

## Funeral Planning

**FUNERAL PLANNING, YOUR BUDGET, AND YOU.** For many families, the need to plan a funeral comes unexpectedly. Complex decisions must be made at a most difficult time, and the cost of funeral services plays a large role in the planning process. Not surprisingly, most people are under the impression that funeral services cost more than they really do. How much does a funeral actually cost? What is a reasonable price range for a dignified, appropriate tribute for the person who has died?

No two funerals are alike, and your personal preferences might make the cost higher (or lower) than average. Overall, your final cost will be determined by three important considerations: The services you select, The cost of caskets, vaults, urns and other items, Obituary costs, flowers and other incidentals. We offer many services that help make a funeral a personalized, dignified and healing experience. Some families choose one or two of these, while others choose more. You might prefer a traditional funeral, or an alternative type of service. Memorial services are available at our funeral home, or at a place that has special meaning. There are choices concerning burial or other forms of interment, including cremation. Your decisions will determine the final cost, but you may be assured that we will give you detailed estimates for any of the options you choose. Funeral products we make available give you a wide range of choices in style and price. Your tastes may lean toward simplicity, or something more elaborate. For example, if you choose a traditional funeral with interment, you may need to purchase a burial vault and casket. Families, who prefer cremation, will usually purchase an urn to hold cremated remains. These may be retained, interred, scattered, or placed in a columbarium niche. Various costs are associated with each of these options.

If you have preplanned the funeral, the choices we have discussed above will already be made, and you will have received a complete list of all costs involved. For this reason, we encourage families to consider funeral pre-planning, because you will make these important decisions at your leisure, when you have time to reflect on just the kind of funeral you want, and how much you wish to pay. Prepaying the funeral service also protects your family from those unanticipated expenses we mentioned earlier. Please also remember, that your prepaid funeral trust funds are totally flexible and can be transferred from one funeral home to another of your choice, at no cost.

How much does a funeral really cost? To assist in your planning, we can provide a list of prices for many of the basic services that most families select. Please be assured, that we welcome your questions about our services and prices. Do not hesitate to discuss funeral costs with us. We believe you have a right to know exactly what costs are involved in the services you choose and we provide.