services are available
 - most parts of the world do not embalm

- most funeral directors do not choose embalming for themselves
- embalmers aren't doctors.....they are often minimally trained employees (making between \$7 - \$15 per hour)
- body is very different than the "natural" person we think of
- Sales tactics the funeral home or cemetery may try to use on you:
 - funeral director may lie and tell you embalming is required – it's usually not; ask the funeral director to show you proof from a state law
 - funeral director may lie and tell you embalming preserves the body for a long time - it doesn't; the body is usually preserved just enough to get through the funeral service; the body becomes "leathery" when it is preserved for longer time periods
 - sometimes they embalm before (or without) getting family permission – you are not liable for any expenses unless you agreed to them ahead of time
 - funeral home may create a policy that all open-casket events require embalming – inform the funeral director you will then forgo the service – costing him a casket sale; you'd be surprised how flexible they can be. After all, they usually mark this service up 10X or more from it's actual cost
 - tell you embalming is performed for sanitary or legal reasons – simply not true

Other Preparation - general

- choose service option that does not require viewing or visitation or open-casket ceremony
- request and review detailed breakdown of charges
- you may realize savings by requesting certain services be:
 - eliminated
 - performed by family
 - performed by private party hired by client (e.g. use decedent's own hairstylist to set hair – if he /she is willing to do so)
- Considerations
 - this is a catch-all category; some funeral homes use this, others break out items into specific categories
 - funeral home usually has minimal costs (<\$20)

- Sales tactics the funeral home or cemetery may try to use on you:
 - fail to explain these charges in detail
 - automatically add these charges to every case even when you don't use the service
 - bill you under a general catch-all category and then also bill you by breaking these charges into separate line items – this is “double dipping” and it's illegal – ask for a detailed description of each task billed under this heading

Dress & Casket

- choose service option that does not require viewing or visitation
- client may realize savings by
 - providing own clothes for dressing
 - dressing the decedent themselves
- Considerations
 - funeral home usually has minimal costs (<\$20)
 - traditionally, family members did all this
 - “funeral” clothes bought from a funeral home are notoriously cheap; almost all clothes are actually open in the back to facilitate dressing the body; you would be better off using the decedent's own clothes
- Sales tactics the funeral home or cemetery may try to use on you:
 - may double-count these charges as part of "other preparation - general"

Cosmetology

- choose service option that does not require viewing or visitation or open-casket ceremony
- client may realize savings by
 - eliminating service
 - performing this function themselves
 - hiring private party to perform function
 - checking to ensure these charges aren't covered under "other preparation - general"

- Considerations
 - this is really just a basic application of makeup (taken from a photograph)
 - traditionally, family members did all this
 - funeral home may hire an outside contractor for this anyway
- Sales tactics the funeral home or cemetery may try to use on you:
 - may double-count these charges as part of "other preparation - general"

Hair Care

- choose service option that does not require viewing or visitation or open-casket ceremony
- client may realize savings by
 - eliminating service
 - performing this function themselves
 - hiring private party to perform function
 - checking to ensure these charges aren't covered under "other preparation - general"
- Considerations
 - basic hair styling (taken from a photograph)
 - traditionally, family members did all this
 - funeral home may hire a contractor for this
- Sales tactics the funeral home or cemetery may try to use on you:
 - may double-count these charges as part of "other preparation - general"

Reconstruction

- choose service option that does not require viewing or visitation
- negotiate a flat fee for re-constructive work
- Considerations
 - reconstructionists aren't plastic surgeons.....they are often minimally trained employees (making between \$7 - \$15 per hour)
 - use many faux materials and techniques
 - body is very different than the "natural" person we think of
 - many jobs are actually contracted out to another funeral home with your funeral home adding a surcharge to the other home's price

- Sales tactics the funeral home or cemetery may try to use on you:
 - may double-count these charges as part of "other -preparation - general"
 - may charge by hour and inflate amount of time spent on this type of work

Hearse

- request body be transported via a service vehicle (e.g. plain marked van) instead of a more expensive hearse
- choose final disposition place closer to home and request mileage discount
- forgo procession and graveside / cemetery service (and request funeral director take the body for burial after the funeral service)
- Considerations
 - a hearse is basically a station wagon outfitted with a tray to slide the casket in and out
 - actual usage is often less than one hour

Limousine

- use family car instead
- rent sedan from rental agency
- hire private limousine yourself
- forgo procession and graveside / cemetery service (and have funeral director take the body for burial after the funeral service)
- Considerations
 - actual use is often less than one hour
 - family usually drives to funeral home in their own car anyway
 - may mean the family must ride back to funeral home to get their car
 - many funeral homes actually rent them from a private company anyway (and then tack on a surcharge)
- Sales tactics the funeral home or cemetery may try to use on you:
 - may offer to drive family...when family says yes, they become responsible for the limo charges

Funeral Sedan (rental car from funeral home)

- use your personal family car instead
- rent sedan from rental agency if you want something nicer; usually only costs about \$40 for an entire day
- choose final disposition place closer to home (saves money if the funeral director charges by the mile)
- forgo procession and graveside / cemetery service (and have funeral director take body for burial after the service)
- Considerations
 - actual use is often less than one hour
 - family usually drives to funeral home in their own car anyway
 - may mean the family must ride back to funeral home to get their car
- Sales tactics the funeral home or cemetery may try to use on you:
 - may offer to drive family...when family says yes, they are on the hook for the sedan charges

Lead Car

- compare cost of lead car to fee (if any) for police escort and choose least expensive option
- request hearse “double” as the lead car
- forgo procession and graveside / cemetery service (and have funeral director take body for basic burial)
- Sales tactics the funeral home or cemetery may try to use on you:
 - may charge for this service even if its provided for free by police

Air Freight / Shipping Charges

- work through receiving funeral home only to ensure cheapest transportation method and avoid “double billing” by both funeral homes for similar services – seriously, this happens all the time and can substantially increase your total costs)
- contact shipping company direct for quote

- Considerations
 - funeral home basically just picks up the phone and calls a mortuary shipping company
 - mortuary shipping company actually handles all the work
 - most funeral homes in the country use the same few shipping services
 - any funeral home that “forwards” the remains realizes they won’t be getting the more lucrative funeral service and casket sale; so they are more likely to pad their expenses to make up for the lost revenue
 - any funeral home that “receives” the remains will look for ways to reduce your shipping costs in order to leave more money in your pocket – which they hope you will spend with them; however, after using this kit, you won’t over-spend
- Sales tactics the forwarding funeral home or cemetery may try to use on you:
 - may lie about actual charges
 - may tack on surcharge

Excess Mileage Charges

- negotiate discount or elimination
- choose final disposition place closer to home
- Considerations
 - each funeral home has a different standard / free zone
 - mileage charge is usually based on one way miles
 - translates into an hourly cost of \$60 - \$120 per hour
- Sales tactics the funeral home or cemetery may try to use on you:
 - may charge for round trip miles instead of one-way miles

Note: the more expensive gas is, the less likely the funeral home is going to be flexible here.

Viewing / Visitation

- schedule viewing or visitation one hour before the funeral ceremony – instead of scheduling it on a separate night
- schedule shorter duration viewing(s) / visitation(s) (some funeral homes charge by the hour)
- schedule fewer viewing / visitation sessions – schedule one session instead of two

- hold private family showing only – hold the viewing / visitation for a small, select group of close family members – the funeral home will often charge less for this than they would for a full-blown viewing / visitation
- hold a family gathering (without the body present) at a different location (like a home, or social club) - this avoids assistance and cost of funeral home which can easily run \$400+ for the use of the room; instead you could spend the money on refreshments, etc.
- request discount for second day of viewing – if you decide you want or need more than one day of viewings, negotiate a “multi-day” discount with the funeral home
- Considerations
 - you’re basically just using a room while a couple of staff people stand around
 - its often priced at about \$150 per hour; to put this cost into perspective, the mortgage on a \$500,000 home is only \$4.79 per hour
 - funeral home basically unlocks doors and points people down the hall (most everything else is a separate charge)
 - since facility overhead is already built into the “basic professional services fee” – you don’t want to end up paying for it again
- Sales tactics the funeral home or cemetery may try to use on you:
 - may offer a discount for second day services if you buy a 2-day package – only do this if you need two days; usually if you hold a viewing on a night separate from the actual funeral service date, there is no need to have a second viewing
 - the funeral director might suggest viewings / visitations give the family and friends time to show support but, remember, that can be done during the ceremony or at another location without the cost and assistance of the funeral home
 - by trying to sell you a viewing / visitation the funeral director can then tack on costs for embalming, body prep fees and will likely try and convince you to buy a nicer looking casket – only buy what you want and can afford

Private Family Showing

- this is just a type of viewing or visitation held for a specific number of select people (usually close family members)
- consider scheduling this an hour before the ceremony – instead of on a separate night
- Considerations
 - basically, this is just a gathering of immediate family members to see their loved one
 - funeral home staff are already there anyway – so any additional costs to the funeral home are minimal
 - you are really just paying for being inside the funeral home
- Sales tactics the funeral home or cemetery may try to use on you:
 - may charge you more if more than a few people attend (even though it doesn't cost them any more) – negotiate a set fee for a stipulated number of people
 - sell this service to family so they are also forced to buy embalming
 - try and shame family into upgrading to a nicer casket or select embalming and body prep services to make things “look nicer” – remember, the people that are invited to a private showing are usually the closet friends and family members (usually people you are not trying to “impress”)

Funeral Service (when the body is present)

- schedule graveside service instead of a traditional funeral service at the funeral home – this ensures more people make the trip to the cemetery and it is usually cheaper than holding a more elaborate service at the funeral home
- Considerations
 - the average funeral ceremony only lasts 25 minutes – yet the funeral home often charges you \$500+
 - you're basically using a room while a couple of staff people stand around
 - basically paying about \$200+ per hour
 - mortgage on a \$500,000 home is only \$4.79 per hour
 - funeral home basically sets up chairs and turns microphone over to clergy (most everything else is a separate charge)
 - overhead is already built into the basic professional services fee – so why pay for it again?

- Sales tactics the funeral home or cemetery may try to use on you:
 - sell this service to family so they are also forced to buy embalming and hopefully a better casket – a traditional funeral with “all the trimmings” results in the most expense to a family; a traditional funeral triggers all sorts of goods, services, and costs – many of which will surprise you
 - the funeral director will emphasize "tradition" , "respect" , and "dignity" – please, please, please don't fall for this (this is NOT a typo – I meant to use the word “please” three times to get your attention); by using this kit you can easily and inexpensively arrange an extremely dignified and respectful funeral without looking cheap in any way – I have done it numerous times and so have others that have used the advice contained in this kit. The advice in this kit works!

Memorial Service (no body present or just an urn with the cremains is present)

- schedule a graveside / committal service instead of a memorial service at the funeral home
- schedule memorial service at a different location (e.g. a favorite social club or park) and without the assistance and cost of a funeral home
- Considerations
 - average ceremony is less than an hour
 - you're basically using a room while a couple of staff people stand around
 - basically paying about \$200+ per hour
 - mortgage on a \$500,000 home is only \$4.79 per hour
 - funeral home basically sets up chairs and turns microphone over to clergy (most everything else is a separate charge)
 - overhead is already built into the basic professional services fee – so why pay for it again

Other Facility Usage (dining, gathering, kids, family room)

- have family cater instead
- contract with private caterer
- have a teenage relative provide the baby-sitting
- gather at the house of family or friend – instead of at the funeral home

- Considerations
 - you're basically using an otherwise empty room (same staff people are already there for viewing / visitation or funeral / memorial ceremony anyway)
 - it often costs you an extra \$50+ per hour to use an otherwise empty space
 - funeral home basically unlocks the door and contacts his caterer (to order from a standard menu)
 - overhead is already built into the basic professional services fee – so why pay for it again here
 - family will likely end up with more food than they know what to do with – a lot of what you pay for will go to waste

Alternative Container

- provide your own container
- choose most basic container available (usually an inexpensive wooden casket or heavy cardboard box)

- Considerations
 - the only purpose of the container is to temporarily store and transport the body – it serves no aesthetic or protective functions
 - funeral home can purchase least expensive alternate containers for less than \$25 (although they often sell them to you for \$125 or more)
 - alternate containers are designed for utility only
 - most alternate containers will be destroyed immediately
 - alternate containers are designed to look cheap (e.g. they are often purposely painted in unflattering colors) so the family will be shamed into upgrading to a more expensive casket / container

- Sales tactics the funeral home or cemetery may try to use on you:
 - funeral home may pressure you to upgrade to a more “respectable” container – doing so serves no practical purpose
 - require a “family identification” viewing while the body rests in the alternative container in hopes the family will be shamed into buying a nicer casket

- may tell you the cheaper containers don't hold well – don't be deceived here – any alternative container will hold up just fine; no funeral home would ever take the chance of selling a container that wouldn't hold up – it would put them on the hook for liability damages

Standard Post-Cremation Container ("temporary urn")

- should be provided for free
- any household container is acceptable
- purchase the most basic urn
- Considerations:
 - container is basically a small box
 - funeral home will purposely make this container look cheap and flimsy
 - you can always upgrade the container at any time in the future should your needs or budget change
 - the funeral home can easily place the remains in any container you purchase (or already own)
 - the cremains are actually enclosed in a plastic bag within the container for additional protection
- Sales tactics the funeral home or cemetery may try to use on you:
 - mark the container with the word "temporary" in hopes the family will be shamed into buying a nicer, "more lasting" urn

Casket

- purchase your casket based on budget, type, and aesthetics...not protective features such as seals or liners
- choose a simple, basic casket
- adorn a basic casket with a flag or homemade quilt to make it look "better"
- choose a casket from an alternative source (i.e. casket store, online supplier, or even another local funeral home that isn't handling the funeral service) or request a price-match discount from your funeral home
- a funeral home can easily discount most caskets hundreds or even thousands of dollars and still make a profit on the sale

- Considerations

- a “casket” is the same thing as a “coffin”; today you’ll hear funeral directors refer to everything as a “casket” because they think it sounds better (and therefore they can charge you more money for it)
- for many people the casket represents at least 1/3 of the total amount they spend at the funeral home
- the casket is usually the piece of merchandise that receives the highest markup from the funeral director
- the purpose of casket is only to carry remains (not to protect them)
- caskets are relatively easy, quick, and inexpensive to make
- the majority of caskets sold today are nothing more than spray-painted sheet metal (no matter how fancy they look)
- there are huge product markups – caskets can be marked up more than 5 times their cost to the funeral director
- the funeral home’s profits are often earned on the basis of a single 3 minute phone call – all the funeral home does is take your order and then call a casket supplier to place the order – that’s it! And for this little bit of work the funeral home can make a \$500 - \$5,000 profit
- “protective” caskets are caskets that have been fitted with a small liner seal in the guise of protecting the body against moisture – BUT – protective caskets are often unsealed right before burial / encryption (without your knowing - to release the methane gases that build up as a body naturally decomposes); so why pay extra for a protective seal that will end up being set aside? – there is no good reason
- protective caskets can actually accelerate unnatural decomposition by compounding methane gas buildup as a body decomposes
- warranties are meaningless (how would you ever know if there was a problem with the casket? – once its buried you’ll never see it again)
- all caskets are relatively cheap to make
- about 65 - 70% of price of casket represents gross profit to funeral home
- brand names are meaningless – any casket will easily meet the minimum needs for which it was designed
- once embalmed, there is no need to hurry the funeral....there is time to wait for a casket to arrive should you decide to order a casket from someone other than your local funeral home
- even the cheapest casket can be dressed up with a flag, homemade blanket, flower arrangement, or other decoration to make it look really nice
- no one can tell the difference between an "expensive" casket and a "cheap" casket – seriously, your family, friends, or pastor have no idea what a casket (any casket) costs

- most people never pay attention to the casket or remember it
- the casket is actually only seen for a few hours
- funeral homes and alternative sources often buy the same merchandise from the same suppliers
- all funeral homes get the same products and services for basically the same cost....higher selling prices due to a desire for higher profits, to pay extravagant sales commissions or to make up for a poorly run / marketed business....they get away with this because most families don't know these things
- *Sales tactics the funeral home or cemetery may try to use on you*
 - funeral home will tout meaningless warranties – ignore them; all caskets meet minimum quality needs (and you would never know if a product failed during the warranty period – once the body is buried you'll never see the casket again)
 - funeral home will show cheaper caskets in unflattering ways or in poor color choices (or not at all); this is done on purpose to steer you towards higher-priced caskets – ask to see all styles and color combinations available (even the ones they don't normally “keep in stock”); you'll often be surprised at the options available at each price point – but you have to ask about them
 - funeral home may indicate other caskets are hard to order and may not arrive on time – not true; the funeral home normally can order anything they want from a local warehouse (and they can almost always get anything they need right away – timeliness is the name of the game in the funeral industry)
 - funeral home will emphasize and lie about protective features – don't believe them; this kit has taught you that seals are useless; often the dealer will simply inset an \$8 seal liner but increase the price of the casket by \$1,000 (yes, you read this correctly)
 - funeral home may disparage alternative sources as having inferior products – not true; all providers meet minimum quality standards
 - funeral home may refer to certain caskets (e.g. bronze) as “semi-precious metal” in an effort to increase value in the family's eyes – they do this to try to get you to associate a high-priced casket with luxury jewelry – thinking you'll readily pay more
 - entire text books have been written to show funeral directors how to arrange their “casket showroom” to steer families towards the higher-priced merchandise – this is a science of selling
 - the funeral director will show only medium and high priced caskets in their showroom – they do this knowing that most people will choose a relatively lower-priced casket – which is really a medium priced option instead of one of the available low price models (that isn't on display)

Urn

- purchase urn based on budget, type, and aesthetics...nothing else
- an urn is not required...the temporary urn (usually a heavy cardboard box lined with a plastic bag) will suffice
- choose a basic urn style
- choose urn from an alternative source or request price-match discount from your local funeral home
- consider using some other type of container (e.g. seal a favorite cookie jar)
- Considerations
 - any type of basic container will suffice (also, just about any type of container can be sealed with putty....that's how they usually seal urns)
 - calling any container an "urn" increases its retail price exponentially
 - purpose of urn is only to hold cremains (which will almost always be in a plastic bag)
 - funeral home will place the cremains in any container / urn supplied by the family
 - huge product markups are applied to containers once they are called "urns"
 - about 70% of price of urn represents gross profit to funeral home
 - profits are earned on basis of one phone call to order the urn from a supplier catalog
 - brand names are meaningless
 - once cremated, there is no need to hurry and select an urn....an urn can be purchased anytime in the future
 - no one can tell the difference between an "expensive" urn and a "cheap" urn
 - even the cheapest urn is more than adequate to serve its purpose
 - funeral homes and alternative sources often buy the same merchandise from the same suppliers
 - all funeral homes get the same products and services for basically the same cost....higher selling prices due to a desire for higher profits, to pay extravagant sales commissions or to make up for a poorly run / marketed business....they get away with this because most families don't know these things
- Sales tactics the funeral home or cemetery may try to use on you
 - funeral homes purposely make "temporary urns" look cheap and flimsy (they may go as far as actually labeling the box with the word "temporary") – but any type of "temporary" container will suffice in holding the bagged cremains)
 - funeral home will try to steer client towards more substantial urn to pad their profits – choose based on your budget

- funeral home may indicate other urns are hard to order and may not arrive on time – not true; just about any urn can be ordered and delivered by the time you need it
- funeral home may disparage products from alternative sources as inferior – don't buy this; all products are of sufficient quality to meet your needs
- funeral home may refer to certain urns as “semi-precious metal” or fine artwork in an effort to increase their value in the family's eyes – again, its just a storage container...nothing more, nothing less

Outer Burial Container or “OBC” (also called a “vault” or “liner”)

- choose grave “liner” instead of a “vault” – they both adequately serve the same purpose (preventing cemetery lawn from caving in around the casket); neither are really designed to protect the casket from the elements
- choose most basic concrete liner / vault instead of a fancier metal unit
- consider purchasing from either the cemetery or the funeral home – buy from whomever offers the best price; you may even be able to leverage the price from one to reduce the price offered by the other
- consider purchasing from another local funeral home that isn't handling the services; due to the weight of these items, they may not be cost-effective to ship from an online supplier that is geographically far away
- delivery and installation should be included in price of vault - if not, negotiate it in
- you don't usually need a liner or vault for mausoleum crypts or lawn crypts
- Considerations:
 - this is just a box designed to cover another box (i.e. the casket)
 - they are extremely cheap to make relative to selling price
 - guesstimate: about 65% - 70% of price of OBC represents gross profit to funeral home
 - most are cast concrete or bent and welded metal
 - warranties are meaningless
 - most family and friends will never see the outer burial container (it will already be in the ground by the time anybody gets to the cemetery)
 - OBC can actually accelerate unnatural decomposition
 - many OBCs are damaged during installation / backfill
 - many actually have holes in the bottom to facilitate drainage – so don't think you are buying some type of sealed protective container
 - originally designed to thwart grave robbers
 - only real purpose is to benefit cemetery maintenance costs

- Sales tactics the funeral home or cemetery may try to use on you

- funeral homes often lie about legal / cemetery requirements (and requirement for a vault versus a liner) – check with the cemetery yourself to determine if you really need to purchase this item

note: a vault normally has two pieces: a base and a top that forms a complete "box". A grave liner normally does not have a base – so its open on the bottom

- funeral home will tout meaningless warranties – how would you ever know if you had a claim?
- funeral home will try to steer client towards more substantial vault citing the "extra protection" it offers – a liner / vault is designed to reduce the cemetery's maintenance costs; its not designed to protect your loved one or the casket
- funeral home will show cheaper OBC in unflattering ways – style and color doesn't matter as no one will likely ever see it anyway
- funeral home may indicate other OBC's are hard to order and may not arrive on time – not true; most are "in stock" at the local warehouse
- funeral home may lie about protective features – the body is going to naturally decompose no matter what container you use
- funeral home may refer to them as semi-precious metals in an effort to increase their value in the family's eyes – they are not a luxury item – just simple concrete or metal
- funeral home will stress need for better vault if a non-protective casket was selected – again, these items are not designed to protect the casket and body

Note: the purpose of these items is to support the ground / grassy area above the casket from sinking in over time as the ground around the burial site settles. There is nothing magical here – they want to keep the ground "level" to make it easier to mow over with their large field mowers.

Urn Vault

- choose most basic option
- Considerations:
 - most likely no one will ever see the urn vault
 - its basically the size, shape, and material (often) of an Igloo cooler
 - many are damaged during installation / backfill
 - only real purpose is to benefit cemetery maintenance costs; this is a dubious claim since many urns don't "break down" and hole dug for an urn is relatively small to begin with
 - the urn and plastic lining / bag protect the cremains....the urn vault doesn't really add any additional protection
- Sales tactics the funeral home or cemetery may try to use on you:
 - funeral homes may lie about legal / cemetery requirements (and requirement for an urn vault); check with the cemetery yourself before purchasing an urn vault to make sure its really needed
 - funeral home will tout meaningless warranties
 - funeral home will try to steer you toward a more substantial vault – especially when you buy a less expensive urn
 - funeral home will show cheaper units in unflattering ways – ask to see all the color and style combinations available at your price point
 - funeral home may indicate other units are hard to order and may not arrive on time – usually not true
 - funeral home may lie about protective features – vault is designed to benefit cemetery maintenance costs – not to protect the urn (which really needs no additional protection)

OBC Delivery & Installation

- delivery and installation costs should be included in price
- if not, negotiate for inclusion in selling price
- Considerations:
 - the price for most OBCs already include the delivery and installation fees
 - you're basically talking about driving a local truck a short distance and lowering a heavy box into a hole in the ground (with existing personnel)

- Sales tactics the funeral home or cemetery may try to use on you:
 - funeral home may try and add these charges to your bill even though they are provided free by the vault company

Keepsakes

- choose more basic keepsakes
- use standard household items as keepsakes (e.g. ornamental salt & pepper shakers or perfume bottles)
- negotiate quantity discount if buying many items for family members
- choose from an alternative funeral home, knick-knack, or jewelry store
- Considerations:
 - keepsakes can be purchased at any time in the future; you don't necessarily have to have them when the cremains are returned
 - these are basically just small knick-knacks or jewelry items that hold a small amount of cremains
 - these are not "fine" jewelry items
- Sales tactics the funeral home or cemetery may try to use on you:
 - funeral home may refer to them as "fine" jewelry – they are not!
 - disparage alternative funeral homes or containers

Air tray

- check to ensure you are not paying extra for the “combo” unit if you don't need both the bottom and top
- the combo unit is usually used when transporting an uncasketed body (the regular air tray is used when transporting a body already inside a casket)
- may be included in shipper's price...so check to make sure you are not paying for it twice
- Considerations:
 - its basically just a heavy cardboard box
- Sales tactics the funeral home or cemetery may try to use on you:
 - funeral home may add this cost to shipping charges even though the shipping charges already include the use of an air tray

Rental Casket (including liner)

- consider negotiating the price down (sometimes people will end up cremating the body but still want to have a showing before hand – so they rent a casket from the funeral home to hold the body during the viewing ceremony)
- the funeral home replaces an inexpensive “liner” each time a new rental is made
- it may be cheaper to buy a basic casket from an alternative source
- you can make even the most basic rental casket look nice just by covering it with a flag, homemade quilt, etc.

- Considerations:
 - huge profit potential as funeral home rents this same casket out for close to what they paid for it...and they do this over and over again
 - the funeral home usually recoups their entire cost within the first couple rentals – but they keep renting it out at exorbitant prices
 - each family is basically paying a grossly disproportionate share of the price

- Sales tactics the funeral home or cemetery may try to use on you:
 - funeral home will try to show the cost-effectiveness of the rental unit by comparing it to the retail cost of a new unit...instead of against the low (original) purchase cost
 - no matter how much it costs to *buy* a new casket, you are only using it for a couple of *hours*

Stationary Package / Register Book / Memorial Folders / Prayer Cards / Acknowledgement Cards

- review any items included in a “package” to determine it includes everything you want and excludes the items you don’t want or won’t use
- a la carte price only those items you want
- compare package price to sum of a la carte items and choose lowest-priced option
- if the funeral home only offers items on an a la carte basis, request items be combined into a package - and request a package discount
- choose lowest-priced option between prayer cards and memorial folders
- choose basic items instead of ones with fancy personalization, photos, wood covers, etc.
- avoid fancy name brand items (e.g. "Dignity" brand)
- avoid printing more than you need

- consider purchasing card stock from Target / Wal-Mart / Berean, etc. and printing your own
- consider having a friend or family member make them from their computer; not only will this save money but it also allows a friend or family member to get more involved
- consider adding a personal photograph to front of a “non-photo” book
- Considerations:
 - basically these are just paper products
 - most people will throw them away
 - most people don't remember them
- Sales tactics the funeral home or cemetery may try to use on you:
 - funeral home may develop fancy “brand names” to create illusion of something special (with a huge markup)...but it's still just paper

Funeral Clothing

- family could likely dress decedent themselves and save money and find more meaning
- use decedent's own clothes – instead of buying new “funeral clothes”
- purchase new outfit from store
- Considerations:
 - funeral clothes are notoriously cheap (they don't have to live up to washings, etc.)
 - often times the clothes you buy at a funeral home are open in the back (like a hospital gown) – makes it easier for funeral director to dress decedent
 - the decedent's old clothes have limited use otherwise
- Sales tactics the funeral home or cemetery may try to use on you:
 - funeral home may suggest "funeral" clothing is something special or appropriate – its really just cheaply designed clothing that increases your costs of a funeral

Personalization Options

- you can find many ideas for “personalizing” your arrangements in section 4 of this kit
- family can personalize services / decedent without permission, assistance, or expense of funeral home
- family can hire a private party to perform some of the personalization (e.g. hire a college kid to tape and put on internet or buy and release their own balloons, etc)
- request / negotiate discounts if you want the funeral home to do something unique that you developed yourself

- Considerations:
 - if the funeral home wasn't a meaningful part of your life, they aren't a meaningful part of the death
 - funeral homes offer all families the same generic "personalization options"...so really, how "personal" are they?
 - true personalization has to be specific to the individual person
 - most true personalization ideas can be put together for free

- Sales tactics the funeral home or cemetery may try to use on you:
 - funeral home will focus on life of decedent and offer funeral items to "make it personal and meaningful" – but the funeral home can't make it personal by using “stock” items from their catalog....the family makes it personal
 - funeral home may try to sell you a “themed” package (e.g. casket, surroundings, etc., are designed to look like a golf course) – these are usually just the same merchandise “re-painted” and marked up.

Internet Memorial

- hire computer student to create a webpage
- have family member create
- design yourself on commercial death-care website

- Considerations:
 - most sites get little activity (if any at all) after the first couple weeks past the funeral – so don't pay for a long online contract until you see if its really warranted

- Sales tactics the funeral home or cemetery may try to use on you:
 - funeral director will emphasize it's a great tool for distant relatives "who can't be there in person" – maybe, but remember, interest wanes after the first week or two
 - they create a wonderful "multi-media" experience – some people like this idea, some don't
 - tout it as an "everlasting" memorial – it only lasts as long as you keep paying for it; you can create your own memorial webpage inexpensively

Travel Insurance

- may be unnecessary with ample life insurance
- may be cheaper to increase existing life insurance to cover
- may be cheaper to purchase limited-term life insurance if you only plan to travel away from home for a specific period
- Considerations:
 - this is only valuable if you die away from home
 - this type of insurance does not in any way reduce the cost of the actual funeral and burial services....just the return shipping costs
- Sales tactics the funeral home or cemetery may try to use on you:
 - use scare tactics about how expensive it is to transport body home (you can save a lot of money by having the funeral home that will ultimately receive the body make all the arrangements) – since the “forwarding” or shipping funeral home will not be responsible for making the actual funeral arrangements, they have no incentive to save you money....most likely they will try to charge for everything they can to make up for the lost profits from not getting to perform the funeral – this type of insurance is often relatively expensive for what you get and only pays off in specified situations

Obituary Notices

- many people are surprised when they find out newspapers charge for obituary listings (i.e. “death notices”)– but they do unless you are somebody famous or newsworthy (then they usually have a reporter provide the write-up for free)
- newspaper obituaries can easily cost several hundred dollars – each day the obit runs
- the price is usually based on a flat cost per column inch – this means the more lines of type, the higher your cost
- only place notices in most relevant (and widely read) paper(s)
- only place the notice in the paper for a single day
- if the decedent had few remaining family members / friends, consider calling them instead of taking out a paid death notice
- just identify pertinent facts and information such as dates, times, and locations of any services (you can always provide more details in any memorial folders / cards passed out at the funeral home)
- Considerations
 - a funeral director doesn't do anything other than record basic vital / family information and fax it to the newspaper; if you want specific details included in the paper, write the death notice yourself (this is very common)
 - not really necessary if few living friends and relatives remain...likely cheaper to call them
 - most people will not remember more than the basic facts and time of service
 - you will be charged a separate fee for each day the obituary runs – this always surprises people – but that’s how it works

Police Escort

- forgo procession and graveside / cemetery service (and have funeral director take body for burial)
- compare cost of using a standard funeral home lead car to the fee for a police escort and choose least expensive option
- ask if the hearse can “double” as the lead car

Clergy Honorarium

- use family pastor or relative who may perform the service for free
- some pastors have a standard fee – others accept donations

Organist / Soloist

- use recorded music instead of hiring “live” performers
- have family / friends play for free
- use music provided by family instead of by funeral director (they often charge you for their “music library”)
- consider hiring music student from local school or college
- choose not to have music

- Considerations:
 - there is usually only about 10 minutes or less of music / songs

Flowers

- select minimal flower arrangements
- request donations in lieu of flowers
- bypass funeral director and purchase flowers directly from florist
- use home grown flowers instead
- arrange for a nursing home to pickup (and keep) the flowers for free – this could save you money if the funeral home charges a delivery fee for transporting flowers after the service

- Considerations:
 - in addition to cost of flowers, there will also be costs to transport to cemetery or dispose
 - cemeteries may have restrictions on flowers or require them to be removed shortly after placement
 - flowers may be pretty, but they have no practical value
 - there is no guarantee they will arrive fresh
 - flowers ultimately have to be disposed of (usually at some cost)
 - flowers may not keep well unless the service takes place immediately
 - the pungent aroma of lots of mixed flowers may effect allergies of guests
 - the funeral home might already provide artificial flowers for free

- Sales tactics the funeral home or cemetery may try to use on you:
 - tell you it adds beauty to the service – remember: most funeral homes will receive a commission or markup on any flowers purchased through them
 - tell you its “traditional”

Note: the pungent smell associated with mausoleums is actually due to the decay of all the flowers in the building.

Grave

- if eligible, select space in a Veteran's Administration (VA) [federal or state] cemetery
- choose a section that requires less expensive memorials (some cemeteries have sections that require elaborate headstones)
- forgo graveside service (and tents and chairs, etc.)
- choose "non-feature" area (i.e. an area without fancy statues)
- choose area with ample # of spaces (i.e. a newer marketed area) – more supply = lower pricing
- consider purchasing from individual plot owner or cemetery broker instead of direct from the cemetery – you can often get a big discount
- ask about specials (cemeteries often have "sales" – but you need to ask to be sure)
- consider economies of scale by purchasing companion space (extra plot for spouse, kids, etc) – you should get a discount for doing this
- simply request / negotiate discount

- Considerations:
 - a grave is basically a hole in the ground
 - average grave space (about 24 square feet) translates into \$1,000,000+ per acre...an average luxury home lot (\$75,000) translates into about \$40 for the same amount of land
 - you only get interment rights (i.e. for most cemeteries you have the right to be buried there but you don't actually "own" the land)
 - any site will likely come with several restrictions about usage, decorating, and memorialization
 - any cemetery can fall into disrepair in the future
 - ground burial may be more expensive than other options if you also need to purchase an outer burial container
 - sales commissions can easily range from 20% - 50% of the selling price (for about an hour's work)

- Sales tactics the funeral home or cemetery may try to use on you:
 - play up the fact that "you're buying land" and that it's respectable – but you don't really "own" anything
 - cemeteries often know they have a "captive" audience once the first family member is buried there; they figure that mom will want to be next to dad, etc. This is why the big funeral companies have been buying up the older, more established cemeteries – and then increasing pricing substantially

Crypt (space in a mausoleum)

- choose outside instead of inside location (inside locations are more expensive)
- choose high / low location – eye level locations cost the most
- avoid emblems and extra inscription / memorial charges – these are usually just cheap plastic or metal trinkets with huge markups
- consider purchasing space from an individual crypt owner or cemetery broker
- ask about specials – mausoleum spaces often go “on sale”
- request / negotiate discount
- forgo crypt-side service (and tents and chairs, etc.)
- consider economies of scale by purchasing companion space

- Considerations:
 - you’re basically buying the right to use a hole in a wall
 - any mausoleum is really just a rudimentary concrete shell (only the front / face is granite / marble – not the whole thing)
 - the mausoleum will often break the seal on any “sealer” (i.e. “protective”) caskets to allow proper venting – so there is no real reason to pay extra for the “sealer” casket – this tip alone could easily save you \$800 - \$1,000
 - casket will likely be sealed in some type of plastic bag once its put inside the crypt
 - if you die before construction (e.g. during the “pre-construction” phase), the body will have to be stored in another mausoleum somewhere else until your crypt is ready
 - sales commissions can easily range from 20% - 50% of the selling price (for about an hour's work)

- Sales tactics the funeral home or cemetery may try to use on you:
 - emphasize prestige
 - provide scary descriptions of ground burial (but remember, no matter where the body “rests” it will still decompose)
 - they may create warm and fuzzy names for the different levels
 - tout cost savings by avoiding need for an outer burial container – this may or may not be true; you need to compare the total cost of a crypt entombment against the total cost of a ground burial

Niche

- if eligible, select space in a Veteran's Administration (federal or state) cemetery
- choose outside instead of inside location (outside locations are usually less expensive)
- choose high / low location (eye level locations are usually more expensive)
- choose "walled" façade instead of see-through glass
- avoid emblems and extra inscription / memorial charges
- consider purchasing from individual niche owner or cemetery broker –they may have just what you're looking for at a big discount
- ask about specials
- request / negotiate discount
- consider economies of scale by purchasing companion space
- Considerations:
 - you are basically buying just the right to use a hole in a wall
 - niches are just rudimentary concrete shells....only the face is glass / granite / marble
 - you're basically paying hundreds of dollars for a shoebox-sized amount of shelf space
 - there isn't much you can do with a niche except look at the urn through a window or just look at the face plate of the niche (can't even see the urn)
 - sales commissions can easily range from 20% - 50% of the selling price (for about an hour's work)

Cremation Garden (to bury urn) / Cremation Garden (for scattering ashes)

- consider burial / scattering on private property or water location
- forgo graveside / memorial service (and tents and chairs, etc.)
- perform the actual scattering yourself
- choose memorial without vase
- avoid extra emblems or inscription fees
- consider purchasing from individual plot owner or cemetery broker
- ask about specials
- consider economies of scale by purchasing companion space
- request / negotiate discount
- ask about specials
- Considerations:
 - you are basically buying the use of a small amount of dirt

Alternative Disposition

catch all for the variety of options listed in section 2 of this kit

- try negotiating a discount for any service you are considering
- Considerations:
 - the actual disposition costs are minimal....you're really paying for the related services that an entrepreneur dreamed up
 - services are usually priced so high relative to costs that the provider can afford to give you a large discount and he'll still make a reasonable profit

Delivering Cremains

- family could pick up cremains
- avoid "express" services
- mail cremains via US Postal Service
- Considerations:
 - shipping cremains is really no different or more difficult than mailing a small package
 - you're basically paying for someone to deliver a sealed package – the ashes are actually well protected by an inner plastic bag

Scattering Cremains

- choose scatter site close to home to reduce / eliminate travel costs
- have family handle the actual scattering instead of paying someone else (e.g. cemetery employee to do it)
- scatter on private property for free
- negotiate lower fee if you have someone else do the scattering for you
- choose a basic urn
- choose urn from an alternative source or request price-match discount from your local funeral home
- Considerations:
 - its basically like shaking jar of sand onto ground / into water
- Sales tactics the funeral home or cemetery may try to use on you:
 - tout as a return to nature or some other special location

Interment - grave (body) / (cremains)

- “interment” means opening and closing (i.e. digging the hole) the grave site
- if eligible, select space in a VA (federal or state) cemetery – opening and closing costs are waived
- hire private company to dig & fill (if cemetery allows)
- negotiate lower charge
- schedule service to avoid surcharges (e.g. some cemeteries charge you hundreds more if the burial is scheduled on a weekend, holiday, or in the evening); this could influence the timing of the funeral ceremony
- Considerations:
 - this is basically digging a hole in the ground and filling it back up
 - digging is actually easily accomplished by a machine
 - usually done with a backhoe in 20 minutes time
 - actual costs <\$50
 - equipment operator makes about \$5.00 for his services
 - costs to dig / fill hole for cremains or 2nd interment are even lower

Interment in a crypt / niche

- “interment” means opening and closing the crypt or niche door
- if eligible, select space in a VA (federal or state) cemetery (usually, only niches are available in a VA cemetery)
- negotiate lower charge
- schedule service to avoid surcharges (e.g. some cemeteries charge you hundreds more if the opening occurs on a weekend, holiday, or in the evening); this could influence the timing of the funeral ceremony
- Considerations:
 - all we are talking about here is unscrewing a few screws, removing a face plate, placing a box into a hole, and then re-attaching and screwing the face plate back on
 - usually done in about 5 - 10 minutes time
 - actual costs about \$5
 - any seal on the casket will likely be broken / opened
 - casket will likely be placed on a plastic tray or in a plastic bag to prevent leaking
 - placing urn is no more difficult than placing a knick-knack on a shelf

Surcharges for late day / weekend / holiday interment

- schedule your funeral or memorial service to end in sufficient time to allow you to get to the cemetery before the time their surcharges apply
- Considerations:
 - you are paying extra for no additional services
 - you are paying extra even though the employees are on the clock (at the same wages) anyway
 - cemetery incurs minimal "extra" costs
 - extra costs are not split amongst all families using the those services....each family pays the full amount (e.g. if 3 families have interments on a Saturday afternoon...they don't split the extra costs...instead, all 3 families pay the full additional costs - even though it's not costing the cemetery any more money to serve the other two families - since the staff was already there for the first family)

Bronze & Granite Markers

- choose solely based on budget and aesthetics
- if eligible, select free government marker
- choose most basic type (i.e. granite marker)
- choose less expensive color (certain colors cost more)
- choose smaller size (bigger stones cost more)
- choose less polished / finished stone – the more polished (i.e. smooth) sides a stone has, the more expensive it will be
- avoid fancy custom photos and artwork
- obtain total costs for purchase, foundation, and installation charges and compare total costs between different vendors
- choose memorial from an alternative source or request price-match discount
- ask about specials
- negotiate for free or reduced installation / foundation costs
- avoid name brand stones (e.g. “Dignity”) – their products are not any better quality – but they do cost a lot more
- avoid unnecessary extras (e.g. special glossy protective finishes)
- use granite (instead of concrete) as foundation
- consider economies of scale by purchasing companion (i.e. the spouse’s) marker at the same time
- negotiate purchase price – there is usually some room for negotiation here

- Considerations
 - you are basically talking about a rock or pre-cast piece of metal
 - most of the design work is actually easily and quickly done by computers
 - the shaping and polishing is all done by machines
 - actually cost of stone is often less than 10% of selling price
 - even the absolute cheapest dealers have a 25% profit margin
 - the salesman's profits are earned simply by placing your order over the phone with a supplier
 - all stones basically come from one of a handful of the same quarries
 - all stones are basically equal in quality
 - all stones basically have the same warranty
 - warranties usually don't cover cemetery damage or vandalism
 - all rocks have survived for years and are basically equally durable
 - brand names are meaningless

- Sales tactics the funeral home or cemetery may try to use on you:
 - dealer will emphasize brand names
 - dealer will emphasize warranties (and failure to honor someone else's warranty)
 - dealer will emphasize special protective coatings, etc.
 - dealer will emphasize lasting endurance or prestige of bronze

Really, none of these things matter for this type of product

Upright / Slant / Pillow / Bevel monument or "Garden" Memorial

- choose solely based on budget and aesthetics
- if eligible, select free government marker
- consider a flat marker instead – its usually more economical
- choose most basic type (i.e. pillow / bevel)
- choose less expensive color – different colors are priced differently
- choose smaller size
- choose less polished / finished stone - the more polished (i.e. smooth) sides a stone has, the more expensive it will be
- avoid custom photos and artwork
- compare total costs for purchase, foundation, and installation charges and compare between vendors
- choose memorial from an alternative provider or request price-match discount
- ask about specials
- negotiate for free or reduced installation / foundation costs

- avoid name brand stones (e.g. “Dignity”) – their products are not any better quality – but they do cost a lot more
- avoid unnecessary extras (e.g. emblems or special paint applications)
- use granite (instead of concrete) as foundation
- negotiate purchase price – memorials have big markups; this means you can often negotiate a big discount and the dealer will still make a reasonable profit
- consider economies of scale that may be realized by purchasing the companion (i.e. spouse’s) monument at the same time – or – choose a “double wide” to accommodate the second person’s eventual death – this may be cheaper than buying two “singles”

- Considerations
 - its basically just a rock
 - most of the design work is actually easily and quickly done by computers
 - the shaping and polishing is all done by machines
 - actual cost of stone is less than 10% of selling price
 - even the absolute cheapest dealers have a 25% profit margin
 - profits are earned on basis of one phone call
 - all stones basically come from one of a handful of the same quarries – regardless of brand name
 - all stones are basically equal in quality
 - all stones basically have same warranty
 - warranties usually don't cover cemetery damage or vandalism (which is the leading cause of stone problems); note: if your headstone is damaged due to cemetery negligence or vandalism you may be able to file a claim under your homeowner’s insurance policy
 - all rocks have survived for years and are basically equally durable
 - the headstone concept was originally used to keep “spirits” in ground by pinning them under a heavy rock
 - brand names are meaningless

- Sales tactics the funeral home or cemetery may try to use on you:
 - dealer will emphasize brand names
 - dealer will emphasize warranties (and failure to honor someone else's warranty)

Really, none of these things matter for this type of product

Private Mausoleum / Lawn Crypt

- compare total cost to cost of equal number of public mausoleum crypts
- choose less expensive stone colors
- choose less polished / finished stone
- negotiate discount on the underlying cemetery space needed to support the construction
- ask about specials
- negotiate purchase price or free interment fees

- Considerations
 - you are basically talking about big rocks
 - most of the design work is actually easily and quickly done by computers
 - the shaping and polishing is all done by machines
 - even the absolute cheapest dealers have a 25% profit margin
 - all stones basically come from one of a handful of the same quarries
 - all stones are basically equal in quality
 - all rocks have survived for years and are basically equally durable
 - brand names are meaningless
 - basically, pretty simple construction

- Sales tactics the funeral home or cemetery may try to use on you:
 - emphasize prestige
 - provide scary descriptions of ground burial
 - tout cost savings by avoiding need for outer burial containers

Disclaimer: I don't have a lot of personal experience with private mausoleums – many of which can easily cost tens or even hundreds of thousands of dollars. If you are thinking about going this route (and very few do), I recommend you contact several different builders for estimates. You can find out who builds in your area by looking for the name of the builder on other private mausoleums you like (look for builder identification tags on other private mausoleums in the cemetery to see which companies build them in your area).

Memorial Installation - Granite / Concrete Foundations

- choose a smaller memorial (that needs a smaller footprint)
- choose least expensive foundation material
- negotiate lower foundation price or fixed foundation price
- negotiate memorial installation in price of memorial

- consider how purchasing a memorial from an alternative provider would impact the installation fees; many cemeteries will charge you more if you buy your memorial from someone else. You need to compare the total cost of the memorial, foundation, and installation to determine which is the most cost effective route
- Considerations:
 - they basically just cut away the top-grass, roll it back, dig a shallow hole, fill it with sand or pebble, then place a piece of granite or pour a little pre-mixed concrete
 - it's done quickly and easily
 - actual costs average \$25 - \$50
 - most memorial prices include the cost of free installation anyway – so don't get charged for it twice

Inscription Fees

- eliminate extra emblems or inscription charges
- negotiate free inclusion in selling price of memorial
- Considerations:
 - almost all are done with portable equipment
 - often times a contractor travels a geographic "circuit" hitting several stones in a cemetery on the same day
 - takes about 30 minutes at an actual cost of < \$10
 - this means that stones may only be updated in your cemetery every few months or so

Section 4

Personalization Ideas

This collection of ideas is designed to get you thinking about things you can do to make your arrangements more meaningful

- Base your arrangements on things that were meaningful to the person who died.....things others people associated with him/her
- When writing the obituary, identify the who, what, where, when, and why of any of the decedent's lifetime "milestones"

When writing the eulogy.

- *identify the who, what, where, when, and why of milestones*
- *consider who should write the eulogy*
- *consider who should speak (kids, spouse, pastor, friends, etc)*
- *consider using "vignette" eulogies – Have several people take turns sharing a different fond memory they have of the decedent*

Reading or music selection.

- *identify any special Bible verses, poems, quotes that are relevant to the decedent or what you want to express*
- *make arrangements to play favorite songs or inspirational music*
- *if the decedent was artistically talented consider using recordings or artwork created by the decedent*

Use family pictures.

- You could place pictures on easels throughout the funeral home, incorporate various pictures into a computer slideshow that runs in the funeral home, or make copies on compact discs that could be passed out to friends and family when they visit the funeral.
 - *family photos*
 - *holiday photos*
 - *vacation photos*
 - *photos of friends and co-workers*
 - *war photos*
 - *wedding pictures*

Create or showcase family drawings / art creations.

- *showcase drawings the decedent had made (as a child or an adult)*
- *showcase artwork made by the decedent*
- *have children / grandchildren make drawings for the service or showcase art previously created by kids that the decedent especially enjoyed*
- *display quilts, shawl, family blankets, etc.*
- *you can easily drape a favorite family quilt over even the cheapest casket to make it memorable and “look nicer”.*

Create or share family letters.

- *have children / grandchildren – write letters to the decedent sharing their favorite memories. These letters could be shared at the funeral or placed in the casket for burial with the decedent. Children are often not part of the funeral services – so this could be a good way to allow them to feel they are participating and “saying goodbye”.*

- *have children / grandchildren read letters during the ceremonies*
- *consider sharing old “love letters”*
- *consider sharing old “war letters”*

Customize your paper goods selections.

- *consider how you want the remembrance pamphlet to look. With the current state of personal computing, it’s pretty easy to buy designer paper and inexpensively create your own prayer cards or memorial folders. You can inexpensively include as much biographical data (and pictures) as you want. Often times, including a lot of information here, allows you to eliminate it from the more costly newspaper obituary. Consider your choice of:*
 - *font style*
 - *color of ink and paper*
 - *paper type*
 - *layout*
 - *photo*
 - *biographical information*

Family participation in the preparations.

- some family members may want to take an active role in the final arrangements. Although this is less common today, many of the following items used to be routinely performed by family members.

- *washing body*
- *dressing body*
- *selecting outfit / attire*
- *providing cosmetology services (make-up & hair care)*
- *building the coffin / casket*
- *creating flower arrangements from garden*
- *creating prayer cards or memorial folders*
- *creating a web memorial*
- *gathering and arranging photos for a memory board*
- *gathering and arranging letters to be read*

Family participation during the actual service.

- *writing and / or delivering the eulogy*
- *saying the prayer*
- *reading scripture, verse, or poem*
- *playing music or singing songs / hymns*
- *servicing as a pall bearer*
- *spading dirt onto grave*
- *scattering cremains*
- *assisting with alternate disposals (e.g. helping with burial at sea)*

Creating “memory baskets”.

- With a memory basket you basically collect various items into a basket that will be buried/cremated with the decedent or reflected upon by family at a later time. Items could also be referenced or incorporated into the service.
- *photos*
 - *blankets, quilts, etc*
 - *note cards with kind thoughts or words of encouragement*
 - *note cards with scripture verses*
 - *favorite keepsakes*
 - *have attendees write their favorite memory on two index cards – give one copy to the family and bury one copy with the deceased*

Create a memory register.

- Instead of just having visitors sign a book to show they were at the funeral home you could have them jot down a treasured memory. This could be done by providing note cards at the funeral home that could be filled in and returned then or taken home to be worked on by guests who could then mail back to the family. This gives the family some words of encouragement and nice keepsakes” to reflect upon after the funeral is over. And it gives guests a chance to get more involved in the arrangements. Possible topics include:
 - *shared memories*
 - *things that made the deceased happy*
 - *what they most admired about the deceased*
 - *words of encouragement for the family*
 - *specific offers of assistance the guest is willing to provide the family (e.g. maybe a friend writes in that he will come over and mow the grass for the widow for two months)*

Establish a memory “center”.

- This could be a table or bulletin board where the decedent's memorabilia and pictures are laid out. Usually the funeral home will have a table, bulletin board, or easel that can be used for this purpose. You could include items such as:
 - *Items related to the decedent’s occupation or career*
 - *hobby / interest items*
 - *family photos*
 - *military items*
 - *affinity items (e.g. college or sports memorabilia or items related to a favorite social organization)*
 - *favorite clothes*
 - *favorite books or music items*
 - *things the deceased found joy in*

An alternative would be to use the “center” to receive items from guests. For example, you could ask guests to bring a favorite picture of the deceased, etc. You would be surprised what people have to offer. Mementos often mean more to the immediate family than to the guest, so the guest is happy to give the items to the family.

Create a memory video.

- Make something that combines images and music significant to the family or the decedent. A college student or friend may do this for close to nothing.
 - *It could be a montage created especially for the funeral service*
 - *It could be old home movies taken by or of decedent*
 - *You could create multiple copies that could be given to guests*

Create memorial around the decedent's military experience.

- You could:
 - *reference during eulogy*
 - *recount war stories*
 - *display war memorabilia*
 - *display old love letters or photos*
 - *display war medals*

Consider alternate locations for holding any visitations, viewings, funeral or memorial services.

- Instead of having it at the funeral home (which costs money), you could choose to have it at:
 - *church*
 - *fraternal / social club*
 - *hobby location (golf course or bowling alley)*
 - *public park or garden*
 - *home*
 - *other place meaningful to decedent or family*

Consider alternative disposition options.

- There is a lot of variety here. Admittedly, some of these options are rare.
 - *freeze drying body / cremains*
 - *space launches for cremains*
 - *scatter cremains from boat, plane, or hot-air balloon*
 - *pack cremains into fireworks*
 - *pack cremains into shotgun shells*
 - *incorporate cremains into paint for paintings*
 - *build cremains into coral reefs*
 - *incorporate cremains into manufactured diamonds*

Find special products

- You can often find specific products or services that relate to the essence of the decedent:
 - *themed caskets (e.g. a casket painted like a favorite race car)*
 - *cap panels (e.g. casket lining inserts with a favorite college team's sports logo)*
 - *corner pieces (decorative pieces that can be attached to the corners of the casket)*
 - *memory drawers (some caskets have hidden drawers that can be filled with keepsakes you want buried with the decedent); but it's perfectly fine to place items into the casket right next to the body*
 - *engraving – you can have certain items engraved with meaningful Bible verse or family sentiments*
 - *urn style – choose a style that best represents the “sprit” of the decedent*

Choose an appropriate flower selection

- *consider the variety of flowers the family of decedent likes*
- *consider using items from the decedent's own garden*
- *consider possible color combinations you would like*

Note: most cemeteries have specific rules regarding flower decorations (such as what is allowed and when it must be removed) – you might want to check with the cemetery before you order a bunch of items only to find out you have to get rid of everything right after the service is over

Explore broadcast options

- *Do you want to video record the services or other activities (family get-togethers, etc). Funerals are often one of the last times the whole family comes together – you may want to memorialize this.*
- *Do you want to audio record the services*
- *Do you want to broadcast (either live or for showing at a later time) the funeral over the internet. This could be useful if you have a lot of out of town relatives who might not be able to make it to the actual service.*

Create a donations fund.

- Consider if and how you want to use any charitable donations received. Some families will request that charitable donations be made instead of receiving flowers. This saves you the trouble and expense of having to dispose of flowers after the service and it provides funding for charities. Often times the family will request funding go to a hospice center or an organization related to the cause of death (e.g. American Cancer Society). There are lots of organizations to choose from:
 - *religious*
 - *other places meaningful to decedent*
 - *places related to decedent's cause of death*

*Note: you may also want to consider donating any items no longer needed by the decedent. Items like eyeglasses, hearing aides, canes, walkers, wheelchairs, etc. can really be useful to someone else in need. **There really is great demand for these items.** You can check out these links for more information.*

<http://www.charityguide.org/volunteer/fifteen/eyeglasses-donation.htm>

<http://donateglasses.org/hearingaids.html>

Create and design the monument / marker and associated language.

- Determine cemetery requirements first as many cemeteries have certain restrictions. – DO NOT order the headstone until you know what is allowed in your section of the cemetery)
 - *consider the type of memorial you want (and what's allowed for your gravesite section)*
 - *what shape of memorial do you want*
 - *which material do you prefer (granite, marble, bronze, etc.)*
 - *what color of stone or metal do you like best*
 - *which size fits your needs and budget*
 - *what inscription would you like engraved*
 - *are there any special design or photo elements you want incorporated into the design*

Consider website memorials

- *what text, video, audio, and pictures do you want to use*
- *do you want to create your own or pay a "web host" to do it for you*

Miscellaneous items to consider

- *Would you like to share a favorite food or dish in the funeral homes gathering room*
- *Do you want to share positive thoughts, attitudes, or beliefs held by decedent*
- *Would you like to drape the casket under a homemade blanket or some other type of decoration that is meaningful to your family*
- *Would you like to drape the casket under a flag (doesn't have to be the American flag; e.g. an Italian immigrant might like to be buried "under" the Italian flag).*

As you can see there are many ways you can personalize any arrangements you make. Many of these things can be done by the family without the assistance of a funeral director. Many of these things can also be done for little or no cost. Lastly, many of these ideas allow family and friends to take a more active role in helping the family through this tough time.

Remember: you can be as creative as you want. You are only limited by your desire and what you feel is appropriate for your family.

Section 5

Resources

This section includes several features:

1. Website links to more information about relevant topics.
2. A “report card” that assigns grades to many online casket and urn suppliers.
3. An overview of the Federal Trade Commission’s Funeral Rule
4. An overview of military benefits
5. A funeral planning form you can print, fill-in, and take with you to the funeral home to help you organize and make your arrangements.
6. A comparison worksheet you can use to evaluate funeral homes in your area.

Use the separate email link to download articles on topics such as:

- *dealing with grief*
- *religious customs surrounding death*
- *tips for searching & photographing gravestones*
- *financial Considerations after death*

Disclaimer: The information included in this section is believed accurate as of the date this kit was prepared but, things may have changed since the time this edition of the kit was released.

Also, since I have not personally used all of these resources listed here, I can’t vouch for all of them. I only present this information as a reference point for your own research. I strongly urge you to investigate any provider before purchasing goods and services from them.

Except for being a member of the Funeral Consumer’s Alliance, I do not have any type of relationship with any of the websites, companies, or people listed in this section. I do not receive any type of compensation from any company listed in this section.

Websites of interest (sorted alphabetically)

www.aarp.org	Website for the American Association of Retired Persons. You can search for articles about funeral planning.
www.angels-flight.net	Private company that provides a service scattering cremains by packing them into a fireworks display.
www.arlingtoncemetery.org/funeral_information/index.html	Provides information on burial in Arlington National Cemetery.
www.artinashes.com	Private company that incorporates cremains into various types of artwork.
www.carenotes.com	Provides information on dealing with grief.
www.celestis.com	Private company that rocket launches cremains into space.
www.cem.va.gov	Provides burial and memorial information from the United States Department of Veteran's Affairs.
www.cemlot.com	Private company that buys and sells unused private grave sites.
www.centerforloss.com	Private company that publishes books, articles, and other information to help people who are grieving.
www.eternalascent.com	Private company that uses balloons to scatter cremains.
www.eternalreefs.com	Private company that incorporates cremains into ocean reefs.
www.funeralplan.com	Private company that provides a variety of information resources regarding funeral planning.
www.funerals.org	Website of the Funeral Consumer's Alliance. This is a nonprofit organization dedicated to protecting a consumer's right to choose a meaningful, dignified, affordable funeral. Use this site to locate a memorial society in your area.
www.lifegem.com	Private company that incorporates cremains into diamond gemstones.
www.memoryglass.com	Private company that incorporates cremains into various glass sculpture keepsakes.
www.militaryfuneralhonors.osd.mil/intro.html	Provides information about available military funeral honors.

Note: the following “grade sheets” evaluate the most popular online retailers that are returned by the major search engines when someone searches for caskets or urns. Rankings can, and do, change periodically. Here is how to read the following grade sheets:

- A = much better than average*
- B = better than average*
- C = average*
- D = below average*
- F = substantially below average*

Online casket stores (sorted alphabetically)

Store	Price	Selection	Description
www.abettercasket.com	B	C	B
www.americancasketstore.com	C	B	C
www.americanmemorialnetwork.com	B	A	D
www.bestpricecaskets.com	A	C	A
www.casketgallery.com	C	B	B
www.casketsite.com	B	B	C
www.casketsnorthwest.com	C	D	D
www.casketstore.net	C	B	D
www.colliercasket.com	C	C	C
www.costco.com	B	D	A
www.dignifiedcaskets.com	A	C	B
www.funeraldepot.com	C	C	C
www.philscasket.com	C	C	C
www.prestigememorials.com	C	C	B
www.thecasketplace.com	C	D	D

Online urn stores (sorted alphabetically)

Store	Price	Selection	Description
www.cremationurnfactory.com	C	C	A
www.discounturns.com	C	A	C
www.everlifememorials.com	D	A	D
www.memorial-urns.com	C	B	C
www.perfectmemorials.com	D	A	B
www.prestigememorials.com	A	A	A
www.roxburyurn.com	C	D	D
www.urncompany.com	C	C	D
www.urnsource.com	C	C	C
www.urnwholesaler.com	C	B	A
www.urnxpress.com	B	B	B

The purpose of these grade sheets is to give you some idea of the relative quality of some of the more popular sites that rank highly with search engine users. This is by no means a complete list of casket and urn sources.

If you see that a particular urn website has earned an “A” grade for price, this means that on average, its prices are much better than the average website. However, it does not mean that the particular style of urn you are interested in is offered at a great price. So please check around a little to make sure you get a reasonable price on the style you like.

In most cases you will save a lot of money buying a casket or urn from an internet supplier instead of paying retail at your local funeral home. However, I recommend you use internet prices to leverage a discount from your local funeral home. It can turn out to be a “win-win” situation for both you and the funeral director.

For example – let’s say you have decided you would like to bury mom in a pink and white 20 gauge (non-sealer) casket. The funeral home you have selected charges \$1,295 for this casket. You can find a comparable casket at an online retailer for \$895.

I recommend you tell the funeral director something like this:

- 1. I really like this particular style and color of casket*
- 2. my budget won’t allow me to spend more than about \$900 on a casket*
- 3. I would prefer to buy the casket from you but, unless you can provide this particular type of casket to fit within my budget, I’ll have to buy a casket from someplace else*
- 4. Does the manufacturer have any flexibility on the pricing of this model?*

This does several things. Namely it tells the funeral director that:

- 1. you have a budget you need to stick to*
- 2. you want to help him out by purchasing the casket from him*
- 3. you are educated enough to know you can get a better deal elsewhere*

Also, by referencing the manufacturer, you give the funeral director an “out” by allowing him to pretend the discount is coming from the manufacturer – instead of his inflated pricing strategy.

If the funeral home agrees to discount the casket to a reasonable level, I suggest you buy the merchandise from them. If not, don’t be afraid to buy from an online dealer. Lots of people do it everyday.

Overview - Federal Trade Commission's "Funeral Rule"

- The Federal Trade Commission (FTC) originally developed the funeral rule in 1984 in response to consumer abuses in the funeral industry
- The rule was revised and updated in 1994
- The rule requires funeral homes to provide itemized prices and descriptions for a variety of funeral-related goods and services.
- The "general price list" (GPL) must list all prices for funeral goods and services offered by the funeral director. If the funeral director does not include specific prices on each casket and outer burial container, he is required to provide this detailed information on a separate price list.
- The General Price List must contain four disclosures:
 1. *the consumer has the right to select only the goods and services desired*
 2. *embalming is not always required by local law*
 3. *alternative containers are available for direct cremations*
 4. *the only fee which a consumer can be required to pay is a non-declinable basic services fee.*

Key Points

- Funeral directors must furnish accurate price information to purchasers of certain funeral goods and services including itemized pricing for:
 - embalming, transporting remains, facility usage, caskets, outer burial containers, immediate burials, and direct cremations
- Funeral directors must give callers accurate price and service information over the phone
- Funeral directors must give a written price list to people who inquire in person about prices and services – but, the funeral director does not have to send you a written copy of their prices and services just because you ask for one over the phone or request one by mail
 - *They have to let you keep / take home the "general price list"*

- *They do not have to let you keep / take home the “casket price list” or the “outer burial container” price list*
- The funeral director is allowed to charge a “professional services fee”. Usually this is a required fee – so it’s wise to consider a funeral home with a low basic services fee.
- When you make funeral arrangements, the funeral director must give you a statement of funeral goods and services that clearly identifies:
 - *the goods and services you selected*
 - *the prices for each good and service selected*
 - *each “cash advance” item (to the extent known)*
 - *the total cost of everything you have selected*

Note: you must be allowed to keep this statement

The Funeral Rule makes it illegal to:

- represent that state or local law requires something it doesn’t
- represent that another provider requires something it doesn’t
- represent that goods or services will delay the natural decomposition of human remains for a long-term or indefinite time
- represent that goods have protective features or will protect the body from grave site substances when they don’t
- require a casket be purchased for direct cremation
- condition the provision of any good or service on the purchase of any other good or service, except as required by law
- charge a “penalty” fee for furnishing goods or services
- charge a fee for embalming unless:
 - state or local law requires embalming in the particular circumstance

- prior approval for embalming has been obtained from a family member or other authorized person
- the provider is unable to contact a family member or other authorized person after exercising due diligence, has no reason to believe the family does not want embalming performed, and obtains subsequent approval for the embalming that has already been performed

Here are my comments on the “funeral rule”:

- The rules basically make it illegal for funeral homes to lie to consumers
- Since enforcement and punishment actions are virtually non-existent, many funeral homes simply choose not to follow the rules
- Last year the Federal Trade Commission reviewed a large number of funeral homes and determined that more than half were not fully complying with the rules.
- The Government Accounting Office has also indicated that there’s no evidence that most funeral homes are complying with the rule
- The rule only applies to funeral homes and crematories. It does not apply to cemeteries, mausoleums, memorial dealers, and casket stores
- Most consumers are not aware of the rule or the protections it offers
- Some of the more important consumer protection clauses were dropped early on – including a clause prohibiting funeral directors from trying to influence the buyer’s decisions
- It’s a powerful rule only if applied....the information I provide you with can go a long way towards protecting your family

The bottom line is this – many funeral homes simply do not follow the rules and go to great lengths to “hoodwink” their customers in an effort to increase their profits – so you need to pay attention to what’s going on and use the information in this kit as your guide.

Overview - Military Benefits

Military Honors & Benefits – Basics

Eligibility

- veterans and members of Army, Navy, Air Force, Marines, & Coast Guard
- any member of the U.S. armed forces that dies on active duty
- any U.S. citizen who fought for a foreign government aligned with the U.S. during a war
- veterans discharged under conditions other than dishonorable
- some reserve members
- members of the public health service
- WWII merchant marines
- spouses and dependents of eligible veterans
 - *spouse or un-remarried surviving spouse*
 - *minor children or adult children incapable of self-support due to disability*

Burial benefits in a Veteran's Affairs (VA) cemetery (at no cost)

- gravesite or niche
- opening & closing of the grave or niche
- perpetual care
- government headstone or marker (and installation)
- grave liner for casketed remains
- burial flag
- presidential memorial certificate

Burial benefits in a non-VA cemetery

- headstone or marker available *upon request*
- no cost for memorial (includes free shipping to a private cemetery)
- family must pay for private cemetery installation
- spouses and dependents buried in a private cemetery are not eligible for a government-provided headstone or marker
- choices: niche markers, flat bronze, flat granite, flat marble, upright granite, upright marble (to match rest of cemetery)
- inscription includes: name of deceased, branch of service, years of birth and death....optional items can be inscribed
- non-VA cemeteries – must apply for headstone / marker using form 40-1330

Burial allowance

- partial reimbursement of an eligible veteran's burial and funeral costs
- call 1-800-827-1000 for information on monetary benefits
- limited eligibility
- approximately \$300 (\$2,000 for service-related death)

Headstones and markers

- can now be used on previously marked graves
- available upon request
- no cost (includes free shipping to a private cemetery)
- government headstone or marker
- can be used in any cemetery around the world
- available for spouses and dependents only when they are buried in a national or state VA cemetery
- spouses and dependents buried in a private cemetery are not eligible for a government-provided headstone or marker
- choices: niche markers, flat bronze, flat granite, flat marble, upright granite, upright marble (to match rest of cemetery)
- inscription includes: name of deceased, branch of service, years of birth and death....optional items can be inscribed
- for VA cemeteries – automatically ordered
- non-VA cemeteries – must apply using form 40-1330
- memorial markers – memorialize veterans whose remains are not available (e.g. never recovered, buried at sea, or cremated and scattered); VA pays for the marker and shipping; family pays for installation and plot/space

Military funeral honors

- flag folding
- flag presentation
- playing taps (bugler or electronic recording)
 - must be requested by family (through funeral director)
 - only for eligible veterans
 - conducted by two or more uniformed military personnel (one must be from same service branch as deceased)
 - no cost to family
 - should be requested 48 hours before service

Arlington National Cemetery

- Eligibility
 - any member of the U.S. armed forces that dies on active duty
 - any veteran who is retired from active military service
 - specially-decorated veterans
 - former POWs
 - spouses and minor dependents of any eligible veteran

- Costs
 - no costs for burial and marker
 - family pays for funeral, casket or urn, shipping of remains, private memorial (if desired and allowed), and private vault (if selected in place of free grave liner)

- Other
 - government marker is a white marble headstone or white niche cover
 - standard honors include: pall bearers, firing party, bugler
 - grave liner included

Miscellaneous

- family may request a presidential memorial certificate
- family may get a flag at a VA office, post office, or national cemetery

- How to arrange / order / establish (send copies as originals may not be returned)
 - Establishing eligibility
 - DD Form 214 or other discharge document
 - DD Form 214 can be obtained by completing Standard Form 180 and submitting to: National Personnel Records Center // 9700 Page Blvd. // St. Louis, MO 63132

 - Burial allowance reimbursement
 - complete and send form 21-530 to: nearest VA regional office
 - attach DD 214, death certificate, copies of funeral and burial bills paid

 - Presidential memorial certificate
 - in person at any regional VA office
 - by mail to: U.S. Dept. of Veterans Affairs // National Cemetery Administration (403A) // 810 Vermont Ave., NW // Washington, DC 20420

Burial flag

- family may get a flag at a VA office, post office, or national cemetery
- complete and send form 21-2008 to: nearest VA regional office

Headstones and grave markers

- via funeral director
- automatically ordered for VA cemeteries
- attach DD 214 or other discharge documents (copies only; originals won't be returned)
- for private cemeteries (if funeral director doesn't handle) complete and mail form 40-1330 to: Memorial Programs Service (403A) // Dept. of Veterans Affairs // 810 Vermont Ave., NW // Washington, DC 20420
- or fax to: 1-800-455-7143

Basic Funeral Planning Form

Please place a check mark by your preferences and consult this form when making arrangements at the funeral home. See section 2 of this kit for a description of each of these options.

Name: _____ Date: _____

Our total funeral budget is approximately \$ _____

What type of service(s) do you want?

- immediate burial*
- direct cremation*
- cremation with services*
- body donation*
- traditional funeral service*
- memorial service*
- graveside service*
- private service*

Do you want a viewing or visitation service?

- yes*
- no*

If yes, when do you want the viewing to be scheduled?

- one hour prior to funeral ceremony*
- on a separate day prior to the date of the funeral*

Where do you want the services held?

funeral home

church

social club

private residence

other (describe) _____

Are you planning to cremate the deceased?

yes

no

If you are not planning on cremation, what type of final resting place do you prefer?

ground burial

crypt entombment

If you are not planning on cremation, where will the deceased be buried?

private cemetery

government (VA / National) cemetery

What is the name and location of the cemetery you plan to use?

If you are planning on cremation, what do you want to do with the cremains/ashes?

- ground burial in a cemetery – standard gravesite*
- ground burial in a cemetery – cremation garden section*
- niche inurnment*
- scatter*
- return to family*
- other (describe)* _____

If the cremains are to be returned to the family, what do you want to do with them?

- display at home (e.g. on the mantle)*
- store at home (e.g. basement)*
- hold for future combination / disposition with a spouse*
- bury / scatter on private property*
- other (describe)* _____

If you want the body or cremains buried, entombed, or inurned at a cemetery, do you need a memorial? Does it have to be a specific type?

(Remember to check with the cemetery before buying a memorial to see what is allowed).

- upright monument – standard vertical / straight*
- upright monument – slant*
- upright monument – pillow or bevel*
- granite marker*
- bronze granite marker*
- bronze marker*
- garden memorial (describe)* _____
- private mausoleum*

If the services you selected will require you to buy a **CASKET**, describe the type you would like to have:

Style:

- 20 gauge metal (no seal)*
- 20 gauge metal (with seal)*
- 18 gauge metal*
- stainless steel*
- copper*
- bronze*
- poplar / hardwood*
- maple*
- cherry*
- oak*
- mahogany*
- Jewish (no metal pieces or parts)*

Model # (if you have one) _____

Color _____

Price \$ _____

From whom do you plan to buy this item _____

Other features that are important to you

If the services you selected will require you to buy an **OUTER BURIAL CONTAINER**, describe the type you would like to have:

___ *grave liner*

___ *vault*

Model # (if you have one) _____

Color _____

Price \$ _____

From whom do you plan to buy this item _____

Other features that are important to you

If the services you selected will require you to buy an **URN**, describe the type you would like to have:

Style:

- marble*
- metal*
- ceramic*
- wood*
- granite*
- cloisonné*
- bronze*
- keepsakes*
- scattering urn*

Model # (if you have one) _____

Color _____

Price \$ _____

From whom do you plan to buy this item _____

Other features that are important to you

Cost Comparison Worksheet

Funeral Home #1

Funeral Home #2

Funeral Home #3

"Simple" disposition of the remains:

Immediate burial			
Immediate cremation			
If the cremation process is extra, how much is it?			
Donation of the body to a medical school or hospital			

"Traditional," full-service burial or cremation:

Basic services fee for the funeral director and staff			
Pickup of body			
Embalming			
Other preparation of body			
Least expensive casket			
Description, including model #			
Outer Burial Container (vault)			
Description			
Visitation/viewing — staff and facilities			
Funeral or memorial service — staff and facilities			
Graveside service, including staff and equipment			
Hearse			
Other vehicles			

Body Transfer

Forwarding body to another funeral home			
Receiving body from another funeral home			

Cemetery / Memorial Costs

Cost of lot or crypt (if you don't already own one)			
Perpetual care (if extra)			
Opening and closing the grave or crypt			
Grave liner or burial vault, if required			
Memorial/marker/monument (including installation)			
Total			

Typical prices at a funeral home

Standard Services	Typical Price
Basic Professional Services Fee	\$ 1,530
Receiving Remains	\$ 1,220
Forwarding Remains	\$ 1,770
Immediate Burial (family provides container)	\$ 1,620
Immediate Burial (with the minimum casket)	\$ 2,250
Direct Cremation (with an alternate container)	\$ 1,400
Direct Cremation (family provides container)	\$ 1,320
Direct Cremation (with the minimum casket)	\$ 1,960
Additional Crematory Fee (may be included in price of	\$ 190
Funeral Package - median price	\$3,000 - \$4,500
Cremation Package - median price	\$2,000 - \$3,500
Medical Donation (if arranged through funeral home)	\$ 1,000

Body Preparation & Care	Typical Price
Embalming	\$ 440
Shelter Remains (2 days)	\$ 110
Other Preparation - general	\$ 190
Wash & Disinfect	\$ 100
Dress & Casket	\$ 150
Cosmetology	\$30 - \$100
Hair Care	\$30 - \$100
Reconstruction	\$50 / hour

Transportation	Typical Price
Transfer body to funeral home	\$ 200
Hearse (casket coach)	\$ 220
Limousine	\$ 210
Sedan	\$ 120
Lead Car	\$ 120
Service Vehicle	\$ 120
Flower Car & Delivery	\$ 120
Transfer Remains to / from Crematory	\$ 125
Air Freight / Shipping Charges	varies by location
Standard Mileage Allowance	30 miles
Excess Mileage Charges (per mile charge)	\$ 2.00

Facilities, Equipment, & Staff **Typical Price**

Viewing / Visitation (if charged by the hour)	\$ 130
Viewing / Visitation (1 hr prior to service)	\$ 220
Viewing / Visitation (if charged per session)	\$ 420
Private Family Showing	\$ 150
Funeral Ceremony	\$ 440
Memorial Service	\$ 430
Graveside Service	\$ 290
Other rental (e.g. dining, gathering, kids, family room)	\$ 120

Merchandise - hard **Typical Price**

Alternative Container	\$ 90
Standard Post-Cremation Container (cardboard box)	\$10 - \$25
Casket	see chart below
Urn	see chart below
Outer Burial Container	\$1,000 - \$7,000
Urn Vault	\$90 - \$160
OBC Delivery & Installation (often included in price)	varies
Keepsakes (ornamental cremains jewelry - varies by type)	varies
Air Tray (casket or no casket+)	\$ 150
Rental Casket (including liner)	\$ 750

Merchandise - soft **Typical Price**

Stationary / Memorial Package	\$ 160
Register Book	\$ 60
Memorial Folders	\$ 60
Prayer Cards	\$ 50
Acknowledgement Cards	\$ 30
Clothing	\$ 35
Cross / Crucifix / Emblem	\$ 15

Other **Typical Price**

Internet Memorial	\$ 295
Music Licensing Fee (for recorded music)	\$ 30
Travel Insurance	\$ 300

Documentation **Typical Price**

Death Certificate (per copy)	\$10 - \$20
Burial Permit	\$10 - \$20
Cremation Permit	\$10 - \$20

Cash Advance**Typical Price**

Obituary Notices	\$30 per column inch
Police Escort	\$50 - \$100
Clergy Honorarium	\$50 - \$100
Organist	\$50 - \$100
Soloist	\$50 - \$100
Flowers	\$25 - \$1,000

CASKET - type**Price Range**

Casket - 20 gauge metal (non-sealer)	\$1,100 - \$1,450
Casket - 20 gauge metal (sealer)	\$1,575 - \$2,195
Casket - Poplar / Hardwood	\$2,225 - \$3,495
Casket - 18 gauge metal (sealer)	\$2,300 - \$3,395
Casket - Jewish	\$2,400 - \$4,720
Casket - Oak	\$2,825 - \$4,495
Casket - Stainless Steel	\$3,100 - \$4,995
Casket - Maple	\$3,150 - \$4,295
Casket - Cherry	\$3,700 - \$5,195
Casket - Copper	\$3,975 - \$5,595
Casket - Mahogany	\$5,625 - \$8,495
Casket - Bronze	\$5,850 - \$8,500

URN - type**Avg Price(internet)**

Marble	\$ 160
Scatter	\$ 160
Metals	\$ 170
Ceramic	\$ 180
Woods	\$ 230
Granite	\$ 240
Cloisonne	\$ 290
Wood - Metal	\$ 320
Cast / Spun Bronze	\$ 350
Bronze Book	\$ 510
Solid Bronze	\$ 750

Note: my research indicates that funeral home urn prices are approximately 30% higher than what you will find on the internet.

Typical prices at a cemetery

Disposition Space

Typical Price

Grave	\$ 860
Crypt	\$ 3,560
Niche	\$ 850
Cremation Garden (burial)	\$ 660
Alternative Disposition (varies based on family wishes)	varies

Disposition Service

Typical Price

Deliver Cremains	\$ 75
Scatter Cremains	\$ 295
Dispose of Cremains (leave w/provider)	\$ 125
Mail Cremains	\$ 45

Interment (Open & Close)

Typical Price

Inter - grave (body)	\$ 75
Inter - grave (cremains)	\$ 340
Inter - grave (2nd right)	\$ 480
Inter - crypt	\$ 580
Inter - niche	\$ 250
Inter - cremation garden (burial)	\$ 330
Surcharge - late day interment	\$ 200
Surcharge - weekend interment	\$ 250
Surcharge - holiday interment	\$ 730

Typical prices for memorials

MEMORIAL - type & price ranges

Upright monument (headstone)

single - \$1,250 - \$2,500
double (wider to accommodate two spouses) - \$2,000 - \$5,000

Upright monument slant

single - \$1,000 - \$2,000 (including base)
double - \$1,500 - \$3,000 (including base)
can save about 40% by eliminating base (if allowed by cemetery)

Upright monument pillow / bevel

single - \$750 - \$1,000
double - \$1,000 - \$1,800

Granite markers (grass marker) - depends on color of granite

24x12x4 - \$600 - \$800 (no vases)
44x20x4 - \$1,000 - \$1,800 (no vases)
60x20x4 - \$2,000 - \$2,600 (no vases)

Bronze-granite markers

24x12 bronze (28x16 granite) - \$800 (vase); \$650 (no vase)
44x14 bronze (48x18 granite) - \$1,500 (vase); \$1,300 (no vase)

Bronze-only markers

24x12 bronze - \$650 (vase); \$500 (no vase)
44x14 bronze - \$1,275 (vase); \$1,125 (no vase)

Garden memorials

benches: \$2,500 - \$4,000
sundials: \$2,000
birdbaths: \$2,000

Pavers: \$300

Private mausoleum / lawn crypt

single crypt: \$20,000+
2 to 4 crypts: \$25,000 - \$50,000
8 to 12 crypts: \$100,000 - \$600,000
cemetery spaces are extra (about \$900 per space; may need several)

Electronic memorials

\$50 - \$250
can be higher from funeral home
may be ongoing hosting fees

Other:

foundations: add \$65 per square foot (of base)
cemetery installation: add \$.50 per square foot (of base)
vases: add \$200
pictures: add \$500
last dates: add \$125
repairs: add \$75 / hour