

The Funeral Director's Guide

~to~

Consumer-Friendly General Price Lists

*Everything you need to know
to make your price list legal and easy to use*



A Funeral Consumers Alliance, Inc., publication
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www.funerals.org/gplguide

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Why Use This Guide?

In 1984, the Federal Trade Commission's Funeral Rule took effect. The Rule was the first national set of regulations to protect funeral consumers from fraud and deception. It was the first regulation that set out how funeral homes could sell their goods and services, and what measures funeral homes needed to take to ensure their customers get accurate and complete information necessary to make an informed decision.

Unfortunately, at least 75 percent of the General Price Lists (GPLs) we see at Funeral Consumers Alliance have at least one Funeral Rule violation, and most have more. Clearly, there's a lot of confusion about what the Funeral Rule requires and about how to comply with its consumer protection mandates.

Even GPLs that comply with the Funeral Rule are often confusing. The public is unfamiliar with the funeral transaction, unsure about their rights and options, and unfamiliar with the funeral industry terminology. A survey of adults 50 years and older conducted by AARP in 2000 showed that the vast majority — up to 90 percent of those surveyed — had no idea of their basic rights to get prices over the phone and to pick and choose the goods and services they wanted item by item. The public relies on funeral homes for guidance when arranging a funeral. Your GPL is the first and best way to make sure your customers are comfortable and knowledgeable. A confusing price list agitates customers who are, naturally, already upset and not exactly eager to buy what you're selling. But a clear, plain-language, legally compliant price list goes a long way toward heading off confusion and hard feelings. An informed customer is a satisfied customer.

We wrote this guide for three reasons:

- To help funeral directors stay in compliance with the Funeral Rule



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- To help funeral directors see through the eyes of their customers
- To help funeral directors put their best foot forward with their clients and head off potential complaints

This guide was developed from the tens of thousands of telephone calls, letters, and emails Funeral Consumer Alliance receives from the public every year. We drew from the thousands of price lists, good and not-so-good, we've reviewed. We asked consumers and funeral directors to review this guide for clarity. We've taken the best ideas from top-notch price lists, and combined them with what consumers tell us they want to know, to come up with the suggestions below.



We hope to hear from you, too. We want to help funeral directors understand that what seems clear to them might be very confusing to their customers. Likewise, we need to hear from practicing funeral directors about mistakes we've made, or issues we've overlooked, so we can address them in future editions. Please call or email us with your reactions.

How the Guide is Structured

After the introduction, you'll find three sample GPLs:

- **GPL Number One** — The "Bad" price list. This sample GPL is a mock-up containing some of the most common FTC violations and deceptive sales practices we've noticed. We point out the violations and deceptive language, and offer suggestions on how to correct the problems.
- **GPL Number Two** — The "Good" price list. This sample GPL takes you step-by-step through the FTC-required disclosures and options, with symbols and explanations showing you why each disclosure and option is necessary. It also includes editorial comment about wording and practices that, while not legal violations, FCA considers deceptive and consumer-unfriendly.
- **GPL Number Three** — The "Model" price list. This GPL combines the required FTC disclosures with our recommendations for a clear, readable, consumer-friendly price list. Number Three leaves out the symbols and commentary so you can see what the GPL might look like as printed.

Key to Symbols

- FTC Funeral Rule Violations are circled in red, like this: 
- Editorial comments are circled in blue, like this: 



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- Notes about FTC violations are in **red type**
- Editorial suggestions are in **blue type**

General Principles



You want your GPL to be clear and concise, but most GPLs are riddled with insider language that confuses the average consumer. Your goal should be a price list that anyone off the street — with no previous experience buying a funeral — will understand without asking for a translation. You should also avoid euphemisms. People know that bodies are bodies; calling them "the remains" sounds stilted and affected and only serves to reinforce the negative stereotype that funeral directors are "creepy."

Here are some common funeral buzzwords and plain language alternatives.

coach.....hearse

encased remains.....casket, container

funeralization.....there is no such word

interment space.....grave

preparation room.....embalming room. Actually, preparation room isn't so bad, but don't call it the "operating room" or "patient care facility" (yes, we've seen this).

at-need.....at death



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counselor.....representative, staff member

personalization.....this means little without specific examples.



Think back to the last time you ate at a national chain restaurant. Remember those awful oversized menus with gaudy photographs and silly hot air like, "At *Charlie Chuckwagon's*, we pride ourselves on using only the finest ingredients in our Signature Selections. Each menu item is expertly and personally prepared to ensure you the finest culinary experience in AnyCity."? You were probably muttering "blah, blah, blah," to yourself as you looked for a pasta dish. The same thing applies to your price list. Announcing that you "provide the finest level of personalized service" is like patting yourself on the back for obeying the speed limit and keeping your car insured. Besides, **everyone** says they provide the finest service.

Nothing says phony faster than this real example from a GPL:

Service, Sincerity, Sensitivity, Support —

The design for our logo consists of four imprints of the letter 'S.' The logo is our statement of commitment to every family we serve — a commitment of service, sincerity, sensitivity, and support for as long as you need it.

Our entire staff strives daily to synthesize these attributes with the name Smith [not the real name]. This is the foundation for our success. It is driven by our ability to listen and respond to the diverse needs of the families we serve.

This is dreadful. It's written in corporatese, it's repetitive, and it's smug. The only people who think this sounds dignified are the owners who wrote it about themselves. Families expect personalized, professional service. You burnish your reputation by your actions, not wordy self-promotion.

If you feel you must have some introductory text on your GPL (think hard on that), try



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something like this:

Those of us who work at AnyCity Funeral Home know death is difficult. Like you, we've had deaths in the family, and we know most people don't feel up to making big decisions when they're grieving. We've tried to make this price list as easy to understand as possible. If you have questions, ask them — that's what we're here for. Just because we haven't listed a particular option on the list doesn't mean we can't accommodate you. We'll be happy to sit down with you and plan a funeral service that's appropriate and satisfying.



There's nothing wrong with offering packages of goods and services. The FTC mandates four, as a matter of fact. But you shouldn't place them on your price list in a way that makes it hard or impossible for the consumer to understand the itemized options. One corporate funeral chain was famous for their 30-page price lists. The first 15 were taken up with packages — it wasn't until halfway through that the itemized list showed up. This strongly discourages consumers from exercising their right to pick and choose *à la carte*, and it's unethical.

Here are some guidelines for keeping your packages consumer-friendly:

- Don't break up the text with random packages — plunking a full-service package down in the middle of the itemized "staff and facilities" list, for example, confuses the reader. Group your packages together in one spot, and group your itemized offerings together in another.
- Don't make the reader wade through many pages of packages before getting to the *à la carte* selections — this violates the spirit of the Funeral Rule. If you're trying to tire the customer out before she gets to the itemized offerings, you're using manipulative sales tactics.



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- Don't label your full-service (and most expensive) packages "traditional" — different people have different traditions. It looks awfully suspicious to some customers when they see that the "traditional" packages just happen to be the most expensive. Others might feel weird to choose anything that's not "traditional," and that's not fair. The key to a satisfied customer (and future business) is letting the client pick what's meaningful to him without subtle sales pressure.



It's time to stop claiming (or implying) certain kinds of caskets or vaults will "protect" or preserve a body. Every honest funeral director and cemeterian knows this isn't true. Besides, what are we suggesting a family protect a **dead body** from, anyway?

Aside from the purely ethical considerations, making false promises to customers is a recipe for disaster. There have been dozens of consumer lawsuits against funeral homes and cemeteries when the families discovered the "protective" casket actually caused rapid liquefaction of the body (especially in warm mausoleums), or the "waterproof" sealing vault was actually full of water. You raise your liability by making promises you can't keep.

Instead of calling caskets "protective" or "sealers," call them "gasketed." With both caskets and vaults, you should make it clear to families that nothing will prevent the normal process of decomposition. California requires the following disclosure:

THERE IS NO SCIENTIFIC OR OTHER EVIDENCE THAT ANY CASKET WITH A SEALING DEVICE WILL PRESERVE HUMAN REMAINS.

You might consider adding something like the following to your GPL and casket/vault price list:

No casket or vault will prevent a body from decomposing, and no casket or vault



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will permanently keep out water, air, or earth. All bodies will decompose; that's nature's way. We suggest you choose a casket or vault according to your taste and budget without concern for any supposed "preservative" qualities.

That kind of candor sound too radical for you? It shouldn't. Independent casket dealers use it all the time, and consumers who contact FCA have complained about false preservation claims some funeral homes make. Your honesty will distinguish you as an upstanding business.

A Mile in Your Customer's Shoes

FCA has spoken to thousands of funeral directors over the years about what consumers like, what they dislike, and how to help the public better understand the funeral process. Many funeral directors genuinely don't understand why we criticize some of their practices. To them, these practices are a normal part of funeral service in America, methods they were schooled to believe were beneficial to families and necessary to run a dignified business. Sometimes they forget that what seems normal to insiders seems confusing, strange, or even smarmy to outsiders.

In addition, many funeral directors feel the pressure of making a living in a very conservative business. No one wants to talk about death (let alone pay for it), and the public often aims unkind, unfair jokes at funeral directors. It's easier to ridicule those who care for our dead than it is to face up to our own fears of mortality. Many funeral directors feel like they're under a microscope, and that an already-suspicious public is scrutinizing them for the slightest misstep.

Funeral directors often seek support from their colleagues, trade associations, and suppliers. This group solidarity is found in every field; it's relaxing to hob-nob with people who go through what you go through every day. But maybe more than most, funeral directors travel in isolated circles where colleagues reinforce "in-group" beliefs as a way to boost morale when it seems like the public, the media, and the regulators are breathing down their necks.

There's a danger in this. If you get too isolated from what your customers are thinking, and too convinced of the righteousness of your own practices, you can alienate the people you're trying to serve. Try these tips to see funerals through your customers' eyes:

- Ask an acquaintance (not a good friend who's biased) what he thinks about funerals and funeral costs.



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- Show a stranger your GPL and ask if it makes sense. What questions arise? What's unclear?
- Ask people you know about the **worst** funeral experience they've had. What made it unpleasant? What would they change if they could do it over? You'll learn more from complaints than you will from praise.

Finally, take **The Grandma Test**. Imagine your grandfather just died. Imagine grandma has no family close enough to help her through his death, and she has to negotiate a funeral and the estate on her own, as a new widow. Imagine she's a customer at a funeral home that has a GPL and staff practices just like yours. Would you believe she's in good hands? Would you trust that she wouldn't be confused, or taken advantage of by this funeral home?

If you can answer yes, you're probably on the right track. But if you have any doubts — if there's anything you'd warn Grandma about before she sat down to make arrangements — you should probably reexamine the way you operate.



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GPL 1

ABC FUNERAL HOME
100 Main Street
Yourtown, USA 12345
(123) 456-7890

You must have a date!

GENERAL PRICE LIST

These prices are effective as of _____

The goods and services shown below are those we can provide to our customers. You may choose only the items you desire. However, any funeral arrangements you select will include a charge for our basic services and overhead. If legal or other requirements mean you must buy any items you did not specifically ask for, we will explain the reason in writing on the statement we provide describing the funeral goods and services you selected.

Such high prices aren't really fair. Spread your overhead out among the items you actually sell, so your customers pay their fair share, not more.

Basic Services of Funeral Director and Staff and Overhead

\$2,000

Our services include: conducting the arrangements conference; planning the funeral; consulting with family and clergy; shelter of remains; staff assistance prior to, during, and after the funeral ceremony; supervision of funeral ceremony; preparing and filing of necessary notices; obtaining necessary authorizations and permits; coordinating with the cemetery or crematory. In addition, this fee includes a proportionate share of our basic overhead costs.

The Basic Services Fee is supposed to include only the services you provide every customer. Since some clients will not select a funeral service, you should not bill them for staff to supervise that service. You already have a "facilities and staff for funeral ceremony" item for these charges.

This fee for our basic services and overhead will be added to the total cost of the funeral arrangements you select. (A portion of this fee is already included in our charges for direct cremations, immediate burials, and forwarding or receiving remains.)

*Nope. The Funeral Rule says that "this fee," not "a portion of this fee" has to be included in those four services. That means that if your price for direct cremation, say, is less than your basic services fee, then your basic services fee is out of line. The basic fee was meant to be a modest charge for the services you provide every customer, not an artificial profit support. If your basic services fee is \$2,000, but your direct cremation charge is only \$1,000, your basic services fee is too high, and you're billing way beyond your cost and reasonable profit for the "basic services" every customer (including direct cremation customers) receives. You may **not** change the wording of any FTC-required disclosure.*

Embalming \$700

Except in certain special cases, embalming is not required by law. Embalming may be necessary, however, if you select certain funeral arrangements, such as a funeral with viewing. If you do not want embalming, you usually have the right to choose an arrangement that does not require you to pay for it, such as direct cremation or immediate burial.

Embalming is a chemical process which provides temporary preservation of the body and eliminates certain health hazards. A person licensed by this state must complete this procedure.

Absolutely not. This is a deceptive statement that's crept into many GPLs. There is no evidence that unembalmed bodies pose a health hazard.

Other Preparation of the Body

Casketing and Cosmetology\$100

Sanitary Care and Preparation for Identification Viewing When no Embalming.. \$200

*Be aware that you may not force a family to pay for "sanitary care" if they decline embalming. You also may not force the family to do an identification viewing if they decline embalming or a formal viewing. A very small number of states require the body to be identified before it is cremated, but we don't know of any state that says the identification must be made by the family viewing the body at the mortuary, and **no state law** requires "preparation" before identification.*

Transfer of Remains to the Funeral Home (within a 20 mile radius)..... \$150

Beyond this radius we charge \$2 per mile

Use of Facilities and Staff for Viewing at the Funeral Home..... \$300

Use of Facilities and Staff for Funeral Ceremony at the Funeral Home..... \$300

Use of Facilities and Staff for Memorial Service at the Funeral Home \$200

Use of Equipment and Staff for Graveside Service \$350

| | |
|-----------------|---------------------|
| Hearse | \$200 |
| Limousine | \$200 |
| Caskets | \$1,000 to \$10,000 |

You may charge whatever you like for your caskets, but we think there's an ethical duty to offer at least one moderately priced casket, such as a cloth-covered model for around \$500. And, if you do offer such a lower-priced model, you should list it as the least expensive casket in your price range. We've seen some price lists that don't, listing instead their 20-gauge model. This is deceptive and is not permitted. Don't hide your merchandise.

| | |
|-------------------------------|------------------|
| Outer Burial Containers | \$600 to \$4,000 |
|-------------------------------|------------------|

A complete price list will be provided at the funeral home.

| | |
|-----------------------------------------------------|---------|
| Forwarding of Remains to Another Funeral Home | \$2,000 |
|-----------------------------------------------------|---------|

Our charge includes: basic services of funeral director and staff; removal of remains; embalming or other preparation of remains, if relevant; and local transportation.

| | |
|---------------------------------------------------|---------|
| Receiving Remains from Another Funeral Home | \$3,000 |
|---------------------------------------------------|---------|

It's really unfair to charge a family so much when Receiving Remains is far less work for your funeral home than Forwarding them, which includes death certificate paperwork, embalming, and more.

Our charge includes: basic services of funeral director and staff; care of remains; transportation of remains to funeral home and to cemetery or crematory.

| | |
|-----------------------|--------------------|
| Direct Cremation..... | \$1,000 to \$5,000 |
|-----------------------|--------------------|

Our charge for a direct cremation (without ceremony) includes: basic services of funeral director and staff; removal of remains; transportation to crematory; necessary authorizations.

If you want to arrange a direct cremation, you can use an alternative container. Alternative containers encase the body and can be made of materials like fiberboard or composition materials (with or without an outside covering).

| | |
|--------------------------------------------------|---------|
| Direct cremation with alternative container..... | \$1,000 |
|--------------------------------------------------|---------|

If your GPL reads like this, you've got a number of violations. You're missing:

- a. Direct cremation with the container provided by the purchaser
- b. The description of the alternative containers you provide (cardboard, etc.)
- c. The price of your alternative container

NOTE — Although the FTC doesn't require you to do so, you should include the crematory fee in this charge. Failing to do so — and surprising the consumer with a \$250 extra charge on the final bill — is deceptive. Consumers have rightly complained about funeral homes that advertise cremation without including the actual cremation.

Immediate Burial \$2,000 to \$10,000

Our charge for an immediate burial (without ceremony) includes: basic services of funeral director and staff; removal of remains; and local transportation to cemetery.

A. Immediate burial with casket provided by purchaser \$2,000

B. Immediate burial with our minimum casket..... \$2,500


You've got a built-in casket-handling fee. Your casket price range above says your minimum casket is \$1,000. But if you're only charging \$500 for it when the family picks an immediate burial with your casket, that means you've added an extra \$500 handling fee into the price of immediate burial with the casket provided by the purchaser. The true price for A. should be \$1,500.

END

GPL 2


NOTE: Items marked with the symbol 

indicate **FTC-required** disclosures. When the FTC requires you to use particular, verbatim wording, we have indicated that next to the item. As always, the rule of the thumb is that if you offer an item or service, you must list it, and you cannot bundle together any items or services without letting the customer decline them, unless state law requires the customer to purchase an item.

 **ACME Funeral Home**
100 Main Street
Anycity, USA 12345
(123) 456-7890

 **GENERAL PRICE LIST**

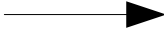
 These prices are effective as of [date].

 **(Exact wording required)** The goods and services shown below are those we can provide to our customers. You may choose only the items you desire. However, any funeral arrangements you select will include a charge for our basic services and overhead. If legal or other requirements mean you must buy any items you did not specifically ask for, we will explain the reason in writing on the statement we provide describing the funeral goods and services you selected.

 **Basic Services of Funeral Director and staff..... \$400**

(You MUST list the services you include directly underneath the price)

Our services include: conducting the arrangements conference; planning the funeral; consulting with family and clergy; shelter of remains; preparing and filing of necessary notices; obtaining necessary authorizations and permits; coordinating with the cemetery, crematory, or other third parties. In addition, this fee includes a proportionate share of our basic overhead costs.

 **(Exact wording required)** This fee for our basic services and overhead will be added to the total cost of the funeral arrangements you select. (This fee is already included in our charges for direct cremations, immediate burials, and forwarding or receiving remains.)

 **Transfer of the Body to the Funeral Home (within 25 mile radius)..... \$125**

Beyond this radius we charge \$2 per mile

—————▶ **Embalming**..... \$600

(Exact wording required, except if your state doesn't require embalming at all. If so, you can leave out 'except in certain special cases'.)

Except in certain special cases, embalming is not required by law. Embalming may be necessary, however, if you select certain funeral arrangements, such as a funeral with viewing. If you do not want embalming, you usually have the right to choose an arrangement that does not require you to pay for it, such as direct cremation or immediate burial.

—————▶ **Other Preparation of the Body**

(If you offer it, you must describe the services and list their prices. Examples below)

Dressing and Casketing\$100

Restoration after autopsy\$100 per hour. Quoted case by case.

Washing and preparing body for private family viewing without embalming.....\$200

—————▶ **Facilities, Staff, and Equipment**

NOTE: This is where you list your charges for all optional ceremonies. You only have to list those services you offer. For example, if you are a direct disposition business that doesn't offer on-site visitations, you don't need to list them. If you offer the standard array of services most funeral homes offer, then the items below will be ones you'll want to list. If you offer more unusual ceremonies, such as a dove release, etc., this is where you'd want to list them.

Use of Facilities and Staff for Viewing at the Funeral Home..... \$300

Use of Facilities and Staff for Funeral Ceremony at the Funeral Home..... \$350

Use of Facilities and Staff for Memorial Service at the Funeral Home..... \$250

Use of Equipment and Staff for Graveside Service \$350

Private Family Viewing Without Embalming\$200

—————▶ **Automotive Equipment**

(Again, you only have to list those things you offer, but if you offer them, you MUST list them)

Hearse..... \$200

Limousine..... \$175

Burial Merchandise

————▶ Caskets \$350 (cloth-covered wood) to\$6,000 (Bronze)

————▶ A complete price list will be provided at the funeral home.

(You MUST either provide this price range, or, if you include all your caskets and their prices as part of the General Price List, you may omit the price range. NOTE — We recommend you *describe* the least and most expensive caskets you offer in the price range, as in the example above, but you don't have to.)

————▶ Outer Burial Containers \$450 (concrete liner) to \$3,000 (marble)

————▶ A complete price list will be provided at the funeral home.

(The same as caskets, above, applies to outer burial containers.)

Simple Services

NOTE: This is where you list the four FTC-required packages of minimal services. The title "simple services" isn't required, but will help customers looking for the basics to find them. Remember, you must offer these basic, no-frills packages. The only exceptions are, for example, if you don't offer cremation at all, then obviously you don't have to offer direct cremation. Conversely, a direct cremation company does not have to list "immediate burial." But if you offer burial or cremation at all, then you MUST offer these simple packages.

————▶ **Forwarding the Body to Another Funeral Home.....\$900**

Our charge includes: basic services of funeral director and staff; a proportionate share of overhead costs; removal of remains; embalming or other preparation of remains, if relevant; and local transportation.

You may purchase a casket from our funeral home, or a shipping tray. If you choose a shipping tray, add \$125.

NOTE: The airline ticket is not included in our price.

————▶ **Receiving the Body from Another Funeral Home..... \$600**

Our charge includes: basic services of funeral director and staff; shelter of remains; transportation of remains to funeral home and to cemetery.

————▶ **Direct Cremation..... \$800 to\$1,100**

————▶ Our charge for a direct cremation (without ceremony) includes: basic services of funeral

director and staff; removal of remains; transportation to crematory; necessary authorizations; and the cremation process itself.

NOTE —The FTC does not require you to include the crematory fee in your cost for direct cremation, but that is a problem with the Funeral Rule. Failing to include it, or failing to prominently disclose the additional fee, is deceptive advertising. We recommend you include it.

————▶ **(Exact wording required, with the exception of the description of your alternative containers, which you should describe accurately).** If you want to arrange a direct cremation, you can use an alternative container. Alternative containers encase the body and can be made of materials like fiberboard or composition materials (with or without an outside covering). The containers we provide are a fiberboard container or an unfinished wood box.

- ▶ A. Direct cremation with container provided by the purchaser..... \$ 800
- ▶ B. Direct cremation with a fiberboard container \$875
- ▶ C. Direct cremation with an unfinished wood box..... \$1,100

- ▶ **Immediate Burial** \$900 to\$1,250

Our charge for an immediate burial (without ceremony) includes: basic services of funeral director and staff; a proportionate share of overhead costs; removal of remains; and local transportation to cemetery.

- ▶ A. Immediate burial with casket provided by purchaser..... \$800
- B. Immediate burial with alternative container\$ 875

(If offered, but failing to offer this just because it won't be as profitable is NOT consumer-friendly. Also, you may not restrict a consumer's choice of products, even if you don't approve of it.)

- ▶ C. Immediate burial with our minimum (cloth-covered) casket.....\$1,150

- (Optional)**
- D. Immediate burial with any casket from our funeral home\$800 plus casket

Miscellaneous Merchandise and Services

NOTE: As with everything else, you only have to list these if you offer them. But if you do offer them, you MUST list them. Below are some common examples; yours will vary.

- Temporary Grave Marker\$100

- Register Book **(You can offer register books and prayer cards for free, if you want.)**.....\$30

Prayer Cards (Set of 50).....\$25

Appetizer Buffet.....\$100 per 15 guests

Cash Advance Items

NOTE: While you do not have to list cash advance items on your General Price List, we recommend that you list the common ones you know to fully disclose costs to the consumer upfront. Remember, you MUST give a good-faith estimate of cash advance items on the Statement of Funeral Goods and Services Selected, the itemized receipt you give consumers. Remember also that you MUST tell consumers if you are adding a fee on to the actual cost of the item. We hope you don't, as that's unfair profiteering. The cash advance items below are common, but yours may vary. If the cost of a particular item varies, you must give a good-faith estimate and indicate the price will be quoted when the service is needed.

Opening and closing of the grave at Mapleview Cemetery.....\$800

Copies of death certificate\$8 each

Organist honorarium\$150 (variable)

Flowers(variable, quoted according to your order. Standard casket sprays start at \$200)

Obituary in the Herald-Record (As part of our basic services, we will prepare and submit an obituary for you. However, the Herald-Record charges by the line for printing the obituary.)\$6 per line

END

Checklist for FTC Compliance

FCA uses this list when grading GPLs for compliance. It will help you give your price list a final once-over.

1. Does it have a current date and full street address?
 2. Does it carry the required disclosure beginning "The goods and services shown below are those we can provide to our customers?"
 3. Does it show the Basic Services of Funeral Director and Staff?
 - a. Does the basic service fee follow the FTC's wording?
 4. Is the price of embalming listed?
 - a. Have you listed the disclosure that begins, "Except in certain special cases, embalming is not required by law,"?
 - b. Is embalming ever required by law in your state? If not, you should delete the phrase "except in certain special cases."
 5. Have you listed the prices for "Other Preparation of the Body"?
 - a. Have you described what those services are?
 - b. Have you listed a "disinfection" or "sanitary care" fee? If so, have you made it clear that service is optional at the family's request?
 6. Have you listed the fee for transfer of remains (body pickup)?
 7. Have you listed the following fees?*
- a. Facilities and Staff for Viewing/Visitation
- b. Facilities and Staff for Funeral Ceremony
- c. Facilities and Staff for Memorial Service
- d. Staff and Equipment for Graveside Service

**If you do business in New York state, you must list the charges for facilities separately from the charge for staff. Example:*

Facilities for a Viewing - \$200

Staff for a Viewing - \$200

Yes, this is a case of over-regulation on New York's part, and yes, it is confusing.

8. Have you listed the fee for a hearse?
9. Have you listed the fee for a limousine/family car (if offered)?
10. Have you listed the fee for a service car/flower truck (if offered)?
11. Do you give a price range listed for caskets?
12. Do you give a price range for outer burial containers?

- 13.** Have you listed the charge for Forwarding of the Body (remains)?
 - a. Have you described the services you provide?

- 14.** Have you listed the charge for Receiving of the Body (remains)?
 - a. Have you described the services your provide?

- 15.** Have you listed the charge for Direct Cremation?
 - a. Have you described the services included?
 - b. Have you listed the alternative container disclosure (the customer's right to use one)?
 - c. Have you described what materials your alternative container is made of?
 - d. Have you listed the required options i) Direct Cremation with alternative container ii) Direct Cremation with container provided by customer?

- 16.** Have you listed the charge for Immediate Burial?
 - a. Have you described the services included?
 - b. Have you listed the required options i) Immediate Burial with casket provided by purchaser ii) Immediate Burial with minimum (or cloth-covered, etc.) casket?

Primary Services

Basic Services of Funeral Director and Staff..... \$400

Our services include: conducting the arrangements conference; planning the funeral; consulting with family and/or clergy; shelter of the body; preparing and filing necessary notices; obtaining necessary authorizations and permits; coordinating with the cemetery, crematory, or other third parties as necessary.

This fee for our basic services and overhead will be added to the total cost of the funeral arrangements you select. (This fee is already included in our charges for direct cremations, immediate burials, and forwarding or receiving remains.)

Transfer of the Body to the Funeral Home (within 20 mile radius)..... \$125

Beyond this radius we charge \$2 per mile

Care and Preparation of the Body

Embalming..... \$600

Except in certain special cases, embalming is not required by law. Embalming may be necessary, however, if you select certain funeral arrangements, such as a funeral with viewing. If you do not want embalming, you usually have the right to choose an arrangement that does not require you to pay for it, such as direct cremation or immediate burial.

Other Preparation of the Body

Restoration after autopsy\$100 per hour. Quoted case by case.

Washing and preparing body for private family viewing without embalming.....\$200

Dressing and Casketing.....\$200

Facilities, Staff, and Equipment

Use of Facilities and Staff For Viewing at the Funeral Home (four hours)..... \$300

Use of Facilities and Staff For Funeral Ceremony at the Funeral Home (four hours)..... \$350

Use of Facilities and Staff For Memorial Service at the Funeral Home (four hours)..... \$250

Use of Equipment and Staff For Graveside Service \$350

Private Family Viewing Without Embalming (one hour).....\$100

Automotive Equipment

| | |
|----------------|-------|
| Hearse..... | \$200 |
| Limousine..... | \$175 |

Burial Merchandise

Caskets \$350(cloth-covered wood) to\$6,000(Bronze)

We will provide you a complete price list at the funeral home.

Outer Burial Containers \$450(concrete liner) to \$3,000(marble)

We will provide you a complete price list at the funeral home.

Simple Services

Forwarding of the Body to Another Funeral Home.....\$900

Our charge includes: basic services of funeral director and staff; removal of remains; embalming or other preparation of remains, if relevant; and local transportation.

You may purchase a casket from our funeral home, or a shipping tray. If you choose a shipping tray, add \$125.

NOTE: The airline ticket is NOT included in our price.

Receiving the Body From Another Funeral Home..... \$600

Our charge includes: basic services of funeral director and staff; shelter of remains; transportation of remains to funeral home and to cemetery or crematory.

Direct Cremation..... \$800 to\$1,100

Our charge for a direct cremation (without ceremony) includes: basic services of funeral director and staff; removal of the body; transportation to crematory; necessary authorizations; and the cremation process. If you want to arrange a direct cremation, you can use an alternative container. Alternative containers encase the body and can be made of materials like fiberboard or composition materials (with or without an outside covering). The containers we provide are fiberboard or an unfinished wood box.

- A. Direct cremation with container provided by the purchaser..... \$800
- B. Direct cremation with a fiberboard container \$875
- C. Direct cremation with an unfinished wood box..... \$1,100

Immediate Burial \$800to\$1,250

Our charge for an immediate burial (without ceremony) includes: basic services of funeral director and staff; removal of remains; and local transportation to the cemetery.

- A. Immediate burial with casket provided by purchaser..... \$800
- B. Immediate burial with alternative container\$875
- C. Immediate burial with cloth-covered wood casket.....\$1,150
- D. Immediate burial with any casket from our funeral home.....\$800plus the casket

Miscellaneous Merchandise and Services

- Crematory Fee at Oakwood Cemetery (already included in direct cremation)\$300
- Temporary Grave Marker\$100
- Disinterment Services\$150per hour
- Register Book\$30
- Prayer Cards\$25
- Appetizer Buffet with Soft Drinks, Tea, and Coffee\$100per 15 guests

END