

# FUNERAL PLANNING GUIDE



**WRIGHT FUNERAL HOME**

# PLANNING GUIDE CONTENT

Whether preplanning a funeral, or planning for a funeral at-need, we have written this guide to provide you with some solid information as you begin your journey. This will give you a basic foundation to build on; your next step may be to visit the web sites of funeral homes you may be interested in.

The most important step will be to actually visit the funeral home and sit down with a funeral director. Most funeral directors will be happy to visit with you with no charge or obligation.

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## *Here are some basic facts about funeral planning:*

### ***What is this going to cost me?***

Funeral prices include three categories, which together as a sum, make up the total cost of a funeral.

- *Professional services, automobiles and facilities*
- *Merchandise*
- *Fees paid to other parties (often referred to as “cash advances”)*

Here are typical costs (based on an informal survey) in the Red River Valley for the following types of services:

**a) Traditional funeral and visitation with casket, viewing and burial:**

From \$7,000 to \$12,000 depending on the merchandise that you select.

**b) Traditional funeral and visitation with casket, viewing and cremation:**

From \$6,000 to \$8,000.

**c) Direct cremation followed by a memorial service with a memorial gathering the evening before:**

From \$4,000 to \$6,000.

**d) Direct cremation with no services:**

From \$1,400 to \$3,000.

**e) Donation**

In the Red River Valley, the University of North Dakota in Grand Forks is the only facility accepting bequests. They require embalming to be done at the funeral home prior to delivery to the school. Typically, fees may run a little over \$2,000 to transport, embalm and take care of any other details. The university pays a stipend to offset this cost of \$300.

**Note:** *All these prices listed above could be impacted by “cash advance items” like cemetery costs, musicians, lunch, paid obituaries. Sometimes these items can add up to thousands of dollars.*

## *What about funeral merchandise? Caskets, Vaults, Urns*

Today, most people choose caskets mainly based on aesthetics. There are three main types of caskets: metal, wood and composites like cardboard. Wood can be perceived as natural and warm looking. Metal caskets allow for infinite designs and paint schemes. Composites like cardboard offer decent looking, low cost options.

Casket pricing generally runs from right around \$1,000 to many thousands of dollars. On average, a casket might cost between \$1,500 and \$4,000.

Casket manufacturers have come up with many embellishments to the basic casket. Some are functional like adjustable beds and sealing mechanisms. Some are decorative like interchangeable corners and interior panels.

**A sealed casket or vault is only meant to provide emotional satisfaction** - the knowledge that the body is kept from earthen elements. These products do nothing to further preserve the body and in fact, the preservation that funeral directors achieve with embalming is really only meant to be temporary, allowing time to plan a funeral service.

**“What about purchasing a casket from Walmart or on the internet?”** Currently it is possible to purchase a casket from a third party other than the funeral home and your funeral director is required to take delivery from these third parties at no additional cost to you.

- **Possible Advantages:** These caskets will typically sell for less than they will at a traditional funeral home. The cost of freight (typically \$300 to 500) will bring the price closer to the funeral home price (though they could still possibly be a little cheaper).
- **Potential Pitfalls:** You have to be willing to plan around the availability of delivery and possibly delay the funeral until the casket arrives. There is very little recourse if the casket arrives damaged since there is often an immediate need to put it to use and more than likely you won't have time to wait for a replacement. If you are able to plan ahead and have the casket delivered to your home well ahead of time, these issues could be mitigated.

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The use of a third party casket provider in the Red River Valley has been pretty rare up to this point. In markets where this has become more common, the funeral homes have packaged their pricing so that you save money when you purchase the casket as part of a service package at the funeral home. This has pretty much completely negated any savings that could have been achieved.

**“Can I make my own casket?”** Yes you can. Plans and hardware are available from Rockler Woodworking catalogs.

## *Is it a state law that a burial vault is required?*

No, there is no law requiring the use of an outer burial container or burial vault. Many cemeteries have their own rules requiring an outer burial container; because its main purpose is to keep the grave from settling, thus reducing the cost of maintenance in the cemetery. Just as with caskets, there are some containers that seal water tight, and some that don't.

Again, the main purpose of a sealed vault over a concrete grave liner is to provide the emotional satisfaction of knowing that water and other gravesite elements are kept away from the casket and body. The manufacturing process of a sealed vault creates a container that is structurally stronger also, should there be any worry about equipment driving over the cemetery.

## *What about an urn?*

Cremation is considered final disposition from a legal point of view, so there is no requirement to have an urn and no restrictions on what may be done with cremated remains. Cremated remains may be scattered, kept, interred, or just about anything else you can think of. Many people prefer to place them in an urn to display at the services, and later put in a mausoleum or grave or just keep.

There are many urns available, both at the funeral home or on the internet (again, planning ahead would be important for an internet purchased urn).

Some people may prefer to make their own urn, or use a container that had special meaning in their loved one's life. If you are looking at an urn from a source other than the funeral home, the volume of the urn should be about the same as a five pound can of coffee.

## *Is price the only thing?*

The Federal Trade Commission requires that funeral homes offer their prices in writing in the form of a General Price List and Casket Price List, and also to provide price information over the phone. While it would be easiest to just collect price information on the phone, this could be a disappointing method for choosing a funeral home. **The funeral director that you choose is going to become an intimate part of your life at the time of need and you want to be sure that you are comfortable with the people you choose.** Also, you want to be pleased with the facilities and services offered.

If you haven't already chosen a funeral home, take the time to visit the ones you might consider. You will quickly be able to gauge the differences between them. All funeral homes would welcome your visit free of cost or obligation (it might be ok to call and make sure someone is free to receive you). Ask the funeral director to tell you what it is about their firm that sets them apart.

Most funeral homes face similar costs of operations and personnel. Therefore you may find that the cost of a funeral doesn't vary dramatically in a given community if you are really comparing apples to apples (differences of a few percent may be common). Price is important, but you also want to receive the highest value for the price that you pay.



## *Is there a greener choice?*

Some environmental trends are surfacing in funeral service. Much research is being done to develop effective, formaldehyde free embalming chemicals.

Green funerals have been a topic of much media focus in recent times. A green funeral is one without embalming, using a biodegradable container for burial of the human body. There has not been any demand for this in our area, but it would be very easy to arrange if it was desired. It is also very possible to have a traditional burial without any embalming using refrigeration.

There is an alternative to cremation that has been developed, called Alkaline Hydrolysis, which uses very little energy (one cremation uses the fuel of a 500 mile car trip) and has no smokestack emissions (mercury from dental work is an environmental hazard that is released into the environment during cremation). This is too new today to be widely available, but may very well take the place of cremation in the not too distant future.

## *Should I pay for my funeral ahead of time?*

Maybe, maybe not.....It really depends on your situation. If you are facing, or may face a long term stay in the nursing home, eventually exhausting your assets, then you should take advantage of the generous provision in Minnesota and North Dakota rules allowing you to prepay for a funeral before running out of money.

If you are younger than 60 years old, it seems reasonable to think that you might live another 20 to 40 years. If this is the case, much could change in those years and actually paying for a funeral that far ahead of time may not be for you.

Many people choose to pay for their funerals ahead of time in order to simplify things for their family, or to make sure that their funeral wishes are followed by those left to plan the funeral. Another good reason to prepay is to make sure money is there at the time of need. Often, most assets are tied up for a time following death, and the funeral home is going to expect payment.

In both Minnesota and North Dakota, 100 percent of the money paid for a pre-planned funeral must be held in trust. This provides great consumer protection that isn't always present in other states.

## *Social Networking*

More and more people have developed a significant online presence through Facebook, Twitter, or other social networking sites. A real issue that is just beginning to surface is what happens to your online presence when you die?

Perhaps the best solution would be to have a sealed envelope in your pre-arrangement file at the funeral home with directions regarding who could receive it at the time of your death. This envelope could include your passwords to your accounts with instructions so that your loved ones could disable the accounts or post notice of your death.

While the funeral home may not be the first that comes to mind when considering this, it really may be the very best place to leave final instructions such as this.

## *Important points to consider when planning:*

It is important to make sure that you have a **total picture** when comparing pricing. For example, most people want to have a video tribute, once they learn what this is all about. Some funeral homes provide this service at no charge, some funeral homes charge for this and some offer it through a third party who may charge several hundred dollars (and may not be able to meet your deadline). The video tribute is not likely to be considered when shopping for price and it should be.

- **Website pricing.** Prices posted on funeral home websites can occasionally be out of date, whether by accident or by design. It is necessary to verify whether the information posted is current.
- **Chinese Caskets.** Many funeral homes are now carrying caskets imported from China. These may look very similar to those produced in the U.S., but they cost far less at wholesale. It seems fair that some of that cost savings should be passed on to you the consumer. When comparing two similar caskets, the one that originated from China should be markedly less expensive.
- **Unlicensed personnel.** At the time of death, when you arrange a funeral, you should be dealing with a licensed funeral director. Some funeral homes, to save cost, may utilize a preneed sales person, or other unlicensed personnel to provide this service.
- **Aggressive preneed sales approaches.** There has been a trend in funeral service for funeral homes to employ salespeople dedicated to selling pre-arranged funerals; they have titles such as “family counselor” or “pre-planning specialist”. They can be helpful, just *be aware that their primary role is sales and most likely their main source of income is commissions*. The funeral director is the one who is going to be there to make good on the promises made when pre-arranging, and may have a more complete view of the funeral arrangement process. Most funeral directors will gladly arrange a time to meet with you at your convenience.
- **Final expense policies sold on television.** While these insurance policies appear to be affordable, they are typically term policies that will cease to exist if you stop paying for them. Most of the policies like this that we see never have to pay out because people quit paying for them if they have to go on assistance at the nursing home.

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- **Cremation “Societies”**. In the Midwest, there are several funeral homes that have adopted the moniker “cremation society” as a marketing tool. Don’t be fooled, these are just regular funeral homes using a different identity to reach another segment of their community. When you adjust their pricing for mileage charges to the Red River Valley from the Twin Cities, there will likely be no monetary savings. You certainly wouldn’t want to pay a fee to “join”.

## Closing Remarks

It is my hope that you have found this guide to be a useful tool as you begin to think about funeral arrangements. I invite you to take the opportunity to sit down with a funeral director at Wright Funeral Home and get all of your questions answered.

Call today at (218) 233-1321 and ask to speak to a funeral director. Each of us (Steve Wright, Nick Tunheim, Adam Nordin or Lisa Grossman) would welcome the opportunity to share more with you about our prices, services, and the things that we believe set us apart from the average funeral home.

Our website, [www.wrightfuneral.com](http://www.wrightfuneral.com) is also a good place to start. On it you will find a resource library with helpful articles, and Dr. Alan Wolfeldt's Griefwords Library, as well as information on video tributes, prices for merchandise and lots of information about our firm, our history and our staff.

Sincerely,

A handwritten signature in cursive script that reads "Steve Wright".

Steve Wright, Owner  
Wright Funeral Home - Moorhead, Hawley, Lake Park