

acremation

7 "Need to Knows"

What Some Funeral Home
Don't Want You to Know

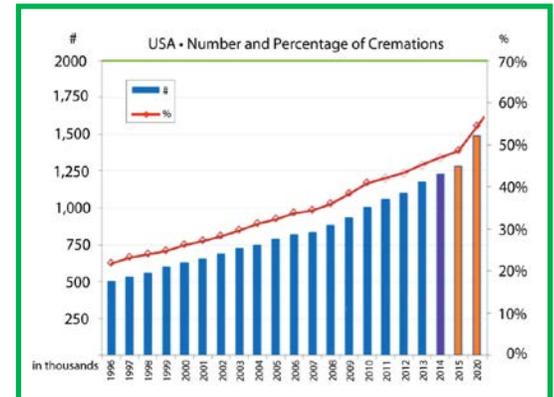


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Background: More people are considering cremation than ever before.

In 2015, the US cremation rate was 48.6%. By 2020, the US cremation rate is projected to reach 54.3%. In all regions of the US and Canada, cremation rates continue to grow. Projections show Texas having a 48% cremation rate in 2020. Furthermore, Texas had the highest growth in the number of cremations from 2010 to 2014 with a 7.5% increase in just four years. (*Source: Cremation Association of America, www.cremationassociation.org, March 2017.)



Three key factors have been identified as the main influencers in cremation rate growth.

Cost/Value

Money is a key factor in many people’s memorialization decisions. “Saving money” is the top reason people give for choosing cremation. Families still want to celebrate their loved one’s life and set aside time for grieving together and see more value in cremation. However, money is normally not the only consideration.

New Traditions

Choosing cremation mirrors demographic shifts going on in the US and Canada. In fact, among major religions, self-identified Protestants, Catholics, Baptists, and other religions report they are “as likely” or up to 10% “more likely” to choose cremation than these same groups five years ago.

Range of Options/Convenience

Cremation offers flexibility and greater options regarding timing and types of services. Cremated remains are easily transported; can be split up and placed (or scattered) in multiple locations; placed into jewelry or keepsakes; or buried in a traditional cemetery. Because timing is no longer a restraint, memorials can be planned with flexibility to meet the family’s specific needs.

(Source: “FAMIC Study,” Funeral & Memorialization Information Council (FAMIC). 2015.

Another benefit of cremation is some cremation companies enable you to make all arrangements from your home. You are free from the hassle of making an appointment with a funeral director and traveling to the funeral home to make arrangements. This option is ideal for families who are geographically dispersed or when the Next of Kin is unable to travel to the funeral home.

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1. You do not have to use a full-service, traditional funeral home.

Recently, companies specializing in different segments of the death and memorialization process have become prevalent – this includes death-related product companies as well as licensed funeral homes choosing to specialize in a specific area. Rest assured, regardless of their chosen area or specialty, all companies providing death care services are required to meet all federal and state regulations and must hold a funeral establishment license. In addition, they are accountable for providing ethical business methods when it comes to security, cleanliness and treating a body respectfully. The difference between traditional funeral homes and those specializing in a specific area is how they offer products and services. Some examples include:



- Direct cremation service providers (which, by law, must also be licensed funeral homes).
- Veteran-focused funeral homes.
- Green burial and “at home” funeral service providers.
- Lower-cost focused funeral homes.

2. Embalming is not required by law.

Many people assume embalming is necessary and mandatory. It is not a requirement except in special situations. For example, transporting a non-cremated body across some state lines but your funeral director should be knowledgeable and advise you on the specific circumstances. Be sure to understand what is legally required versus what is recommended by the funeral home.

With cremation, embalming is typically not done unless the family is planning a traditional open casket service, with the body present, prior to the cremation. The purpose of embalming is to slow the natural decomposition process. In many cases, such as direct cremation, proper refrigeration is perfectly suitable for storing a deceased person, in a dignified manner, until cremation occurs.

More families are choosing to forego a formal viewing of the body. A popular option is replacing a traditional open casket viewing with a framed photo of the loved one, enabling people to see the person as they were in life.

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3. You don't have to pay for a "package". A la carte is an option

Funeral homes offer a great service to families – but they are a business and need to be profitable. The services they offer have costs associated with them. These charges range from transporting and taking care of the body to printing funeral programs and hiring escorts. Then there are the state-mandated costs and fees for death certificates and permits. To simplify the process for families, many of the commonly purchased items are bundled together into packages that are easy to select but hard to determine exactly where the expenses lie.



With some funeral homes' direct cremation packages, you will see a very low price advertised but find out after speaking with them that there are hidden costs or items being "heavily suggested" such as decorative urns or cremation caskets. If you do not want these items, because they are not required by law, specify you only want what is required. Then, if the funeral home persists, consider using a different funeral home or cremation service provider as they are likely more interested in their bottom line than your loved one and your desires.

The best way to avoid additional charges you don't need is to ask for itemized charges, which all funeral homes and cremation service providers are required to provide under Federal Law. Look at each item and decide what you really need – and don't pay for what you don't.

4. You don't have to buy a cremation casket or urn from the funeral home



In Texas, before a body is cremated, it must be placed in a cremation container that meets the requirements specified in Sec. 716.151 of the Texas Health and Safety Code. Typically, the cremation service provider provides the appropriate cremation container unless instructed otherwise by the family. For instance, families having a traditional funeral with the body present at the service may choose to purchase a casket specially designed for cremation.

This statute requires the body to be placed in a rigid container prior to cremation which must be:

- 🍃 Made of combustible materials, such as cardboard or wood.
- 🍃 Provide a proper covering for the body.
- 🍃 Meet standards of respect and dignity for the deceased.
- 🍃 Strong enough to assure the health and safety of the operator.

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By Texas law, the crematory must return the deceased's remains in a container. Typically, unless a decorative urn was purchased, the remains are returned in a hard plastic "temporary urn". These containers are suitable for temporary storage or scattering.



Many families choose to purchase decorative urns, but they are not required by law. Urns are available in a wide range designs and prices with a large selection of nice decorative urns under \$200. It is easy and common for families to get caught up in their emotions and purchase an urn that is much nicer than what is needed (or more expensive than the loved one would have picked out for themselves). However, if the urn will be displayed in a home or publicly in niche, spending the additional money to get exactly what you want may be a wise decision. Regardless of the urn choice, it's important to remember you are not required to buy it from a funeral home, although most do a good job of providing a wide range for your convenience. Today, urns can be purchased through many outlets online including Costco and Amazon. Ultimately, it the family's decision and should not be influenced by the funeral home or cremation service provider.

5. You can memorialize your loved one without paying for additional services from a funeral home.

There are several ways to memorialize a loved one without additional costs from the funeral home. Memorial services can be held at a home, reception hall, or even outdoors. They tend to have a more relaxed and less formal. Frequently, these self-planned services are more along the lines of a Celebration of Life than traditional memorial service. They typically focus on providing a meaningful way to remember, honor, and pay tribute to a loved one's life. With cremation, there are also endless locations and options for honoring a loved one through a remains scattering ceremony. These can be coordinated outside the funeral home at minimal cost to the family.



6. Place your own obituary

Many funeral homes offer this as a service (and a cost to you) but almost all newspapers and publications now accept obituaries directly from the family. By doing so, you can save the surcharge from the funeral home for coordinating the placement. With only a few exceptions, obituaries are in the same category as advertisements and the newspapers welcome your money.



Most large newspapers provide the capability for you to submit, review and pay for obituaries online so you never speak to a salesperson. Some newspapers will call the funeral/cremation service you are using to verify the death or ask you to provide a document on letterhead from the company. A reputable funeral/cremation company should provide this at no additional cost.

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7. You are Protected – The Federal Funeral Rule



Most funeral providers are ethical professionals who work hard to serve the needs of the loved one and their family. However, to protect people from those that are not, there is a Federal Funeral Rule designed to ensure you only need to purchase the services and products you want – and only pay for what you receive. This rule applies to those making pre-need and at-need arrangements.

The Funeral Rule is enforced by the Federal Trade Commission and requires funeral directors to give itemized prices whether in person or over the phone. It also requires funeral directors to give you other information about their goods and services. One example is if you ask about funeral arrangements, the funeral home must offer you a written price list that shows the goods and services the home offers.

According to the Funeral Rule:

- 🍃 You have the right to choose the funeral goods and services you want (with some exceptions).
- 🍃 The funeral provider must state this right in writing on the general price list.
- 🍃 If state or local law requires you to buy any particular item, the funeral provider must disclose it on the price list, with a reference to the specific law.
- 🍃 The funeral provider may not refuse, or charge a fee, to handle a casket you bought elsewhere.
- 🍃 Funeral providers offering cremations must make alternative containers available.

With the options available today, you have a wide range of choices that can provide you with the same quality of service at lower costs. The trade-off is you need to ask questions; do your research; and be open to the available options. Planning enables you to take your time to make these very emotional and important decisions.

About aCremation

aCremation is a licensed funeral establishment in Texas, specializing in direct cremation throughout North, Central and South Texas. The company started in 2010, when its founder (a 40+ year funeral industry veteran) wanted to provide an affordable alternative for families that “just want cremation.” Since its inception, the company has maintained an A+ rating from the Better Business Bureau. Our team of dedicated, compassionate professionals are available around-the-clock to assist families making cremation arrangements and to answer any questions. aCremation currently serves Dallas, Fort Worth, Houston, Austin, San Antonio, Tyler and Waco. We invite you to call us, toll-free, at 877-353-3626.

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