

Ask the Undertaker

By Ryan Helfenbein

It is almost that time of year again. No, not time to overeat, be with family or watch the kid's eyes become the size of softballs when they open the big gifts. It is that time when the urge of shopping takes over and the search for the best value in town is the name of the game. Of course, the holiday season makes us think of shopping, but what about the loss of a loved one? Does that make you think of shopping too? With today's consumers feeling the stress of our economy, shopping for the best value has become commonplace, even in the funeral industry.

Yes, the days of just calling the neighboring funeral home are all but gone. Now when a family is faced with a loss, the shopping for funeral and cremation providers begins. But as a consumer, what should we look for?

The first thing most families ask about is price. After all, we know the difference in price between one TV and the next, or even one car from the other. But when it comes to funeral and cremation services, what makes prices fluctuate so much from one to the next? The answer lies in how the firm is disclosing its price. To simplify, when it comes to cremation, there are three parts that comprise the cost of that service: the cost of the firm's services (transportation, professional and clerical services), the cost of the receptacle used prior to and during cremation (typically made of cardboard or minimum wood) and finally the crematory fee (the actual cost of the cremation procedure). Not all funeral homes own their own crematory, so when a consumer contacts them for a price, firms typically only disclose their service fees and possibly a receptacle used for cremation. After the consumer selects that firm and sits with the director, the outside expense of the "crematory fee" is then disclosed and the result is an actual total price, which is often much higher than originally quoted. Therefore, we as consumers should be sure to ask the total cost, or "all-inclusive price" of the service we request. This would, in turn, eliminate any feeling of being nicked and dimed.

Price fluctuation is also apparent when shopping for traditional burial. We see this most of the time in regard to the merchandise, such as the casket. This is why funeral homes are beginning to create "value packages" much like that in the fast food industry. Similar to cremation pricing, these all-inclusive, one-price packages provide the answer the shopper is looking for, that being one price for the total services and merchandise they are seeking. The benefit of this system is that the funeral

home can take the time to shop for the best-valued products for their clients, and offer them together to streamline the decision-making process for families during their time of grief.

Most consumers know to ask about price, but what other factors might be important when shopping for cremation and funeral services? Friendly staff, location and willingness to go beyond what is requested are three areas that are often mentioned. On the last point, is the firm going to simply work the service and then leave the family at the cemetery never to be heard from again? Or is that firm going to follow up with the family and continue to provide guidance through the next steps such as Social Security, transfer of assets, grief support and even providing simple recipes for a spouse that has suddenly lost a partner. Continued care is truly an area that doesn't come to mind when, in fact, it can be the most important. Today, firms are continuing to follow up with the families they assist and provide guidance to deal with what seems to be a neverending influx of paperwork and requests.

Yes, it is smart to shop for cremation and funeral service providers in your area. Most people are financially distressed and fortunately, family funeral homes are starting to address this. As my father has always said, any funeral home can provide a means of disposition, the difference from one firm to the next is simply how they are going to help a family heal after a loss. Education and affordable one-priced options, combined with helping a family through the weeks and months after a loss is what distinguishes one funeral provider from another.

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