

How-To...

Choose A Funeral Home

By Amanda Knoles

Making decisions about a funeral can be confusing, especially since family members are already experiencing emotional distress. A caring funeral director can help guide you through planning a funeral as painlessly as possible and help carry out any wishes the deceased may have requested in advance.

Funeral directors are trained to assist you in making decisions and they can suggest options that best fit your financial needs. During such an emotional time many people, who are otherwise practical, throw caution to the wind and end up spending far more than they can afford. Remember you can give your loved one a dignified burial and funeral service without buying the most expensive casket.

Ask other family members, your minister, and friends if they can recommend a good funeral home. A funeral director that has worked with your family or a close friend in the past may offer more personal service than a company chosen from the phonebook. Some funeral homes are family run businesses while others operate more like a corporation with several branches in different locations. Discuss available services to determine which funeral homes best suit your family's needs and budget.

Many funeral homes offer packages of frequently selected items and services. The law requires them to supply you with a written price list, and funeral homes must also honor your request if you choose to use a casket or urn purchased elsewhere. (Be sure to inquire if the funeral home is experienced in handling special religious or ethnic requirements.)

If finances are a problem for your family, let the funeral director know. He may be able to suggest alternatives that make the service and burial more affordable, or he may inform you of funds you may be entitled to receive through the Veterans Administration or Social Security Administration.

One of the major choices you will have to make is whether to have an in-ground burial, aboveground burial or cremation. With an in-ground burial, you will purchase a cemetery plot, a casket and possibly a vault. (Many cemeteries require the purchase of an outer vault in which the casket rests.) With an aboveground burial the deceased is placed in a casket or urn that is kept in a crypt in a mausoleum.

Some families choose to cremate the body and place the ashes in an urn. Often a funeral service after cremation includes distributing the ashes at sea or in another favorite spot. This is not legal in every state, but your funeral director will advise you of proper procedures in

Important Things to Remember When Choosing A Funeral Home

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2. It is wise to take a trusted friend or family member with you when making the funeral arrangements. Choose someone who can be objective if you become too emotional.

3. Funeral directors are trained to assist you in making decisions and they can suggest options that best fit your financial needs.

4. When you are comparing funeral homes be sure to consider the variety of services offered along with the prices. Some funeral homes offer more personal services than others, which can be a tremendous comfort to families in a time of grief.



your area. Funeral homes can show you a wide range of urns from plain and simple to elaborately decorative. Cremation is usually less expensive than in-ground or aboveground burial, although some families who choose cremation still bury the ashes in a cemetery plot.

Once a cemetery plot has been purchased, choosing a casket is probably the most difficult decision. You obviously want to honor your loved one with a dignified presentation, but you don't want to overspend. Caskets are constructed using a variety of materials including cloth-covered particleboard, hardwoods, steel, copper, bronze and 14K gold overlays. They vary in price from \$200 to over \$25,000 and the interior may be lined in velvet, satin, silk or other fabrics.

Vaults (the outer container required by some cemeteries) are constructed of metal, cement, plastic or a combination of materials and cost from \$350 to \$2500. Funeral services usually include the removal and transportation of the deceased from the home or hospital to the funeral home and to the service and burial site.

Along with providing a hearse for the deceased, the funeral home may include a limousine for transportation of the family to the service and burial site. Your contract with the funeral home should also include the cost of embalming and preparation of the body, and a specified period of time for visitation.

You may choose to have the service at the funeral home or a church. The funeral director may also offer to help you with additional services such as flowers, a musician, clergy, memorial booklets, or newspaper notices. You can make all of these arrangements on your own if you prefer. It is wise to take a trusted friend or family member with you when making the funeral arrangements. Choose someone who can be objective if you become too emotional.

Funeral directors must stay abreast of all legal, medical, cultural and religious regulations to ensure that the funeral is carried out as smoothly and efficiently as possible. They are also trained to inform families of benefits that may be available for veterans, widows or people with low income.

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