

HOW MUCH DOES A FUNERAL COST?

Answers to your important planning questions

FUNERAL PLANNING FOR EVERY BUDGET

Since funeral services vary so much, it's difficult to arrive at a typical cost. But we do know that people believe funeral costs to be much higher than they actually are. Your personal requirements and preferences might make the cost higher than average...or lower. By understanding the areas involved in the funeral process, we can help you choose the options that best suit your beliefs and your budget.

The total cost of a funeral is determined by three main considerations:

- ✘ Selecting your services
- ✘ Considering everything that makes your service unique
- ✘ The advantages of preplanning

Within each of these areas, we can help you plan the best possible funeral at the best possible cost.

The first area of cost involves the funeral home services you request. Different costs are associated with each of these choices, and we will be happy to discuss them with you in detail:

- ✘ Do you prefer a traditional funeral or an alternative?
- ✘ What type of memorial service would you like and where?
- ✘ Do you want a formal or informal viewing or gathering at our funeral home?
- ✘ Do you prefer burial or other interment?
- ✘ Would you like a graveside service?
- ✘ Would you like a cremation service?

Ask us about the options available to you. We'll give you detailed costs and all the choices associated with each of these options.



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THE SERVICES YOU CHOOSE AFFECT THE PRODUCTS YOU NEED

If you prefer a traditional funeral with interment, you will need to purchase both a burial vault and a casket. While it's true that some states do not require a vault for burial, most cemeteries do, because vaults prevent the ground from settling and make it easier to maintain a beautiful cemetery. Burial vaults are available in a wide range of prices, styles, and protection levels.

Choosing a casket

Whether you select ground burial or cremation, some kind of container is necessary, and they are available in a very wide range of prices.

CONSIDER EVERYTHING THAT MAKES A FUNERAL UNIQUE

Our selection of funeral products provides you with a wide range of choices in style...and in price. Here, you may consider simple elegance, or something a bit more elaborate. The reason we offer so many different options is to insure that you find exactly what you are looking for at the price you have in mind.

You want to make sure the service being planned is as unique as the individual being planned is as unique as the individual being honored and remembered. Displaying special memories on memory boards and memory tables may be another consideration for personalizing the funeral even more.

THE ADVANTAGE OF PREPLANNING

Preplanning a funeral is not unlike planning for the other expenditures you face throughout life. Reviewing options, shopping product and price, getting the maximum value for your dollar, and making carefully thought out decisions are all important. Careful planning leaves you extra time and money for those things in life that you really enjoy.

Without doubt, the best way to prepare for and control the costs associated with a funeral is to make your decisions well before the actual need arises. Preplanning allows you to decide exactly how much you can spend on the areas we've talked about, and anticipate the costs well in advance.

As full-service funeral directors, we can explain the details of the considerations we discussed earlier, in order to complete the planning process. That way, you can be sure that all items are accounted for. Many families are unaware of just how many ways we can help. We can do as little or as much of the planning as you like. We can provide you with a complete preplanning check list so that no detail is overlooked.

We can also help you organize and prepare a permanent record which outlines your wishes in detail. We want you to know that you can depend on us for guidance and complete confidentiality.

THE SERVICES YOU CHOOSE AFFECT THE PRODUCTS YOU NEED *(continued)*

The option of cremation

If you prefer this option, your cost will depend on the disposition of the cremated remains. You'll select an urn, and then choose ground burial for permanent placement, or an aboveground columbarium, where the urn is placed in a niche. Some people keep the urn at home, or prefer a scattering ceremony in a special garden or other site. If you choose ground burial, you will need an urn vault to keep the ground from settling and protect the urn.

Automotive services

The types and number of cars you need is another area that offers you a wide range of choices, and helps you control costs. As part of our service, we provide automotive equipment, such as a hearse and limousines, for transportation from the place of death to the site of service and the interment.

Selecting an interment site

Whether you prefer tradition interment, mausoleum, or cremation, there are cost associated with the cemetery site. We've had a lot of experience with the costs associated with cemetery choices and can offer complete information on the various options involved.

We've helped many families make all the choices we've discussed so far, and we stand ready to help you, as well. When you preplan your funeral arrangements, you are assured that your wishes will be carried out, and that your family will not encounter any unanticipated expenses. Preplanning can even save you money.

FUNERAL COST WORKSHEET

As we answer your questions about the various components of a funeral service, this worksheet will help you organize your preferences.

Fill it out and keep it for future reference.

- ✘ Basic services of funeral director and staff \$ _____
- ✘ Preparation \$ _____
- ✘ Service and facility fees \$ _____
- ✘ Visitation \$ _____
- ✘ Funeral service at funeral home \$ _____
- ✘ Memorial service at funeral home \$ _____
- ✘ Graveside service \$ _____
- ✘ Cremation service \$ _____
- ✘ Automotive \$ _____
 - + Hearse, limousine, sedan for family \$ _____
 - + Transfer of deceased to funeral home \$ _____
- ✘ Immediate burial \$ _____
- ✘ Direct cremation \$ _____
- ✘ Casket \$ _____
- ✘ Vault \$ _____
- ✘ Cremation container \$ _____
- ✘ Urn \$ _____
- ✘ Urn Vault \$ _____
- ✘ Preparation of cremated remains for retention \$ _____
- ✘ Death certificate, floral arrangements, transfers in/out of state \$ _____
- ✘ Other \$ _____

CONSIDERING YOUR ALTERNATIVES

As you can see, there are many areas where you can spend-or save-money when you plan a funeral. The decisions you make in all these areas can be guided only by your taste, your religious beliefs, the stated preferences of you and your loved ones, and your budget. It may seem a bit overwhelming at first, but we are experienced at guiding people through the process at a most difficult time. As you make final arrangements for yourself or a loved one, you will receive a detailed, itemized list of costs, making your decisions with all the facts before you.

If you have any questions, or would like to examine the many options we offer, please call on us at any time. Don't be afraid to ask about cost, you have a right to know.

