



Thank you for your inquiry regarding funeral planning. This letter will provide you with information concerning funeral options.

Funeral costs are divided into three categories: Services, Merchandise and Cash Advances. Our General Price List describes the services that we provide and also gives a range of prices for the merchandise we sell. Cash advances vary with each funeral (e.g., clergy & music stipends, cemetery costs, flowers, etc.) so these costs are normally determined and explained by the funeral director.

#### Service Charge

Byron Funeral Home's services – or more specifically, our Service Charge, is a group of individual services, that when combined, make up the total services needed for a traditional funeral. A traditional funeral normally, but not always, includes a visitation – a prescribed time for the family to receive relatives and friends, either at the funeral home and church (or both) usually with the casketed body present.

The funeral service then takes place, usually the following day at a church or the funeral home. After the service, the casket is transported by hearse to the cemetery in a procession which includes family and friends. A brief committal service is conducted at the cemetery usually by the clergy person.

Note that our Service Charge is broken down into three sub-groups. Specifically, Professional Services, Facilities and Transportation. These sub-groups are further broken down into the required services needed for a traditional funeral. When they are combined, they comprise Byron Funeral Home's total service charge for a traditional funeral.

The typical service components for a traditional funeral are, Basic Services of Funeral Director and Staff, also considered overhead expense, Embalming, Other Preparation of the Body, Visitation – Use of Equipment and Staff, Service – Use of Equipment and Staff (charge for conducting the service), Transfer of Remains to Funeral Home, and Use of Hearse for Transportation to Place of Disposition and Utility Vehicle used to transport equipment and flowers. Depending upon what a family desires, other service components may be added.

#### Merchandise

The second category which makes up funeral expenses is funeral merchandise; usually comprising the casket, an outside container (cemetery burial vault), registry book and stationery items (memorial folders or prayer cards, including thank-you cards/acknowledgements). Memorial folder printing list service information and is accompanied by a verse or prayer. Prayer card printing is smaller in size listing the name of the deceased, birth and death dates along with a verse or prayer.

Caskets prices vary due to different features that are available (e.g., stationary handles versus swing handles; crepe interiors versus velvet interiors, etc.) The materials used to construct the caskets also affect their cost. The majority are manufactured from steel, stainless steel, copper and bronze. Most metal caskets have a feature that makes them airtight and watertight. This option is meaningful to some and less to others. Caskets are also manufactured from fine

woods – oak, pine, cherry, maple, walnut, poplar and birch. Upon request, we will provide you with a price list of our caskets. You may also visit our funeral home to look at them.

Outside containers (cemetery burial vaults) are required by most cemeteries and are often manufactured of concrete. From the cemetery's perspective, their primary purpose is to prevent the ground from settling. A vault is often sealed and protects the casket from the elements. Again, this feature is meaningful to most families.

### Cash Advances

Cash advances ("outside costs") are necessary expenses that pertain to the funeral but are not to be confused as part of Byron Funeral Home's charges. They often include cemetery opening & closing fees. Flowers are also a cash advanced item. Instead of a casket spray a family might opt to order single or matching bouquet(s), arranged in containers.. To insure a family's satisfaction, we suggest that they visit the florist of their choice. Your florist will provide you with many funeral flower options. They will also be able to give you accurate information about pricing and availability.

Stipends (or honorariums) are also a common cash advance such as a clergyperson, musicians – organists and soloists, church custodians, church sound technicians and the American Legion Honor Guard. Another cash advanced item are the Certified Death certificate copies. We assist families in obtaining certified copies of the death certificate. A luncheon is an important event usually associated with funeral planning. Funeral lunches are usually scheduled following the cemetery service and are often hosted by the church. They can also be arranged at other facilities, as well, such as fraternal lodges, veteran's clubs, River Park Chapel, Macken Funeral Home in Rochester, etc. When a luncheon is held at church, there is usually a donation added to the cost of the food. A common stipend would be directed to the church luncheon committee. If a luncheon is to happen at River Park Chapel at Macken Funeral Home (our sister company) our charge for the use of the room will be added to the funeral statement. This charge includes set up, servers, and clean up; we also provide coffee, water and lemonade. Families can order food from any establishment that has a catering license.

### Cremation

Cremation is the process of reducing the human body to bone fragments through the application of intense heat. The number of people choosing cremation has increased significantly during the past few years. The choice of cremation, however, in no way eliminates a funeral. There are many service options a family can choose when arranging for cremation.

The most simple and least expensive way people arrange for cremation is referred to as direct cremation. At the time of death, funeral home personnel remove the body from the place of death – nursing home, hospital or home, etc., and make immediate arrangements for the cremation.

When the cremation process is completed, the cremains are often presented to the family. The process of cremation, as defined by law, represents final disposition – just as earth burial is, so that when the cremation process is completed, many families arrange a memorial service on their own without having to further involve the funeral home. Families can also deal directly with their cemetery and arrange for the cremains burial if so inclined, without having to involve the funeral home.

Occasionally, a clergyperson or family member will request that our funeral home staff assist them with their memorial service. Possibly, there may be a need for ushers at the church or funeral home when a medium to large group of friends and family are anticipated. When we assist a family with a memorial service, in addition to planning and arranging the service, our staff will usher, supervise the register book and collect the memorial cards that are given. We arrange and

set up flowers, and later deliver them to wherever the family directs us. Many times we will plan a procession to the cemetery following a memorial service. A graveside service then takes place with the cremains present. The procession is led by a police escort; our funeral home vehicle normally transports the clergy person and urn (cremated remains). These services are described in our general price list.

Cremation can also take place following a traditional funeral. A family might select a rental casket or purchase the least expensive casket for this purpose. When the service concludes, most families would go directly to their luncheon. The body is returned to the funeral home for cremation. Often times a graveside service can be scheduled the following day with clergy and family meeting at an appointed time at the cemetery.

A traditional funeral followed by cremation will make use of some of the funeral home's service charge components and thus cost more than cremation with memorial service. The body would most likely be embalmed, cosmetized and casketed, again, either in a minimum or rental casket. In most likelihood, there would be a visitation – either the night-before or one hour in advance of the service. Casket transportation to the church; the cremation process, etc. Also consider cash advances, printing and registry book, cremains burial expense, flowers, stipends, death certificates and church lunch.

### Funeral Trusts

Nowadays, many families desire to pre-pay funeral expenses. However, because of the uncertainty associated with inflation, our funeral home does not guarantee future service or merchandise costs. Complicating matters, too, is the fact that there are a number of vendors who contribute to the funeral, and who's future prices would be difficult if not impossible to predict: cemeteries, floral shops, church administrations (determining facility fees, clergy stipends, musicians stipends, custodial charges), county government agencies (registrar fees for death certificates) etc.

A better approach is to create an irrevocable funeral trust, funded either by a bank CD or with funeral insurance. Many of our funeral directors currently holds a Minnesota insurance license, and can assist families in selecting funeral insurance if they chose that option. The Association of Retired Persons (AARP) also endorses funeral trusts and recommends them over "guaranteed services". The trust should earn interest and hopefully keep abreast of inflation. When the death occurs, proceeds from the trust are applied towards the final expenses at that time. Any excess funds are returned to the family or estate.

By carefully considering what funeral options you desire and then setting enough funds aside in trust, people can be confident in knowing that their future funeral expenses will be covered. Our staff can answer any questions you may have regarding funeral trusts and will assist you in creating one should you desire.

It is obvious that there are many things to consider when pre-planning a funeral. We would be happy to answer any questions you may have about funerals, cremation options, funeral trusts, etc. Please call us at any time or stop by our funeral home to visit with us.

Sincerely,

Byron Funeral Home and Cremation Services