

IT MAY BE YOUR THIRD LARGEST PURCHASE

Funeral Pre-Planning



BALTIMORE COUNTY
MARYLAND

County Executive Jim Smith
and the Baltimore County Council



www.takingcareofmomanddad.net

WWW.TAKINGCAREOFMOMANDDAD.NET

Message

FROM THE COUNTY EXECUTIVE



Dear Baltimore County Residents,

Discussing funeral planning is often difficult and sensitive, but every year over two million Americans are involved in this task. Unexpectedly and with no experience or knowledge of the process, individuals may be faced with planning a funeral for a loved one.

A newer trend has surfaced giving individuals the option to pre-plan their funerals. Pre-planning ensures that an individual has a part in the planning process and receives what they prefer. Pre-planning can also alleviate some of the anxiety of a grieving family member.

Since so many citizens face the responsibility of planning or pre-planning a funeral, the Baltimore County Department of Aging has produced a consumer tool to guide the process, *It May Be Your Third Largest Purchase*. It is with pride that I present this booklet to our county's residents in an effort to promote better understanding of the planning process and the rights of consumers.

Sincerely,

A handwritten signature in black ink, appearing to be 'J. Smith', written over a light background.

Jim Smith
Baltimore County Executive



BALTIMORE COUNTY

M A R Y L A N D

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Message

FROM THE BALTIMORE COUNTY COUNCIL

Greetings,

Planning for a funeral can be very stressful. We are pleased to present this book from the Baltimore County Department of Aging to assist you in the process. It is our hope that the information will help those assuming responsibility for planning a funeral for a family member or friend. We are grateful to Patuxent Publishing Company for their partnership with the Department of Aging in producing this useful resource.

Sincerely,

Baltimore County Council

S.G. Samuel Moxley, *District 1*

Kevin Kamenetz, *District 2*

T. Bryan McIntire, *District 3*

Kenneth N. Oliver, *District 4*

Vincent J. Gardina, *District 5*

Joseph Bartenfelder, *District 6*

John Olszewski, Sr., *District 7*



Message

FROM THE DIRECTOR



Dear Fellow Residents,

The Baltimore County Department of Aging is pleased to present *It May Be Your Third Largest Purchase* another in our continuing effort to better inform older residents and their families. Whether unexpectedly faced with planning a funeral or being proactive in pre-planning your own funeral, having the appropriate tools available is key. This guide outlines the elements of pre-need planning as well as the many decisions faced by all of us. Learn what is required in Maryland and what elements are optional. Discover your rights as a consumer and the resources to investigate concerns.

I want to thank Patuxent Publishing Company for their partnership in producing *It May Be Your Third Largest Purchase*. Their support was essential in producing this important booklet.

Sincerely,

A handwritten signature in cursive script that reads "Arnold Eppel".

Arnold Eppel
Director



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The Baltimore County Commission on Aging

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Special thanks to Patuxent Publishing for the public-private partnership, which allowed the publication of this useful resource.

Arnold Eppel, Director of the Baltimore County Department of Aging, deserves special recognition for his strong ongoing commitment to the publication of consumer reference materials for seniors and their families. Without his vision and desire to educate Baby Boomers and their aging families of Baltimore County, this publication would not have been possible.

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Introduction

IT MAY BE YOUR THIRD LARGEST PURCHASE

Your funeral may be the third largest purchase you make, after your house and your car. If you were called upon to plan a funeral today, would you know what needed to be done and what options were available?

The average cost of a funeral is \$5,300-\$8,500, says R. E. Markin in *The Affordable Funeral: Going out in Style, Not in Debt*. **This does not include** the burial plot or mausoleum; liner or vault; opening and closing the grave; a marker or headstone or other charges for interment. With these charges included, the total may be more than \$10,000.

This is an uncomfortable subject. Often, we avoid even thinking about our own mortality or the mortality of a loved one. We may feel that planning for the inevitable will cause it to happen sooner, or that we are not being loyal or supportive to a loved one who is ill. The whole business of funerals raises many issues that are difficult to face.

Advance planning for your own funeral, or that of a loved one, is accepting responsibility for planning for the inevitable. It allows you to take charge of how people remember you and how they will celebrate your life. **It can also save your survivors the burden of making the arrangements while they are grieving and it can save you money because a well-educated funeral consumer usually gets more for the funeral dollar and spends less.**

This booklet outlines the steps, the decisions and the choices you will have as you plan your own funeral or that of a loved one. No matter how much or how little you plan, **write it down** and **talk to your family** about your plans. All your plans will mean nothing if no one knows what they are, or where your written instructions can be easily located. Instruct the family to put it in a safe and easily accessible place.

1: Peace of Mind

WHAT should I include?

WHY should I make my own plans?

HOW do I start?

Pre-need planning is simply making decisions and planning in advance what will happen to a person's body after that person dies.

Pre-planning means:

- You can plan the way that you and your life will be **remembered**.
- You can get the best **value** for your money.
- You can spare your family the **stress** of making important decisions

while they are mourning.

- **You can have control** over what happens.
- You can spare your family members possible **conflicts** about what to do.
- Your family or friends will have a **plan** and can make decisions based on your wishes, not on guesses.
- You can take time to **shop** for the items and services you want at a price you are comfortable paying.
- You can avoid placing the **responsibility** on distant family or friends if you have no immediate family.

Why should I pre-plan?

If you don't pre-plan, you leave the arrangements in the hands of family and/or friends. This may work out well. Your children or spouse or friends may do a fantastic job of planning for your funeral. However, what if you are the last member of your family? What if your sons and daughters are living abroad, or on a backpacking trip in Yosemite without a cell phone? Suppose your wife and your children don't agree on what to do. What if? What if?

There are three elements to a pre-need plan:

1. Giving thought to how you want your burial, cremation or donation to be conducted.
2. **Recording that information where it will be easily accessible after your death.**
3. Telling significant people in your life that you have a plan and where it is recorded so they can act on it when the time comes.

Pre-need planning **does not necessarily include signing a contract or paying in advance**, though you may choose to do these things if it is helpful to you in completing your plan.

It is important to discuss your plan with your family and friends as you are making it or when it is complete so that you can answer their questions and hear their comments.

For example:

- *Do you want to be buried? If so, where? In the family plot, or in a veterans' cemetery, or at sea, or with your second husband, or in a mausoleum, or under your favorite tree?*
- *Do you want to be cremated and have your ashes buried in your cemetery lot, or scattered at sea, or in your favorite forest, or given to your family?*
- *Do you want to donate your body to science?*
- *Do you want family and friends to get together during visitation hours at the funeral home or would you prefer not to have a viewing and instead have friends and family meet at a memorial service or a celebration?*

To answer questions like those above, your plan may include some, or all, of the following:

General guidance such as:

- I want to be embalmed.
- I want to be buried next to my mother (make sure grave space is available).
- I don't want a viewing but rather a memorial service.
- I want to be cremated and wish my remains to be scattered in my garden.

Specific details such as:

- I wish to be buried by ABC Funeral Home from their location at 11 Park Avenue.
- I want a two-day viewing to allow out-of-town family to arrive.
- I want to be buried in Casket # 1234 from the XYZ Casket Company; their web site is www.xyzcaskets.com.
- I wish to be buried at Memorial Park at 123 Central Avenue, in the family plot next to my second wife.

Financial arrangements such as:

- I have set aside money in a joint account with my daughter, Mary Jane Smith, at the City Bank branch at 56 Main Street, to be used for my cremation. (This arrangement is not binding after death.)
- I have set up a trust; the papers are filed with my attorney, John Jones at 789 Green Road, phone 410-234-5555.
- I have completed a prepaid contract with the ABC Funeral Home on Center Street; contact Mr. Cain, telephone 410-555-0000.

Pre-need planning may, but does not necessarily include either signing a contract or paying in advance.

Developing a plan

Often when you shop for something you need, especially if it's expensive, you go through several steps to decide which model you want and where to buy it. When you buy a car for example, you may first decide on the features you want and the price you are willing to pay. Then you may look at several similar products that offer the features you want, compare prices, evaluate the convenience of buying from a particular dealer and check on the dealer's reputation. You may even review the ratings in a consumer buying guide. Only after this evaluation of your options do you decide on the dealer and the exact car you want. You are just as careful when you buy a house.

Why not apply the same practices when it comes to arranging for your third largest purchase? Most of us don't start thinking about a funeral by asking ourselves, "Exactly what do I want?" and "How much am I willing to pay?" Most of us don't comparison shop for features or prices; we simply walk into a funeral home and say, "**Tell me what to do.**" **The result is that we often don't know all the options; we don't know all the services available; we don't know which ones are required by law and which are optional, nor the price range for each item.** In this booklet, we will discuss the most common questions about funeral planning and describe options and possibilities. We will also review what Maryland state law requires for funerals and burials. Well-educated funeral consumers usually get more for their funeral dollar and spend less.

When should I begin?

It is never too soon to start making your own plan. The pages that follow can serve as a guide for you in developing a pre-need plan for yourself, or someone you love. You may find it helpful to record the information. **Do not** place your plans in your safety deposit box, since that may not be immediately accessible to your family or friends.

2: Elements of a Pre-need Plan

What should a plan include?

What if I only want to make some of the decisions?

What if I change my mind later?

A helpful **first step** in pre-need planning for a funeral is to decide the final arrangement for the body, because most decisions cannot be made until this question is answered. There are essentially **three options for the final disposition of the body: burial, cremation or donation of the body to science**. This is a very individual choice that may be influenced by religious, spiritual, social or financial considerations.

Often the **second step** is to decide whether there will be a service and, if so, will the body be present (a funeral service), or will it be held without the body present (a memorial service) and/or will it be at the graveside.

A useful **third step** to ask yourself is who do you want to coordinate your funeral? Do you want a traditional process, coordinated by a funeral director, or will your family and friends want to handle the process themselves?

No matter how much or how little you decide upon in advance; discuss your plans with your family to make sure they are comfortable carrying out your wishes. Write your plans down and **tell family and friends where your written instructions are located**. If you move, or for other reasons change your mind, be sure to update your written plan.

STEP ONE - Disposition of the Body

BURIAL

Earth Burial - The body of the deceased is placed in the ground and covered over with earth. **The body is frequently in a casket, though that is not required by law**. Some people prefer wrapping the body in cloth (a shroud) or using a more easily biodegradable container.

What do you need for an earth burial?

- A place where the ground can be excavated to an appropriate depth, generally a plot in a cemetery. If home burial is desired, contact the State Board of Morticians and Funeral Directors regarding any regulations that may apply (410-764-4792).
- A container or covering for the body. Often a casket, but it can be a shroud or other option.
- People and equipment to dig the grave and lower the body into the grave. If using a cemetery, they will provide staff and equipment.

- A vault or liner, if required by the cemetery.
- A grave marker. The cemetery may require a specific type of marker. If not, you may choose a marker, tombstone or monument. An alternative would be to plant a tree or flowers to mark the gravesite.
- Care of the gravesite, building and grounds. The cemetery may require that you purchase this service, often called perpetual care. See the cemetery contract for a definition of this service and the cost. (Maryland law requires perpetual care cemeteries to deduct – not add – at least 10% of the purchase price of the burial space be deposited in a state regulated trust fund.)

Entombment - The body is placed in a casket which is put in an above-ground structure called a mausoleum. Mausoleums are usually on the grounds of a cemetery.

What do you need for an entombment?

- A casket.
- A crypt in a mausoleum (the space in which the casket is placed).
- Staff to open and close the crypt.
- A marker with the deceased's name and other information. This may be required by the mausoleum.
- Care of the mausoleum site. The same perpetual care provisions of earth burial apply.

EMBALMING

Embalming is not required by law except in cases of death from communicable disease or, in some cases, if the body is to be transported across state lines by a common carrier. Embalming may help deter deterioration of the body for a short period of time. Refrigeration may be another choice used to slow deterioration. Your plan for the rest of the process, the length of time until the body is buried and religious dictates will help you determine if embalming is necessary. If you wish embalming, it will be done by the funeral home.

CREMATION

In this process, the body is placed in a furnace with very high heat until the body is reduced to small fragments of bone. There will be about 7-10 pounds of cremated remains (ashes).

What do you need for a cremation?

- Usually, a container to hold the body as it is placed in the crematory. There is no reason it need be a formal, expensive casket; it can be an alternative container of cardboard or pressboard. However, some crematories do not require any container.
- A receptacle to hold the ashes; this may be a simple cardboard container, a handmade urn or another suitable receptacle.
- A plan for the disposition of the ashes. Choices include earth burial, placement in a columbarium (a building with niches for holding urns), sea burial, scattering on land or water or retention by family. There are many other creative options including having them fused into living coral or sent into space. Federal law specifically regulates burial at sea. Some states, notably California, also have additional laws restricting the scattering of ashes. Make sure to check the law before you proceed; in Maryland call the Department of Health and Mental Hygiene, Board of Morticians and Funeral Directors at 410-764-4792 for information about specific circumstances.

DONATION

In this process the entire body is given to a medical school for use in teaching students. Some receiving institutions require the family to pay for transportation of the body. Donations to the Maryland State Anatomy Board are at no cost to the family if the death happens within the state of Maryland. If the death occurs out-of-state, the family may be asked to pay for transportation, or the body may be donated to an institution that is closer. Most will return the cremated remains of the deceased if that is the request of the family. Some schools will not accept a body if the death was due to trauma, or for other reasons. Therefore it is important to make these arrangements in advance (in Maryland, bodies of pre-enrolled individuals are not rejected).

What is needed in order to donate a body to a medical school?

- Prior arrangements should be made for this alternative, since not every medical school accepts direct donations. In Maryland contact:

The State Anatomy Board

Department of Health and Mental Hygiene

655 West Baltimore Street, Bressler Research Building, Room B-026

Baltimore, Maryland 21201

410-547-1222

1-800-879-2728

- A plan for the final disposition of the ashes. In Maryland, the Anatomy Board will bury them on the third Monday in June in a dedicated gravesite in Sykesville, Maryland, unless the family requests that they be returned to them. They also hold a memorial service at this time.

You may also donate specific organs or tissue for transplant or use in research. In Maryland, information regarding your wish to donate may be listed on your driver's license. If you wish, visit your local Motor Vehicle Administration office and request that your license indicate that you want to be an organ donor. You may also contact the *Living Legacy Foundation* at 410-242-7000 for further information. **Discuss your desire to be a donor with your family, since they will be responsible for consenting to the donation.**

OTHER OPTIONS

There are a number of other, usually **very** expensive, options including mummification and freezing that will not be discussed here. For information on these, check your local library, the Internet, or ask a local funeral director.

STEP TWO - The Ceremony

Traditional Funeral Service (Service with the body present)

This may well be **the most expensive choice** because of the amount of time and services provided by the funeral home and funeral director. It has become the most common type of funeral in the United States over the last 50 years.

In this choice, the funeral director arranges for the body to be delivered to the funeral home, where it is prepared for an open or closed casket funeral. (This does not require embalming

except in certain circumstances; see previous discussion.) If an open casket viewing is planned, preparation may include bathing, dressing and the application of cosmetics and hair dressing. Finally, the body is placed in a casket.

A “viewing” or “visitation” may be held when the family and friends receive visitors in the presence of the body, which may be in an open or closed casket. This is often conducted at the funeral home, but may be done at home or in a church, social hall or other location. If you choose an alternative location, you may be responsible for making the arrangements.

A service, whether religious or secular, may be conducted with the body present.

Transportation of the body to the place of burial is usually done by the funeral home, though the family or friends may do this as long as they have the completed death certificate with them which includes the Transit Permit. It is advisable to call the hospital or nursing facility in advance to make sure they will permit the family to transport the body from their facility.

A graveside service, religious or secular, may be offered before the body is buried.

In some traditions, the burial of the body may include lowering the body into the grave, but in others, this step is not performed in the presence of the mourners.

Alternative or Non-Traditional Funeral Service

This may be a modified version of the traditional funeral service, perhaps limiting some aspect, such as not embalming the body, not having a viewing, or having an immediate burial. A funeral director would coordinate this plan. An alternative funeral may also be more like what our ancestors did, for example - preparing and viewing the body at home, and burying the body on one’s own land or having a memorial service at a fraternal hall, synagogue, temple or church. There has been a resurgence of interest in taking care of the dead at home, and a number of excellent books on this topic exist. (See the resource list at the end of this book for further information.)

Memorial Service (Service without the body present)

Generally held a week or more after the burial, a memorial service is a way to formally honor the memory of the deceased. It can be as simple or elaborate as you choose. You may invite everyone in town or only close friends. A traditional memorial service might include music and/or singing; readings from poetry, spiritual sources or the person’s own work; remembrances from family and/or friends; dedication of a memorial scholarship, garden, library, etc. or any other way to help people remember and honor the person who died. The service may be conducted in a church, synagogue, social or fraternal hall, home, outdoors or at any location suitable for the number of people expected to attend.

Graveside Service/Interment Service

This may follow a funeral service, or may be conducted when a direct burial with no funeral service is chosen. It may be simple or elaborate. It generally includes a brief religious or secular service of remembrance and may include lowering the casket into the grave.

No Ceremony

Not having a ceremony is an acceptable alternative. Some people wish to have no formal ceremonies; others may have outlived family and friends. A ceremony is meant to serve the

purposes of remembering the deceased and helping the living. If a ceremony will not serve these purposes, perhaps it is not necessary.

STEP THREE - Who will coordinate the plan?

A Funeral Director

You may choose a funeral director in advance. You may want to review price lists, ask friends for references, or choose the home that your family has always used or one that is conveniently located. Discuss the options offered and write your choices down. You may prepay, or you may keep the list and tell your family your decisions.

A Memorial Society

A memorial society does not coordinate funeral arrangements at the time of death, though they may be able to offer some advice. However, they can be most helpful in planning pre-need arrangements. In Maryland, call the Funeral Consumers Alliance of Maryland and Environs at 301-564-0006.

Family/Friends

Family and/or friends may coordinate all of the aspects of a burial or cremation. They may prepare the body for viewing (not embalming, but washing, dressing and arranging), transport the body, have the viewing or visitation at a location of their choice and bury the body on private land. Performing all of these tasks will probably take more than one person, and the people who choose to do this will need the support of other family members and friends. This is the way many funerals and burials were conducted until the early 1900's. If you are interested in having family and/or friends coordinate your funeral, start now to help them prepare. There are several books that provide detailed information. (See the list of resources at the end of this booklet.)

If you wish someone other than a family member to arrange your funeral, it would be helpful to make this designation in writing and sign it so as to avoid any questions after your death.

Comparison of Relative Costs of Types of Funerals

LEAST Expensive	Donating Body to Science	Prearrangement suggested. Body is used by one of the medical institutions in the state.	No cost if death occurs in Maryland. Anatomy Board of Maryland will pay to transport the body if death occurs in Maryland. They will cremate the remains when finished and bury them at a dedicated site with a memorial service, or by request, return them to family.
	Alternative Funeral	A family member or friend serves as the funeral coordinator. A funeral home is not used at all; disposition of the body on private land; a memorial service at home or in a church, temple, synagogue, fraternal hall, etc.	The costs will not include a purchased casket, burial plot or mausoleum, a vault or liner for the grave, a cemetery gravesite, a grave marker, opening and closing the grave, hearse, limousine, flower cars, paid pallbearers or the services of the funeral director. The costs will include materials for handmade casket or shroud, and any other costs associated with the arrangements, such as rental of a hall.
	Direct Cremation (A memorial service may be held later)	The provider takes the body from the place of death directly to crematorium. The family and friends conduct the memorial service later at home or in a church, temple, synagogue, fraternal hall, etc.	The costs need not include a traditional casket. You can use an alternative container. No embalming needed, not viewing, so no use of the funeral home for that purpose, no need for vault or liner, no cemetery plot or mausoleum needed (unless you wish to place the ashes there), no grave opening or closing, no marker needed unless you bury the ashes, or place them in a niche in a columbarium.
	Memorial Society	Societies are committed to simple, low-cost funerals. Members receive information and assistance in pre-planning a funeral.	Memorial societies assist in pre-planning funerals and may work with local funeral providers who are willing to provide low-cost alternatives.
↓	Direct Burial (A memorial service may be held later)	The provider takes the body from the place of death to the funeral home briefly for a casket and then directly to the gravesite. The family and friends conduct the memorial services later at home or in a church, synagogue, temple, fraternal hall or other public building.	May use a less expensive casket or a plain wooden box. No embalming or viewing, so no charges for these services.
MOST Expensive	Traditional Funeral	Body taken to funeral home for casket, viewing, perhaps service, burial in cemetery.	May use more expensive casket, embalming (and cosmetic or restoration work) may be desired if a viewing is held, use of funeral home for viewing, burial in cemetery plot, liner or vault may be required by cemetery, a grave marker may be required by cemetery.

3: Funeral Facts from the Federal Trade Commission

Can a funeral director make me buy specific items?

Can I buy my casket on the Internet?

I'm planning cremation; do I have to buy a casket?

The Federal Trade Commission Funeral Rule (Part 453-Funeral Industry Practices Revised Rule) went into effect on April 30, 1984. It was revised July 19, 1994 and is still in effect. Copies of the current regulations may be obtained from the Federal Trade Commission, Washington, DC, 20580 or from their website www.ftc.gov. At the website, use the search feature and enter "Funeral Industry Practices Revised Rule" for a full copy of the material. Many consumers have reported that despite the existence of the Rule, some funeral providers continue to engage in prohibited practices. Knowing the facts can help you get honest, reliable information and accurate prices.

The following facts are from *Facts for Consumers - Funerals: A Consumer's Guide and Complying with the Funeral Rule*, both published by the Federal Trade Commission.

The Funeral Rule requires funeral providers to give consumers accurate, itemized price information and various other disclosures about funeral goods and services. It also prohibits the funeral provider from:

- Misrepresenting legal, crematory, and cemetery requirements.
- Embalming for a fee without permission.
- Requiring the purchase of a casket for direct cremation.
- Requiring consumers to buy certain goods or services as a condition for furnishing other funeral goods or services.
- Engaging in other deceptive or unfair practices.

Most people are willing to pay for what they want; the key to controlling the cost of a funeral is to choose only those items or services that you want. The Funeral Rule, Section 453.4, Purchase of Funeral Goods or Funeral Services, states that the funeral home must inform the consumer in writing on the General Price List of this right to choose. The required wording is: *Charges are only for those items that you selected or that are required. If we are required by law or by a cemetery or crematory to use an item, we will explain the reason in writing below.*

Other portions of the Funeral Rule cover:

Price Disclosures

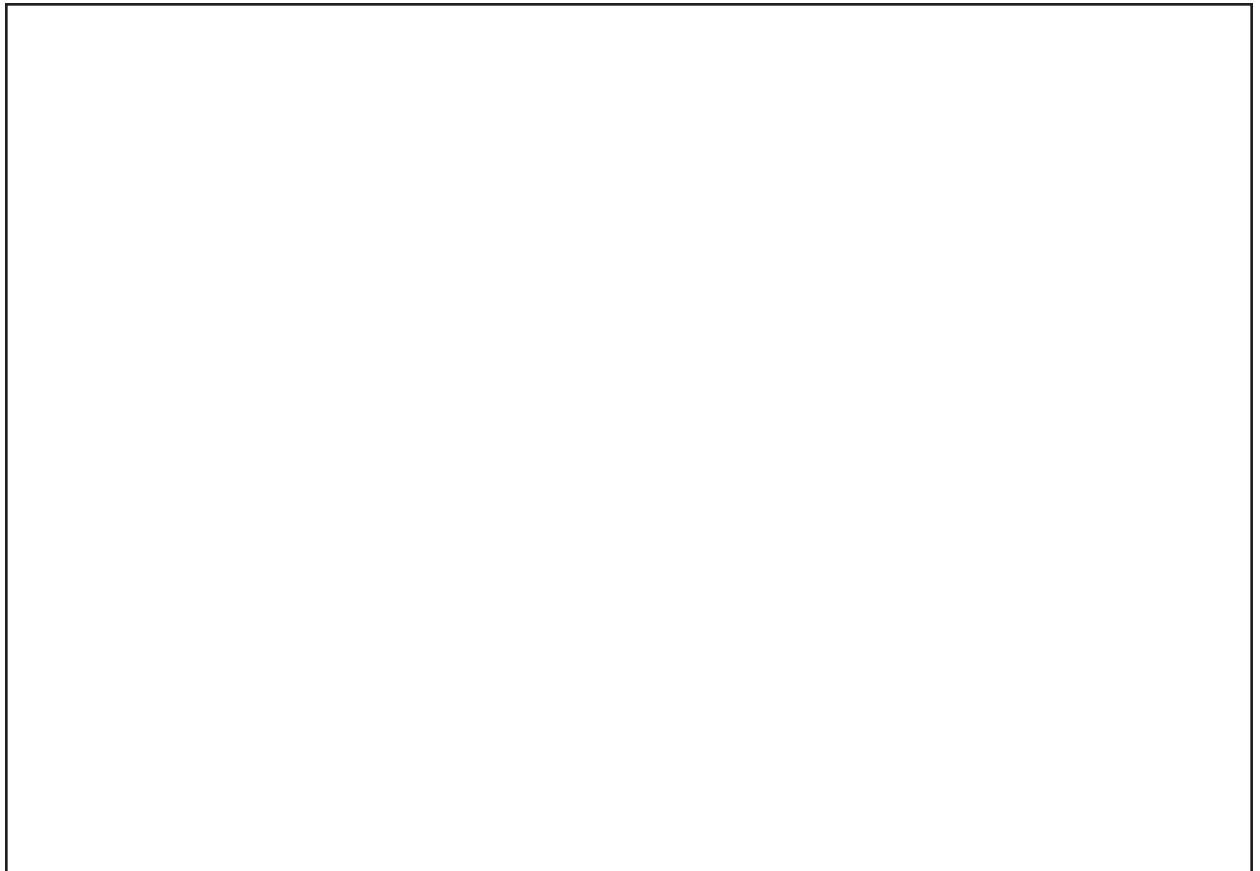
- If you inquire about funeral arrangements in person, the funeral home must give you a

written price list of goods and services (often referred to as the General Price List). This should contain the cost of each funeral item and service offered.

- If you inquire about funeral arrangements by telephone, the funeral provider must give you prices and other information from price lists to answer your questions reasonably.
- The provider must offer you a General Price List **when you begin** to discuss any of the following: the type of funeral or disposition that the provider can arrange, the specific goods and services provided and the prices of these goods and services.
- If a specific state law requires you to purchase an item or service, the specific law must be disclosed on the itemized statement of goods and services selected.

Embalming Information

- The funeral provider must give consumers information about embalming. Under the Rule, a funeral provider:
 - May not falsely state that embalming is required by state law.
 - Must disclose in writing that embalming is not required by law, except in certain special cases.
 - May not charge a fee for unauthorized embalming unless embalming is required by state law.
 - Will disclose in writing that you usually have the right to choose a disposition - such as direct cremation or immediate burial - if you do not want embalming.
 - Will disclose to you in writing that certain funeral arrangements, such as a funeral with a viewing, may make embalming a practical necessity and, so, require a purchase.



Cash Advance Sales

- The funeral provider must disclose in writing if they charge a fee for buying cash advance items (goods or services that the funeral provider pays for on your behalf). Examples of cash advance items include flowers, death notices, pallbearers, and clergy honoraria. Some providers charge you their cost, and others add a service fee to the cost. The Funeral Rule requires that funeral providers tell you when a service fee is added to the price of cash advance items, or if there are refunds, discounts, or rebates from the supplier of any cash advance item.

Caskets for Cremation

- If you choose direct cremation (cremation of the deceased without a viewing or other ceremony where the body is present), the funeral provider must offer an “alternative container” to hold the body. An alternative container is a nonmetal enclosure - pressboard, cardboard or canvas - to hold the deceased.
- Funeral homes that offer direct cremation:
 - Are prohibited from telling you that state or local law requires a casket for direct cremation.
 - Must disclose in writing your right to buy an unfinished wood box or an alternative container for direct cremation.
 - Must make an unfinished wood box or alternative container available for direct cremation.

Required Purchases

- You do not have to buy goods or services you don't want, or pay any fees as a condition for obtaining the products and services you do want, except one permitted fee (the basic services fee) for the services of the funeral director and staff. You must pay the fees for the goods and services you select or state law requires.
 - You have the right to choose the goods and services you want, with some exceptions.
 - The funeral provider must disclose this right in writing on the General Price List.
 - The funeral provider must disclose the specific state law that requires you to purchase any particular item on your itemized statement of goods and services selected.
 - The funeral provider may not refuse, or charge a fee, to handle a casket you bought elsewhere.

Statement of Funeral Goods and Services Selected

- The funeral provider must give you an itemized statement of the total cost of the funeral goods and services you select. This statement must include, in one place:
 - The prices of individual items you are considering.
 - The total price.
 - Any legal, cemetery, or crematory requirements that require you to purchase any specific funeral goods or services.
- You can then decide whether to add or subtract items.

Preservative and Protective Claims

- The Funeral Rule prohibits the funeral provider from telling you that particular funeral goods or services can preserve the body of the deceased for a long time or indefinitely; embalming will not preserve the body indefinitely.
- The Rule prohibits funeral providers from making claims that funeral goods, such as caskets

or vaults, will keep out water, dirt, or other graveside substances if that is not true.

Other Misrepresentation

- Other kinds of misrepresentation, though not specifically prohibited by the Funeral Rule, are nonetheless illegal.

The Funeral Rule is also enforced in Maryland by the State Board of Morticians and Funeral Directors.

4: Service of the Funeral Home or Funeral Director

What should I do?

Will they take care of everything?

What will they need to know?

Years ago they were called morticians, then funeral directors and now some are being called grief counselors, and they can be very helpful to you as you pre-plan a funeral. However, whatever they are called, remember that the person you talk to is also a salesman or saleswoman who is in business to make a profit. As Jessica Mitford noted in *The American Way of Death*:

...the funeral transaction is generally influenced by a combination of circumstances which bear upon the buyer as in no other type of business dealing: the disorientation caused by bereavement, the lack of standards by which to judge the value of the commodity offered by the seller, the need to make an on-the-spot decision, general ignorance of the law as it affects disposal of the dead, the ready availability of insurance money to finance the transaction. These factors predetermine to a large extent the outcome of the transaction.

The funeral home or funeral director may be able to supply all the funeral goods and services that you might need to care for and prepare the body for burial, cremation, or other final disposition and to arrange, supervise, or conduct the funeral ceremony or final disposition. Keep in mind that cemeteries also sell some of these same goods like caskets, liners, vaults and grave memorials. Monument dealers sell memorials also. The consumer has a choice of sellers for these goods.

The funeral home may or may not be affiliated with a cemetery, and may or may not sell outer burial containers such as vaults and liners. The funeral provider may or may not own a crematory, but can usually arrange for cremation.

The funeral director is available to help you arrange the funeral you want. While he or she may wish to provide all the goods and services, it is possible to obtain services only for the

things you want. **The law says that he or she is prohibited from requiring you to buy certain funeral goods or services as a condition for furnishing other funeral goods or services.** If you wish to provide the casket from another source for example, he or she cannot charge you a handling fee. If you wish the viewing in your home or a church, synagogue, temple or another facility and want the funeral home only to prepare the body, then it must provide only that service. There is, however, a basic services fee for overhead expenses that you cannot refuse included in the price of every funeral. (See discussion of basic services fee on page 27)

A funeral home may offer “packages” that include “everything you need.” If you are interested, please review these carefully. Like many packages, they may include services or goods you do not need or want and may exclude things you do want. Also, remember that he or she charges for the goods and services provided, like picking up copies of the death certificate and providing a guest registry and thank you notes. If cost is an issue, consider providing some of these things yourself.

Sometimes you are most comfortable using the firm that buried your parents and grandparents, or you may prefer to comparison shop for the lowest price, or the most convenient location or some other feature important to you. However you choose the funeral home, remember to ask all the questions you need to in order to understand what you are getting and how much you are paying.

In the last fifteen years, several large national corporations have bought local funeral homes throughout the country and may retain the old name. When you comparison shop, remember to check the ownership of the home. Comparing the costs and services of two homes owned by the same company may not give you as clear a picture of local costs as comparing costs and services of homes owned by different organizations.

Regardless of which funeral home is chosen:

When you call to schedule an appointment with the funeral director, he or she will want to know:

- The full name of the deceased.
- The location of the body.
- The names of next of kin and the person(s) authorized to make arrangements.

At the arrangements conference, when details are worked out and a contract is prepared, the funeral director will want to know:

- The individual’s date and place of birth, and Social Security number.
 - The information about membership in a memorial society, a prepaid funeral plan, a cemetery plot, mausoleum or other final resting place.
 - The name of the guarantor for the contract.
 - The basic services you wish to purchase.
 - The other goods or services you want such as newspaper announcements, a guest registry book, holy cards.
 - The names of pallbearers.
 - The fraternal organizations of which the deceased was a member.
- Also, bring the clothing you wish the deceased to wear and a picture of the deceased (this is helpful if you want cosmetic work or hairstyling).*

It is useful for family and/or friends to have thought about some decisions before going to the arrangements conference. For example: Is there a budget that must be adhered to? Is a viewing planned? Will there be a cremation or a burial? Will there be a service with the body present or a memorial service later? Will a religious ceremony be included? Should an announcement be placed in the newspaper? Will the burial or cremation be postponed until out-of-town family arrives? Are there religious dictates which must be honored?

5: Services of a Cemetery, Mausoleum or Columbarium

How can I get a burial site in view of the river?

How can I have my ashes buried at my church?

How do I arrange to be buried next to my parents?

Presently, cemeteries are not regulated under Federal law. In Maryland, however, non-religious cemeteries, their managers and salespersons are state licensed, and, there is an Office of Cemetery Oversight that guarantees buyers and prospective buyers are afforded certain rights. **You are entitled to:**

- Receive and keep, as a buyer or prospective buyer, a current General Price List which includes specific prices for:
 - Ground opening and closing.
 - Extra-depth interment.
 - Interment of cremated remains.
 - Mausoleum entombment.
- Receive and keep a current list of price ranges for burial spaces or burial goods.
- See a balanced presentation of various cost options for those burial goods offered for sale.
- Know whether the cemetery offers perpetual care for graves, grounds and buildings or has a care fund for memorials.
- Know that less care cannot be given to a burial space if memorials are purchased from someplace other than the cemetery.
- Know that interest or finance charges are not allowed for pre-need burial contracts that do not provide for goods or services to be delivered or performed before death.
- Have disclosed in writing before signing the contract:
 - The itemized cost for each service to be performed.
 - A statement of the cemetery's policy on use of independent retail monument companies.
 - A copy of an authorized document indicating the specific location of any plot purchased.
- Receive a copy of a signed contract, which indicates the date, the name of the buyer, seller, and each individual other than the buyer to whom pre-need goods or services are

- to be furnished; a description of pre-need goods or services to be provided; and the cost.
- Cancel the contract by written notification received by the seller within three business days if a pre-need sales contract was signed in your home or anywhere else other than the place of business of the seller.
- Cancel a pre-need contract if goods and services have not been delivered or performed and the buyer moves more than 75 miles from the cemetery. This cancellation does not apply to burial spaces in the ground or in a mausoleum.
- Cancel the sale of a casket at any time prior to needing the casket for burial.

If you are considering a cemetery, mausoleum or columbarium as a final resting place, some important considerations might be:

- First decide what kind of cemetery you want to be interred in. (a commercial cemetery, a religious cemetery, a non-profit secular cemetery or a veterans' cemetery.)
- Location near family graves or crypts.
- Location of the facility, particularly if family and friends will visit the site frequently.
- Location within the facility, such as near trees, with a view, near a garden, etc. Is it important that the grave or crypt be accessible to older relatives?
- Maintenance of the location - Is this a facility which provides perpetual care under the contract? Are the grounds and the building well kept? Are the pathways clear and free of obstacles? Tour the facility yourself, not just with the salesperson, to see how it is maintained.
- Size of the location - Are you planning for a spouse or other family members as well? Will you need two sites, a double depth grave, or a crypt for two caskets? A double depth grave may be less expensive.
- Requirements of the site - Some sites, especially those connected to a church, synagogue or temple, may have requirements for burial at the site (for example, perhaps only a member in good standing or one who received last rites may be buried there).
- Price list - Presently the Federal Trade Commission does not have rules for cemeteries but under Maryland law they are required to give you a price list. See the beginning of this chapter for your rights in Maryland.
- Costs - Determine **all** the costs of a particular site. If a burial plot is chosen, consider the cost of the plot, fees for opening and closing the grave, cost of a liner or vault (many cemeteries require these to help keep the ground from sinking and to make maintenance easier), and maintenance fees. If a crypt or columbarium (a building with niches for urns of ashes) is chosen, consider the cost of the site, the cost for opening and closing the site, and any maintenance fees.
- Markers, headstones, monuments - Some facilities are very restrictive and allow only certain types of markers. Check to see that what is allowed is what you want.

In summary, after choosing the cemetery, mausoleum or columbarium, carefully review the contract, make sure that it indicates the specifics of your purchase and that you understand all the charges. If you plan a pre-need purchase, review your rights to terminate the agreement if you move to another town or make other plans.

6: Services of the Crematorium

May I stay there while my husband is cremated?

Should I remove my mother's wedding ring?

The crematorium may or may not be affiliated with a funeral home or a cemetery. However, the funeral home or cemetery should be able to tell you about local resources. You may also check your local telephone book under crematoriums and/or cremation services.

The crematorium staff will want to be sure that they have the correct body to be cremated. Usually the identification of the body takes place before it is transferred to the crematorium. The crematorium staff will want to know if the cremated remains (ashes) are to be placed in a container they provide (called a "temporary" container) or in an urn or other container you provide.

Cremation takes several hours. While most crematoriums allow family or friends to stay during all or part of the process, you will not be able to watch the process since the high heat required precludes viewing windows. In some faiths it is standard practice for people to "sit watch" for the entire process. The cremated remains may weigh between 7-10 pounds, and are sometimes called ashes or cremains.

Pacemakers must be removed by an authorized professional before cremation, since they may explode under the high heat. The clothes and jewelry you choose for the deceased to wear will be reduced to ashes along with the body. If you wish to keep your mother's wedding ring, remove it prior to cremation.

Following cremation, the cremated remains will be returned to the family or friends at the direction of the family or authorized individual.

7: Disposition of Cremated Remains

May I spread my mother's ashes in her garden?

May I have my ashes spread on the beach?

May I keep my husband's ashes at home?

The choice of cremation allows for more options in the disposition of the remains than an earth burial does. Choices range from interment in a gravesite or in a niche in a columbarium to having a portion of the remains made into jewelry for family and/or friends to wear.

At the time of cremation, the crematory places the remains in what is called a temporary container unless the family provides or purchases a more elaborate receptacle. The family may leave the remains in this container or dispose of them any way legally permitted. You may bury the ashes in a gravesite or place them in a niche in a columbarium (a facility with niches for holding ashes in urns, usually on the grounds of a cemetery). If your jurisdiction allows cremated remains to be scattered, make sure they have been pulverized and contain no identifiable bone fragments that someone could find.

In November 1999 the Maryland Department of Health and Mental Hygiene, State Board of Morticians issued a "Disposition of Cremated Remains Notification" which states:

The State Board of Morticians does not...require cremated remains be placed in a cemetery. This does not mean that cremated remains can be freely scattered or otherwise disposed of upon public domain, or upon the private property of another person. (Public domain is any land owned by Federal, State, County or Municipal governments and includes forests, lakes, streams and most of the desert areas.)

A wide variety of legislation at the Federal and State levels currently exists covering the disposition of cremated remains. In some states, it is not permissible to scatter ashes except in "scattering gardens" set up specifically for that purpose. If scattering is to be done at sea, Federal law states it must be done at least three miles from shore. In Maryland, contact the State Board of Morticians and Funeral Directors (410-764-4792) to discuss plans before scattering ashes, including whether permission of the prospective property's custodian is first required.

Carefully consider what you and your family and friends want before you act. The decision to scatter cremated remains is a final and binding decision. Only you can decide on the appropriate disposition for yourself or your family and friends.

8: Services of a Memorial Society

What is a memorial society?

All memorial societies are nonprofit, aren't they?

How do I find a memorial society in my area?

Memorial societies are cooperative, nonprofit consumer organizations that help members get simple, dignified, and economical funerals. A society offers members information that allows them to plan funerals in advance, and has usually compared local prices and services. They

may have contracts with local vendors who provide low-cost, simple funerals. They do not offer funeral services, arrange funerals themselves or collect payment for services.

In Maryland the nonprofit memorial society is the Funeral Consumers Alliance of Maryland and Environs, Inc. Call them for information about services and membership. There is a nominal membership fee.

Funeral Consumers Alliance of Maryland and Environs, Inc.

9601 Cedar Lane

Bethesda, MD 20814

301-564-0006

Not every organization that uses the name “memorial society” is nonprofit, so check on the status of any organization you are interested in joining by contacting the national Funeral Consumers Alliance to identify nonprofit members.

Funeral Consumers Alliance

33 Patchen Road

South Burlington, VT 05403

1-800-765-0107

www.funerals.org

9: Green Burials and Eco-Friendly Choices

What is green burial?

Green burial, or natural burial, ensures the burial site remains as natural as possible in all respects. Interment of the bodies is done in a biodegradable casket, shroud, or a favorite blanket. No embalming fluid, no concrete vaults, no metal caskets, no toxins, no conventional markers.

It is clear that nature has intended that our bodies be reunited with the earth. All organisms that have lived, have died and returned to the soil...only to be recycled into new life. Nature creates no waste. Everything is recycled.

In keeping with personal values, a natural burial site promotes growth of native trees, shrubs and wildflowers, in turn bringing birds and other wildlife to the area. Water is not wasted, nor are pesticides and herbicides used in attempts to control nature. Instead, a green cemetery allows nature to take its course. (For additional information about green burials, visit www.greenburials.org.)

Some Other Eco-Friendly Options

The principles of reduce, reuse, and recycle can be appropriately applied to death and funeral choices. Such eco-friendly options protect our national resources, with financial savings that will benefit your estate.

Organ and tissue donations not only represents generous and caring gifts that improve quality of life for the recipients, the recycling of body parts is likely to reduce the recipients ultimate medical needs.

If one is not an organ donor, body donation for medical study is an alternative way to reuse the body. The scientific knowledge gained from medical research will reduce the medical needs of subsequent generations.

Embalming is not required in most circumstances. Both during the embalming process and after final disposition of the body, it is likely that some toxic fluids will be released. Even when funeral arrangements will be delayed, refrigeration is usually an option.

The body container for use in burial that consumes the least of our resources and energy to produce is a plain wooden box. Because glue chemicals may be released in the cremation or decomposition process, caskets made from cardboard are even more desirable.

Cremation is a process that quickly reduces the body to its elements. The energy needed to accomplish the cremation process is balanced to some extent by the equipment and labor that otherwise would be needed for grave excavation, and is considerably less than for the construction of an above-ground mausoleum. Modern cremation units operate with air-scrubbing capabilities to keep air pollution to a minimum.

When death occurs away from home, shipping cremated remains will be far less expensive than the cost for shipping a body.

An “immediate cremation” is usually the least expensive option on a mortuary price list. A memorial service without the body present reduces the involvement of funeral personnel and related expenses. A memorial service can be held at the convenience of family and friends at any meaningful or desirable location, usually without undue cost.

With cremation, less land and energy are required to inter remains. Also, popular “scattering gardens” have maximized the potential for disposition of cremated remains in limited space.

(Eco-Friendly information obtained from Funeral Consumers Alliance www.funerals.org.)

10: Markers, Headstones and Monuments

How can I arrange for a flat in-ground marker?

How can I get a granite headstone?

I want a marble monument with an angel on top.

The site you choose as the resting place for your remains may determine the type of marker or headstone you use. Some cemeteries allow only flat markers set flush with the ground; some may even specify the material of which the marker must be made; bronze, for example. Some have special restrictions for different sections of the cemetery. Some mausoleums and columbarium may have similar restrictions about the type of marker acceptable for the crypt or niche.

Some things you may wish to consider in selecting a marker, headstone or monument:

- The importance of the marker, gravestone or monument to the family and friends.
- The facility's guidelines or restrictions, if any.
- The cost of the marker, headstone or monument.
- The cost of installation. Will the cemetery charge a fee? What is included in the fee(s)?
- The incidence of, or likelihood of, vandalism at the site.
- A monument dealer may also sell the same selection and install it at a cheaper price.
- Do not be pressured to make a decision anytime before burial. A memorial is not required to complete a burial and can be installed long afterward.

Some families consider the marker, gravestone or monument to be a lasting remembrance of the deceased. Therefore, they may choose to spend less on the casket, which is buried or placed in a crypt or cremated, than on the marker, gravestone or monument. Consider your choice about a marker, a gravestone or a monument along with the total costs of the funeral. Some people say that in hindsight, they wish they had spent less on the casket and more on the marker, gravestone or monument.

If choosing a marker, headstone or monument, look at other work by the provider, ask friends for recommendations, and comparison shop. Usually the marker, headstone or monument will list the person's name and dates of birth and death. If size allows, it may also include a favorite phrase, poem or remembrance. It does not need to be placed on the site until after the funeral, so you have time to make a considered choice long after the burial. Shop around until you find what you want at the price you want to pay.

Some helpful consumer tips for cemetery and monument purchases:

- See the license of the individual and the establishment you are working with. Make sure the license is current.
- If you are told something is required by law, ask to see the law in writing.
- Anything promised should be obtained in writing on the company's stationery and signed by someone with authority. Insist that any promise made to you by the seller be in writing.
- If you decide to enter into a contract, find out about refundability and cancellation rights, and get it in writing. The law guarantees this be done by the seller.
- Before making a final purchase, make sure you feel comfortable about your decision. Consult with others such as your family, financial advisor, attorney or trusted friend for their views.
- Do not purchase anything you cannot financially afford.
- You may cancel the purchase of a casket at any time before it is actually needed for use, and receive a full refund with accumulated interest.
- For further information, or to register a complaint, contact the Board of Morticians and Funeral Directors (if about a funeral home), or the Office of Cemetery Oversight (if about a cemetery or monument dealer).

11: If Death Occurs Out-of-Town

My father died in Italy; how can I get him home?

My wife died while visiting Ohio; what should I do?

Death Out-of-State

If your family member or friend dies out-of-state, and you wish to bring the body home for disposition, make your plans before you agree to have the body moved. Try to use only one funeral home, since the fee you pay each home will include overhead charges. If you use the funeral home at which the funeral and burial will be held, it will contact the appropriate agencies at the distant site to arrange for transfer of the body.

Death Out of the Country

If death occurs out of the country, and the person planning the funeral is in the United States, contact the nearest embassy or consulate of the nation in which the death occurred. (There are a few consulates in Baltimore, but most embassies are located in Washington, D.C. To find a telephone number, contact the Washington, D.C. information operator at 1-202-555-1212.)

If death occurs out of the country, and the person planning the funeral is in the same country, contact the nearest United States Embassy for information.

Embassy or consulate staff will be able to help in finding available resources. Consult with them to determine what services you can arrange and how much they will cost. In some instances, embalming may not be available (it is not widely practiced in many countries). If it is not, your choices may be limited to burial in that country or cremation.

12: Costs - What's Included in the General Price List

What is included in the basic services fee?

What does each fee cover?

How do I know what I'm buying?

When you inquire in person about funeral arrangements, the funeral provider will give you a General Price List (sample included on page 30) that contains the cost of each funeral item and service offered. The list must also include information about embalming, caskets for cremation and required purchases. The information below is taken from the Federal Trade Commission publication, *Complying with the Funeral Rule*.

Basic Services Fee

(The fee for the services of the funeral director and staff and overhead which is added to the total cost of funeral arrangements.) For ceremonies with the remains present, the funeral home may charge a fee for the basic services it provides. The Funeral Rule requires that this fee must be disclosed on the General Price List. If charged, it is usually substantial and cannot be declined by the purchaser. This fee could include a charge for the services of the staff in conducting the arrangements conference, planning the funeral, securing the necessary permits, preparing the notices and coordinating the cemetery or crematory arrangements. This fee may also include overhead not allocated elsewhere, and may be listed in one of two ways:

1. As a separate basic services fee that is not declinable (this fee is already included in charges for direct cremation, immediate burials and forwarding or receiving remains). The specific services included in the overhead should be described.
2. It may be included in the casket price, but if this is done, then the overhead fee must be disclosed separately. This fee will be added to the cost if you provide the casket. The specific services included in the overhead fee should be described.

Direct Cremation*

A price range must show the price when the consumer provides the casket or container and a separate price when the container is provided by the funeral home. If the funeral home

offers direct cremation, it must offer an alternative container for use (such as a pressboard or cardboard box). The services and container included in each price should be described. This fee includes the basic services fee.

**The price of the actual cremation of the body may or may not be included in this price. If this is an additional expense, this must be made clear. If it is paid to a crematory that is not owned by the funeral home, it may be listed as a cash advance.*

Immediate Burial

A price range must be given indicating one price when the consumer provides the casket and a separate price for each form of immediate burial offered when the funeral home provides a casket or alternative container.

Forwarding Remains

(The fee for forwarding the remains to another provider. For example, if death occurs in one state and the funeral is to be in another.) The Funeral Rule states that the price listed for forwarding remains includes the basic services fee.

Receiving Remains

(The fee for receiving remains from another provider, for example, if death occurs in one state and the funeral is to be in another.) The Funeral Rule states that the price listed for receiving remains includes the basic services fee.

The following must be listed separately with their respective prices. The charge should include all service fees and any equipment or facility charges.

Transferring of Remains to Funeral Home

(The fee for transferring the body from the home, hospital or other location to the funeral home.)

This charge should include all service fees and any equipment or facility charges for providing the service.

Embalming

(The process of replacing the blood in the body with a chemical mixture to temporarily slow deterioration.)

The Funeral Rule requires that the General Price List include a disclosure that the law does not require embalming. It should state:

Embalming is not required by law, except in certain, special cases. Embalming may be desirable, however, if you select certain funeral arrangements, such as a funeral with a 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.

Prior approval from the party making the arrangements must be given for this service. The price should include the use of the preparation room, professional services, equipment and materials involved in the process.

Other Preparation of the Body

(This may include washing and disinfecting the body when there is no embalming and cosmetic work to prepare the body for viewing.) Individual services and prices should be listed such as for cosmetology, hairdressing, restoration or clothing (this may be provided by the family or purchased from the funeral home).

Use of Facilities and Staff for Visitation

(The fee if visitation is held in the funeral home.) This price should include both staff and facilities used in conjunction with the viewing. If visitation is held elsewhere, the fee should reflect only staff services, if they were used.

Use of Facility and Staff for Funeral Ceremony

(The fee if the funeral ceremony, a commemorative service with the body present, is held in the funeral home.) If it is held at the funeral home, the fee should include the use of both staff and facilities. If it is held elsewhere, the fee should only reflect staff services if they were used.

Use of Facility and Staff for Memorial Service

(The fee if the memorial service, a commemorative service without the body present, is held in the funeral home.) If it is held at the funeral home, the fee should include the use of both staff and facilities. If it is held elsewhere, the fee should reflect only staff services, if they were used.

Use of Staff and Equipment for Graveside Service

(This is the fee for a service held instead of a funeral ceremony at the funeral home or elsewhere.)

If this service is chosen instead of a funeral ceremony at the funeral home or at another location, the charge should include both staff services and any equipment (such as a tent and chairs). This is different from a committal service following a funeral ceremony.

Hearse

(A vehicle which may be used to transport the body.) The method of computing the cost should be indicated in the price list.

Limousine(s)

(Vehicles which may be used to transport the family, friends, etc.) The method of computing the cost should be indicated in the price list.

Casket Prices

(The price list of caskets offered by the funeral home.) These may be listed in either of two ways: a casket price range may be provided with a disclosure about the availability of the Casket Price List or the prices of individual caskets can be included in the General Price List.

Outer Burial Container Prices (Vaults and Liners)

(The price list of outer burial containers (vaults and/or liners) offered by the funeral home.) These may be listed in either of two ways:

1. The price range for outer burial containers may be shown in the General Price List with a disclosure about the availability of a separate Outer Burial Container Price List.
2. The prices of individual containers may be included in the General Price List.

NOTE: Many cemeteries and funeral homes both sell caskets and outer burial containers. The Federal Trade Commission rules do not apply to purchases from cemeteries but Maryland Law does regulate the sale of these products.

Items not covered by the Funeral Rule

Other items that the funeral home may offer are not covered under the Funeral Rule. These items may include a Guest Registry book, prayer cards, thank you cards, etc.

General Price List

Of a Maryland Funeral Home

(Prices in effect April 2007)

This is a price list of an actual Maryland Funeral Home that demonstrates the relative costs of the items listed. It is not intended to constitute either a preferred pricing or a state median. Other funeral providers may charge higher or lower prices.

Transfer of Remains to Funeral Home	\$ 395.00
Embalming.....	\$ 675.00
Other Preparation of the Body	\$ 350.00
Basic Services of Funeral Director and Staff.....	\$ 2,550.00
Use of Facilities and Staff for Viewing (first day).....	\$ 525.00
Use of Facilities and Staff for Funeral Ceremony.....	\$ 575.00
Use of Facilities and Staff for Memorial Service.....	\$ 3,125.00
Use of Equipment and Staff for Graveside Service.....	\$ 575.00
Hearse	\$ 375.00
Limousine.....	\$ 240.00
Direct Cremation.....	\$ 2,945.00 to \$ 6,845.00
Immediate Burial.....	\$ 3,795.00 to \$ 4,695.00
Forwarding of Remains to Another Funeral Home	\$ 1,745.00
Receiving of Remains from Another Funeral Home.....	\$ 3,350.00
Caskets.....	\$ 900.00 to \$40,000.00
Outer Burial Container.....	\$ 900.00 to \$12,000.00
Urns.....	\$ 240.00 to \$ 2,400.00
Visitor and Attendant Books	\$ 25.00 to \$ 95.00
Acknowledgement Cards (25 cards/box)	\$ 20.00
Printed Prayer Cards (100 cards)	\$ 60.00
Refrigeration (24 hour period or fraction thereof/required after 12 hours for un-embalmed remains).....	\$ 185.00

13: Ways to Reduce Costs

What is the least expensive choice?

Do I have to pay for embalming?

May I make my father's casket?

General Ideas to Reduce Costs:

- Donate your body to a medical school through the Anatomy Board of Maryland. It is the least expensive choice, since in Maryland, the cost of transporting the body is paid by the board (if the individual dies in the state). The cremated remains can be returned to the family, or buried in Sykesville, Maryland following a memorial service.
- Join a nonprofit memorial society while still alive; it can help you arrange for less expensive funerals and burials.
- Plan for a family member or friend to serve as the funeral coordinator, and conduct all the viewing and ceremonies at home or in a church, synagogue, temple, fraternal hall or other public place, and arrange for disposition of the body by cremation or burial on private land.
- Review the statement of funeral goods and services carefully before you accept it. Make sure that only the items you want are included.
- Have family or a friend write the obituary and submit it to the newspaper (obtain the newspaper's guidelines first) rather than paying the funeral director to do it.
- Ask family or friends to obtain the copies of the death certificate rather than paying the funeral director to do it. Certified copies of the death certificate may be obtained from the Maryland State Department of Health and Mental Hygiene, Vital Records Division, 6550 Reisterstown Road (in Reisterstown Plaza), Baltimore, Maryland, 410-764-3038. You may call and order copies or you may pick them up in person. The fee is \$12.00 per copy.

Reduce the Cost of the Casket and Other Burial Containers by:

- Visiting several area funeral homes, cemeteries and internet sellers and comparing their prices.
- Using the Internet to comparison shop.
- Select a liner rather than a vault, which always costs less.
- Choosing a casket without a protective seal or gasket. Even with a protective gasket, these products cannot permanently protect the body from decay.
- Making the casket yourself, or having friends do so. There are several books with directions and several wood-workers on the Internet offer plans for sale.
- Using a rental casket if you want a viewing and purchasing a less expensive casket for burial or entombment. Cremate the body in an alternative container (such as pressboard or cardboard).
- Purchasing the casket from another source such as the Internet (a funeral home may not

- refuse, or charge a fee, to handle a casket you bought elsewhere).
- Purchasing an inexpensive or moderately priced casket. Ask to see the least expensive caskets each provider carries.
- Purchasing a casket that doubles as a piece of household furniture (a bookcase, a coffee table, etc.) until it is needed as a casket.
- Having a local artisan or wood-worker build the casket.

Reduce the Cost of Viewing or Visitation by:

- Not embalming the body. Plan visitation to accommodate this choice.
- Having the viewing or visitation at a private home, in a church, synagogue, temple, fraternal hall or other facility (make sure the facility is large enough to accommodate the number of people you expect to attend).
- Conducting the visitation without the body present in a private home, church, synagogue, temple or other facility.
- Limiting the visitation to one day at the funeral home instead of two or three.
- Purchasing a guest book, thank you cards, prayer cards and other printed material yourself from local stores or making them yourself on the computer rather than purchasing them from the funeral home.

Reduce the Cost of the Ceremony by:

- Having it at a private home, in a church, synagogue, temple or other facility (make sure the facility is large enough to accommodate the number of people you expect to attend).
- Having family or friends provide the music.
- Using garden flowers or greenery instead of flowers from a florist.
- Distributing cash honoraria to the clergy, musicians, etc. yourself, instead of through the funeral director.
- Having a friend or family member tape the ceremony if you wish to have a tape.

Reduce the Cost of Burial by:

- Using personal cars rather than a limousine and flower car from the funeral home.
- Donating the flowers to a hospital or nursing home and asking family or friends to deliver them rather than using a flower car.
- Using private land rather than a cemetery for interment.

14: Things to Do After You Have Made the Funeral and Burial/Cremation Arrangements

What more is there to decide?

What should we place in the casket with her?

After the big decisions have been made, don't forget all the smaller decisions and plans that are needed. These include:

- Decide what, if any, jewelry the deceased will wear at the viewing (if there is one) and at burial or cremation. This is a very individual decision, but it is a permanent decision.
- Determine if you want to place items such as mementos, flowers, pictures, a bible, notes, etc. in the casket to be buried or cremated with the person.
- Consider what, if any, precautions are needed to prevent theft from the home of the deceased. Perhaps a house sitter during the funeral and burial may be advisable.
- If receiving visitors at home, remove breakables or valuables from surfaces to prevent accidents.
- Contact the post office to forward mail, if the deceased lived alone. You may wish to notify the landlord and the utilities.
- Check on life insurance policies and death benefits. Sources to check include Social Security, Veterans Administration (if the deceased was a veteran), railroad retirement, fraternal organizations, and trade unions.
- Check on payments the deceased may have been making, such as credit card bills, home or auto loans, house or car insurance. Avoid costly interest payments by notifying creditors immediately.
- Ask family and friends to share the responsibilities.

15: Paying for the Funeral

Social Security Benefits

Social Security provides a death benefit of \$255, if the deceased worked the minimum of 40 quarters required; it is payable to the surviving spouse. Contact your local Social Security office.

Veterans' Benefits

Some veterans and their immediate families can be buried in national cemeteries. The plot is free, but transportation is left to the family. An honorably discharged veteran may receive, free of charge, the opening and closing of the grave, any required liner, a marker and a United States flag. Burial sites may not be reserved in advance. Contact your local national cemetery or the Superintendent, Arlington National Cemetery, Arlington, VA 22211 or call 1-703-607-8000.

Maryland has five State Veterans Cemeteries. Call the Maryland Department of Veterans Affairs at 410-923-6981 for information about eligibility and the pre-application process.

A United States flag for a veteran's casket and presentation to the family may also be obtained. Contact your local Veterans Administration office, post office or call 1-800-827-1000.

Union and Fraternal Benefits

People who have worked for the railroad, and some other employers, may be entitled to funeral or burial benefits. Check with the union or past employers to determine if any are available.

Social Services Assistance

For individuals receiving Social Services benefits at the time of their death, contact the Social Services Office in the county in which the individual lived.

Insurance Policies

Death benefit policies are set up to pay only for funeral costs. Life insurance policies may be set up to pay the beneficiary and this money may be used by that person for the deceased's funeral.

Trusts

Totten Trust (Revocable Trust)

This is a savings account set up in your name and "in trust for" the relative or friend you expect to make arrangements for your funeral and/or burial or cremation. Check with your local financial institution regarding setting up such a trust and about the interest rates. Also, discuss your plans and wishes with the person you name as your trustee.

Irrevocable Trusts

In Maryland, this is a way for individuals to set aside money for funeral and burial expenses prior to applying for Medical Assistance. There is no dollar limit, but the money cannot be

used for any other purpose than the funeral. This trust cannot be revoked once established. At the time of application for Medical Assistance this money is not considered an asset in determining eligibility.

16: Before the Need Arises— Arranging a Pre-Need Contract

Can I pay for everything in advance?

What will my family have to pay for?

In a **pre-need contract** you purchase part or all of the goods and services related to your funeral **before the need arises**. It describes the services you choose and the price in present dollars. You pay this amount and it is put in an interest-bearing trust account administered by the funeral home or the cemetery. There are usually some costs that cannot be prepaid.

There are very definite views about the advisability of completing a contract in advance.

Pros:

- You may save money, since you pay in current dollars.
- You have more control because you are committing to a contract for your family to follow.
- Your family and friends will not have to worry about your funeral.
- If you have no family, it assures that plans have been handled.

Cons:

- Your plans (and perhaps the money) may be lost if the provider goes out of business.
- If you move, or otherwise change your mind, it may be difficult to transfer the arrangements.
- If you invested the money, it might earn interest sufficient to cover the effect of inflation.

Tips if you plan to sign a pre-need contract and prepay for goods and services:

- Make sure you know what you are buying; is it only goods such as a casket and/or vault or does it include services as well?
- Comparison shop before you sign a contract; prices may vary greatly.
- Review the plan carefully and in advance of signing it. You may wish to have your accountant, attorney or other advisor review it as well.
- Distinguish between goods that are to be delivered to the provider or a storage facility at the time the contract is signed from those goods that will be provided only at the time of death.
- Make sure you have a guaranteed price plan so that your family will not need to make up any increase in cost due to inflation.

- Make sure your funds earn interest, and report all interest earned by you on your income tax return.
 - Make sure the plan includes provisions for your family to receive any funds that remain after the arrangements have been completed, unless the money was placed in an irrevocable trust.
 - Find out what will happen to your funds if you want to cancel items or transfer to another funeral home or cemetery.
 - Find out if the cemetery will buy back the gravesite(s) if you change your plans.
 - **Keep copies of any contract in an accessible location and tell your family and friends where to find them.** Don't put them in your safety deposit box since immediate access to that may be impossible at the time of death.
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17: What to Do If You Have Complaints

If you have a problem with a funeral home, monument dealer or cemetery, first try to resolve it with the company's manager. If that doesn't work, the following agencies may be helpful in mediating disputes and investigating possible violations of the law.

Better Business Bureau of Greater Baltimore

1414 Key Highway, Suite 100
 Baltimore, Maryland 21230-5189
 410-347-3990
 fax: 410-347-3936
www.baltimore.bbb.org

MARYLAND

For Funeral Homes

Maryland State Board of Morticians and Funeral Directors
Department of Health and Mental Hygiene
 4201 Patterson Avenue
 Baltimore, Maryland 21215-2299
 Phone: 410-764-4792 Fax: 410-358-6571
www.DHMH.state.md.us/BOM

For Cemeteries and Monument Dealers

Maryland Office of Cemetery Oversight
Department of Labor, Licensing and Regulation
 500 North Calvert Street
 Baltimore, Maryland 21202-3652
 Phone: 410-230-6229 Fax: 410-333-6314
www.dllr.state.md.us/license/occprof/cemetery.htm

FEDERAL

The Federal Trade Commission does not intervene in individual complaints, but the information you provide may indicate a pattern of possible violations of the law that will require action by the Commission. Write to:

Consumer Response Center

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, D.C. 20580
1-877-382-4357
www.ftc.org

Industry-sponsored Organizations

Cemetery Consumers Service Council (ICCF)

P.O. Box 2028
Reston, Virginia 20195-0028
703-391-8407
www.ICFA.org/ccsc.htm

Cremation Association of North America

401 North Michigan Avenue
Chicago, IL 60611
312-245-1077
www.cremationassociation.org

Funeral Service Consumer Assistance Program (NFDA)

P.O. Box 486
Elm Grove, WI 53122
800-662-7666

18: Resources

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Morgan, Earnest. *Dealing Creatively with Death: A Manual of Death Education & Simple Burial*. Bayside, New York: Zinn Communications, 1994.

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Shaw, Eva. *What to Do When a Loved One Dies*. Carlsbad, CA: Writeriffic Publishing Group, 2005.

State Anatomy Board. *Questions and Answers about the Anatomy Board Donation Program*. Baltimore: State Anatomy Board.

State of Maryland. *Maryland Consumers Guide to Cemeteries, Funeral Homes and Monument Dealers*. 2007.

Organizations

There are hundreds of groups and their web sites devoted to aspects of funerals, burials, cremations, memorials or other options. Use your favorite search engine. In addition, many individual companies have sites, some of them list prices. Here are some organizations to contact as you begin your search:

MARYLAND

Funeral Consumers Alliance of Maryland and Environs, Inc.

9601 Cedars Lane
Bethesda, MD 20814
1-301-564-0006
1-800-564-0017
www.MDFunerals.org

Living Legacy Foundation (Organ Donation)

1730 Twin Springs Road, Suite 200
Baltimore, Maryland 21227
410-242-7000

Maryland Office of Cemetery Oversight

Department of Labor, Licensing
and Regulation
500 North Calvert Street
Baltimore, Maryland 21202-3652
Phone: 410-230-6229
www.dllr.state.md.us/license/occprof/cemetery.htm

Maryland State Anatomy Board (Body Donation)

Bressler Research Building, Room B-026
655 West Baltimore Street
Baltimore, Maryland 21201-1559
410-547-1222, 1-800-879-2728
www.dhmf.state.md.us/anatomy

Maryland State Board of Morticians and Funeral Directors

Department of Health and Mental Hygiene
4201 Patterson Avenue
Baltimore, Maryland 21215-2299
Phone: 410-764-4792
Fax: 410-358-6571
www.dhmf.state.md.us/bom

Maryland State Office of AARP

200 St. Paul Place, Suite 2510
Baltimore, MD 21202
1-866-542-8163
www.aarp.org/states/md

National

AARP

601 E. Street, NW
Washington, DC 20049
1-888-687-2277
www.aarp.org

AARP is a membership organization for people 50 years of age and older. Funeral-related information also is available at www.aarp.org/families/grief_loss/.

Council of Better Business Bureaus, Inc.

4200 Wilson Blvd., Suite 800
Arlington, VA 22203-1838
703-276-0100

www.bbb.org/alerts/family.asp

Better Business Bureaus are private, nonprofit organizations that promote ethical business standards and voluntary self-regulation of business practices.

Cremation Association of North America

401 North Michigan Avenue
Chicago, IL 60611
312-245-1077

www.cremationassociation.org

CANA is an association of crematories, cemeteries, and funeral homes that offer cremation.

Funeral Consumers Alliance

33 Patchen Road
South Burlington, VT 05403
1-800-765-0107

www.funerals.org

FCA is a nonprofit educational organization that supports increased funeral consumer protection. Their website has free pamphlets on funeral planning, plus a directory of local volunteer funeral planning groups.

International Cemetery, Cremation and Funeral Association

107 Carpenter Drive, Suite 100
Sterling, VA 20164
1-800-645-7700

www.iccfa.com/consumer.html

ICCFA is a nonprofit association of cemeteries, funeral homes, crematories, and monument retailers that offers informal mediation of consumer complaints through its Cemetery Consumer Service Council. Its website provides information and advice in its Consumer Resource Guide.

Monument Builders of North America, Inc.

900 Fox Valley Drive, Suite 100
Longwood, FL 32779-2552
1-800-233-4472

www.monumentbuilders.org

MBNA is a trade group of memorial and monument retailers and other industry members that highlights memorialization and conducts active consumer advocacy programs.

National Funeral Directors Association

13625 Bishop's Drive
Brookfield, WI 53005
1-800-228-6332

www.nfda.org/consumerresources.php

NFDA is an educational and professional association of funeral directors, which provides consumer information on its website and also sponsors the NFDA Help Line, which is designed to help consumers resolve complaints about NFDA members.

For help & information
regarding resources available to Baltimore County senior citizens
and their families, call **Senior Information and Assistance**

410-887-2594
www.takingcareofmomanddad.net