

The Heights Bible Fellowship

FUNERAL HANDBOOK

“Knowing that shortly I must put off this my tabernacle, even as our Lord Jesus Christ hath showed me.” 2 Peter 1:14

It is our prayer that this short handbook will reduce the frustration and confusion of making difficult choices during the trauma of losing a loved one. It is our hope that the information provided herein will 1) help you understand the numerous options you have for products and services offered by funeral homes, 2) will provide you with an understanding of the price ranges for these products and services, and 3) will assist you in making the right decisions for you and your family. It is also hoped that knowing a little about what to expect will allow you to pre-plan decisions and costs, and reduce stress so your loved one can be honored with a service that will be a treasured memory.

Immediate Notifications

If death occurs outside of a medical facility, local law enforcement must be contacted immediately. The cause of death has to be determined by a coroner, Justice of the Peace or a physician. When a death occurs out of state or country, it is recommended that a local funeral director be contacted who knows the legal requirements for transport.

Notify the church and start notifying relatives. You may want your Adult Bible Fellowship (ABF) to help with some of these issues and contacts.

Important Documents

In addition, you will need to locate important legal documents and letters of instruction, funeral contracts, insurance policies, a will or any other relevant legal documents. Some of these may be gathered ahead of time, or put in a place where they can be easily located. See the following list:

- Will
- Birth certificate
- Social Security number (card)
- Funeral contracts/agreements (if funeral has been pre-arranged)
- Insurance Policies
- Deeds and Titles
- Military discharge papers
- Drivers license (Organ donor?)
- Powers of Attorney
- Any funeral/service instructions
- Bills and accounts for payment

Applying for a Death Certificate

There are fees for Death Certificates that will not be covered in pre-paid arrangements. You will need more than one copy. The average is 10 to 12. Prior to filing a death certificate, you will need the following information:

- Full name of deceased
- Occupation
- Date of birth

- Place of birth
- Social security number
- Residence address
- Spouse's maiden name
- Father's name
- Mother's maiden name
- Place of burial or disposition
- Discharge papers, if a veteran.

Disposition Options

- Traditional Burial – Ground burial. The body is placed in a casket, the casket is placed in a burial vault and then placed in the ground and then marked with a headstone or plaque. Cremation Urns can also be placed in the ground.
- Mausoleum Entombment – Above ground burial in an enclosed structure. Cremation Urns can also be placed in Mausoleums.
- Cremation – Considerably less expensive than traditional and Mausoleum burials. Ashes can also be scattered.
- LifeLegacy – Body is donated to medical/educational institution. No cost is associated with donation. Remaining tissue can be returned to family for cremation. See Resources and Other Vendors Members Have Used on page 6.

Understanding Funeral Home Product/Service Options and Pricing (Local)

The following costs are based on a survey of area funeral homes and are associated with a traditional service and burial:

- **Professional Service Fees** – range \$735 to \$3,000. This is a basic retainer fee for services and covers general overhead costs for the funeral home.
 - Someone available 24 hours a day, 365 days a year.
 - Arranging and coordinating funeral service plans.
 - Planning and placing obituary notices.
 - Bookkeeping, accounting fee and general clerical administration.
 - Securing and recording death certificates and disposition permits, as necessary.
 - Coordinating service plans with cemetery, crematory or any other parties involved in the final disposition.
- **Transfer Fee to Funeral Home** – ranges from \$100 to \$400. Transfers from hospital to funeral home, etc. If the decision is made to switch funeral homes for two services (i.e. out-of-town), an additional charge will be incurred.
- **Embalming Fee** – ranges from \$400 to \$1,000.
 - While embalming is not required by law, it may be required if you select a service with a viewing.
 - Services for immediate burial do not require embalming.
 - Direct cremation does not require embalming, but may result in a refrigeration charge, since Texas usually prohibits cremation within 48 hours of death.
 - Refrigeration fees can range from \$50 - \$150/day or a flat charge as high as \$750. Ask.
 - Funeral homes are required by law to tell you the reason if embalming is required.
- **Other Care (Cosmetic, Dressing)** – range from \$100 to \$200. Embalming often requires cosmetic care resulting in additional charges. Some fees are all inclusive (washing, casketing, shaving, hair styling). Others charge separately for each of these services. Ask.
- **Viewing/Visitation** – Costs range from \$150 to \$300
 If a separate viewing and visitation the day prior to the service is desired, there will probably be an additional charge. Some funeral homes combine a viewing one hour before the service at the location of

the service.

- **Funeral Coach** – Prices range from \$195 to \$320.
- **Family Limousine** – Costs range from \$150 to \$300.
Additional limousines may be used for pallbearers, other family members and minister, usually at the same price.
- **Flower Service Vehicle** – range from \$50 to \$250
These vehicles are used to transport flowers from the funeral home to the church or chapel, and from the service site to the graveside.
- **Casket** – Costs range from \$565 to \$10,000.
The most common casket material is steel. You can usually pre-pay/pre-purchase caskets from a funeral home, but not from a casket store. You might use the casket store prices (some from 50%-60% less) to negotiate costs with the funeral home; however, some homes seem to be cutting their casket costs to be competitive with casket stores, although some have noted that there is usually a corresponding increase in professional service fees. Some funeral homes will offer a discount if the buyer purchases everything there.
 - Funeral homes are required by law to allow you to use caskets and burial containers purchased from another vendor, including casket stores.
 - Caskets may also be rented when there is to be a cremation following a visitation or a funeral service. Prices range from \$700 - \$1,000 to rent oak or mahogany caskets.
- **Grave Vault** – prices range from \$410 to \$1,000.
Many cemeteries require the casket be placed in a grave liner or vault (usually a concrete box) to prevent the grave from sinking over time. This is very common where large mowers are used to maintain the grounds (perpetual care cemeteries). Ask. Like caskets, grave liners and vaults may be purchased from a vendor separate from the funeral home. The liner is generally not watertight, whereas the vault is supposed to be.
- **Plot** – range \$800 to \$14,000 per space. (Other options would include lawn crypts, and mausoleums).
 - Several factors to consider which impact price are 1) perpetual care (general upkeep) for graves and 2) location of plot within the cemetery. The type of marker desired may dictate what areas may be selected. Ask.
 - Plots can be less expensive when purchased from individuals through
 - newspaper advertisements, or a cemetery broker. You will want to ensure that the individual owns the lot, it's fully paid and he/she is entitled to sell it.
 - Veterans and their spouses may be buried in the National Cemetery in the Metroplex at "no charge." The burial plot, grave liner and marker are all free. Burial is stacked unless both spouses are veterans. Retired military personnel receive a pall bearer team, flag folding team, 21-gun salute and taps played. Non-retired personnel receive the flag folding team and taps. In order to qualify for burial, a DD-214 or other form of Honorable Discharge must be presented. If the person is to be cremated and the remains buried at the cemetery, arrangements may be made directly with the cemetery staff. (See resources at the end of this book.)
- **Site Opening and Closing** – Local prices range from \$600 to \$1,300.

Other Costs, Considerations and Options

- **Flowers** for the casket (\$150+)
- **Motorcycle escorts** (usually two officers at \$150 each for 3 hours (\$300+)
- **Honorariums** The Funeral Director will know the latest guidelines for giving to ministers, musicians and sound people.
- **Register, or Memorial Book** (\$25-\$80+)
- **Acknowledgement cards and stamps**
- **Obituary** (\$60 to \$1,200). If the funeral home logo appears, you are being charged around \$4 per line. Be sure to ask if the funeral home is charging a fee or whether the newspaper charges are simply being passed on to you.

- **Marker/Monument** (\$500+++ , plus installation)
- **Crypts – Lawn and Mausoleum:** Lawn crypts are designed for “double burials” (where one casket is placed on top of another in a crypt designed for two). They use less ground space and only one crypt and marker need be purchased. Mausoleum crypts are for above-ground burials and offer some cost benefits over traditional lawn burials: no liner or vault is needed; no marker is needed if a name bar is included in the crypt package. Ask.
- **Cremation** is another option to burial. Although the law does not require a casket for cremation, some type of container is required. Cremation can occur with viewing/visitation and a funeral service, or simply with a memorial service. With a viewing, either at the visitation or the funeral service, embalming is usually required. Direct cremation is sending the deceased directly to the funeral home/crematory. Afterwards, the ashes can be scattered at a special location, kept at home or interred in a cemetery.

As you can see, there are a lot of options and things to consider. *Prices on the above are not necessarily grouped or presented in the same manner as shown by individual funeral homes and some may be negotiable.* Casket costs vary broadly based on materials. Materials range from steel to wood or fiberboard with a cloth covering (\$565), to bronze (\$10,000). The major cost items are service fees, the casket and the burial plot. A normal funeral with a church, or chapel service, coffin, vault, transportation, flowers, cemetery plot and marker can easily run \$10,000 - \$20,000. This is a major purchase. Monies can often be saved by using a consultant and by pre-planning and pre-paying thereby locking in today’s costs.

(You can obtain additional information regarding funeral and mortuary laws in the State of Texas by contacting the Texas Funeral Service Commission at P.O Box 12217, Capitol Station, Austin, TX 78711, (512) 936-2474, or 1-888-667-4881, or their website at www.tfsc.state.tx.us)

Perspectives

It is important for you to know that the funeral business is like any other business. They want to maximize profits, enhance market position, minimize expenses, control liabilities and sustain acceptable growth. When we buy goods and services at the high end or buy bundled services, we may pay a little more than is necessary. It is normal for sales personnel to make a strong attempt to sell goods and services at the high end first, then drop back to something more reasonable. Therefore, it is best to know what you want before meeting with the funeral home people. This will save everybody time and you will make choices more appropriate to your goals and needs.

Most of us do not plan for a funeral until a loved one passes away. If that loved one did not make plans or did not discuss his or her intentions, the survivors must make the arrangements in the midst of shock and grief. Important decisions will need to be quickly made under very stressful conditions. Please note that there are some in the funeral business who might attempt to take advantage of this situation by:

- 1) *Emphasizing the importance of “preserving/protecting”* in an effort to sell upper end caskets and grave vaults, even though there is no relationship between protective casket features and physical preservation of what has remained behind.
- 2) *Taking advantage of a situation in a relationship to oversell the service.* If the relationship is strained at the time of death, the choice-maker may want to compensate out of guilt.
- 3) *Implying that the deceased would want things a certain way.* In not knowing what your loved one’s preferences are, people may go to extremes to ensure nothing is left out.
- 4) *Taking advantage of the stress and emotional turmoil.* They may offer to handle everything. When situations are complicated and prolonged, the choice-maker may be drained emotionally, physically exhausted and say, “Just take care of it.”

One other extraneous issue: The further you get from a large metropolitan area, the lower the prices. There are also Funeral Homes in the area that specialize in cost effective approaches to burial. See Resources.

The Funeral Home Contract

Prepaid funeral contracts are governed by Chapter 154 of the Texas Finance Code and are under the jurisdiction of the Texas Department of Banking. Such contracts are marketed extensively and offer the opportunity to permit a person to fully consider his or her needs and wishes and control the cost and nature of funeral services desired. Review any contract carefully before execution. Texas law requires any seller of contracts for prepaid funeral arrangements to first apply and obtain a permit. Do not contract with any seller who does not have such a permit. Make certain that the proposed contract meets the minimum Texas legal requirements, including a fund created for the proceeds from prepaid contracts through a contract of insurance with an insurance company licensed in Texas, or that such trust fund is established in a bank or savings and loan association operated under the provisions of the Texas Trust Act. In addition, you are entitled to receive a copy of the contract and should be sure that you understand the benefits, limitations and exclusions. You can telephone the Texas Department of Insurance at (800) 252-3439 or (512) 463-6515 for license information on both agents and companies or for assistance in interpreting policy language.

Should you decide or need to change funeral homes and the prepaid funeral contract is in a deposit fund, you may have to cancel your contract and make other arrangements. If a funeral home that sold trust funded prepaid funeral benefit contracts goes out of business, or misappropriates prepaid funds and if the funeral home held a valid permit when the prepaid funeral contract was sold, the Texas Department of Banking would take over the contract and find a subsequent provider. Any shortages to the fund would be covered by the Prepaid Funeral Guaranty Fund.

If you have additional questions regarding prepaid funerals, please contact: Texas Department of Banking; Special Audit Division; 2601 North Lamar Boulevard; Austin, TX 78705-4294. (512) 475-1290 or (877) 276-5554, ext. 1290; fax (512) 463-6515 or (800) 252-3439.

The Church Service

For members of our church, there is no charge for the use of our facilities for a service. Honorariums for the minister, singer, and musicians are all optional, when using paid church personnel. They are not expected by staff.

- **Music**

Typically two to three songs are chosen based on the deceased's or family favorites. Congregation singing is also a choice. Normally, there is a singer and a piano player.

- **Scripture**

It is customary to choose one or more Bible verses that were favorites of the deceased. Often the presiding minister will use those to create a message for the service.

- **Bio/Obituary**

The church will need biographical information from the family for a service program: Life highlights should be gathered, important dates including the date of the Profession of Faith (if available) should be listed. In addition, those who have preceded the deceased in death, and those who have survived should be listed. Nieces and nephews are simply listed as "nieces and nephews."

- **Program**

A program can be printed by the funeral home or produced here at the church. Black and white programs created by The Heights are at no charge. Colored copies are \$.40/100. However, the written material must be provided early to be assembled on time—preferably two days before the service or at a minimum of noon the day prior to the service. Requested information will usually contain a photo of the

deceased, the date/time of service, biographical information (obituary), an order of service, song selections, names of singer, pianist and pallbearers, memorials and Scripture selection(s).

- **Sound Technician**

If CDs, tapes or videos are to be played, a sound technician can be made available to work this during the service. Again, honorariums are optional, but not expected when using paid church personnel.

Preplanning and Your Preferences

If you have not already done so, it is suggested you consider pre-planning both the service and the funeral arrangements. You may want to prepay as well. There are so many decisions and your family members may have no idea what preferences you desire. By pre-planning you can save monies by comparison-shopping, or by using a consultant to locate the best prices on caskets, burial plots and mausoleums. There are also pre-owned plots and mausoleums that people have decided to sell for one reason or another. These are generally 30-50% less expensive.

Donations for scientific study to medical facilities can be made either directly to the facility through a funeral establishment, or by contacting the Anatomical Board, State of Texas; 301 University Boulevard; Galveston, TX 77555-1301. (409) 772-1293. There is a set fee for donations, which is paid by the Anatomical Board. However, this may not cover the cost of any additional services selected that are provided by the funeral home.

Whether you decide to pre-pay or not, it is hoped that you will at least consider pre-planning. Create a list of family and friends to notify, so members of your Bible Fellowship can assist in contacting loved ones. The following Information Sheets may be used for pre-arranging funeral information if you so desire. Large working copies may be obtained from the church office receptionist, John Palmer or Shelly Loving. We will also be glad to e-mail them to you if you advise us at sloving@theheights.org. You may wish to add or delete information as appropriate to your needs and preferences, assisting your family in making decisions.

2 Corinthians 5 (MSG)

"...we know that when these bodies of ours are taken down like tents and folded away, they will be replaced by resurrection bodies in heaven—God-made, not handmade—and we'll never have to relocate our "tents" again. Sometimes we can hardly wait to move—and so we cry out in frustration. Compared to what's coming, living conditions around here seem like a stopover in an unfurnished shack, and we're tired of it! We've been given a glimpse of the real thing, our true home, our resurrection bodies! The Spirit of God whets our appetite by giving us a taste of what's ahead. He puts a little of heaven in our hearts, so that we'll never settle for less."

Following you will find a Funeral Expense Worksheet for your use in obtaining quotes from funeral homes and others and helping with the organization of the many things to be done.

PRE-ARRANGED FUNERAL INFORMATION

Full Legal Name: _____

Name to appear in paper as: _____

Mailing address: _____

Residence: _____

Date of Birth: _____ Place of birth: _____

Father's name: _____

Mother's maiden name: _____

SSN: _____ Years of schooling completed: _____

Attended school/college at: _____

Occupation (if retired give former occupation): _____

Title: _____

Moved to: _____ What year? _____

() Life long resident

Formerly lived in (give dates): _____

Sex: () M () F Marital Status: () Married () Widowed () Divorced () Never Married

Race: _____ Physician's name: _____

Physician's address/telephone: _____

Full legal name of spouse, including maiden: _____

Spouse's name to appear in paper as: _____

Date of marriage: _____ Place of marriage: _____

Spouse's SSN: _____ Birth date: _____

Death date, if deceased: _____

Military:

Are you a veteran of the Armed Forces: () yes () no (If "YES" please have a copy of discharge papers and DD-214 available to attach)

Branch: _____

Rank at discharge: _____ Service #: _____

XC#: _____ Place of enlistment: _____

Discharge: _____ Place of discharge: _____

Date: _____

Name of war and place of service: _____

Are you receiving a pension now? () yes () no

Do you want a military graveside at your service? () yes () no

Service and Burial

Place of funeral service: _____

Officiating minister: _____ Church: _____

Assisting minister: _____ Church: _____

Musical Selections (3): _____

Organist: _____ Pianist: _____

Singers: _____

Open casket: () Before () After () Both () Not Open
() Open at funeral home but not at church or chapel

Special instructions: _____

Hairdresser: _____ Address: _____

Phone: _____ Hairstyle: _____

Use Glasses: () yes () no

Use jewelry: () yes () no (if yes, describe jewelry preferred) _____

() leave jewelry in casket

() remove jewelry after service and give to: _____

Clothing: () buy new clothes () use own clothing. Describe: _____

Flowers for casket: () family to decide () I prefer _____

Final resting place: () burial () entombment () other _____

Name of cemetery or mausoleum: _____

Location: Sec:_____ Block:_____ Lot:_____ Row:_____ Space: _____
(attach sketch of plot, if necessary)

- Grave Marker: () Need grave marker
() Need death date engraved on existing marker
() Would also like Veteran's marker for foot of grave

List of pallbearers: Give, name, address and phone numbers

Alternate () or honorary () pallbearers:

Newspapers: () Dallas Morning News () w/ photo () Other _____

Insurance Policies – Burial and Life

If you have life insurance or burial policies, please complete the following:

Location of policies: _____

Company: _____

Policy #: _____ Face Amount: _____

Address: _____

Phone: _____

Company: _____

Policy #: _____ Face Amount: _____

Address: _____

Phone: _____

Company: _____

Policy #: _____ Face Amount: _____

Address: _____

Phone: _____

Resources Available to You

- Website of Texas Funeral Service Commission – (Laws and other Resources)
www.tfsc.state.tx.us
- Larry Lowe (Heights' member), Richardson Police Chaplain Corp (972) 964-8767;
[e-mail: larry.lowe@cor.gov](mailto:larry.lowe@cor.gov)
- Anatomical Board; State of Texas; 301 University Boulevard; Galveston, TX 77555-1301. (409) 772-1293
- Texas Department of Banking; Special Audit Division; 2601 North Lamar Boulevard; Austin, TX 78705-4294. (512) 475-1290 or (877) 276-5554, ext. 1290; fax (512) 463-6515 or (800) 252-3439
- National Cemetery in Dallas; 2000 Mountain Creek Parkway; Dallas, TX 75211. (214) 467-3374, fax (214) 467-3316
- Texas Department of Health Services; www.dshs.state.tx.us
City of Dallas
Registrar of Vital Statistics
1500 Marilla IFN
Dallas, TX 75201
(214) 670-3832, fax (214) 670-0880

City of Irving, Garland, Mesquite & Richardson
County Clerk
500 Main Street
Dallas, TX 75202
(214) 653-7131, fax (214) 653-7176

City of Plano, McKinney & Precinct 1, 2, 3, 4
County Clerk
200 S. McDonald, Annex A, Suite 120
McKinney, TX 75069
(972) 548-4154

Vendors that others at the Heights have used:

The Heights does not recommend any organization or individual. Please explore the Yellow Pages, call around and do your home work for the best prices and services appropriate to your needs. The listings below are noted for your convenience only and not intended as a recommendation or suggestion.

- Joan Muser – Funeral Consultant. 3945 Crown Shore Drive; Dallas, TX 75244. (972) 488-2836.
www.Lots-For-Less.com
- Laurel Land. 6000 South R. L. Thornton Freeway; Dallas, TX 75232. (214) 371-1336.
- Restland Funeral Home & Memorial Park. Greenville
Avenue at Restland Road. (972) 238-7111. www.restlandfuneralhome.com

- Sparkman Funeral Home & Cremation Services. 1029 South Greenville Avenue; Richardson, TX 75081. (972) 238-7855; fax (972) 480-9397.
- Ted Dickey Funeral Home. 2128 18th Street, Plano. (972) 424-4511.
- Turrentine, Jackson, Morrow. Hwy 75 at Ridgeview Drive, Exit 38. (972) 562-2601 for Plano, McKinney & Allen. www.TurrentineJacksonMorrow.com
- Aria Funeral Home. 19310 Preston Rd., Dallas, Tx 75252, 214-306-6700.
http://www.ariacremation.com/aria_default.asp
- LifeLegacy Foundation. 520-575-5200, or 888-774-4438. Website: www.lifelegacy.org
- Ron Coleman

Funeral Expense Worksheet

ITEM	FH #1	FH #2	FH #3	FH #4	FH #5
Basic services of Director & Staff					
Coordination of funeral (chapel, church or grave)					
Embalming					
Cosmetic care					
Viewing/Visitation					
Transfer to funeral home					
Casket					
Funeral coach					
Family limousine (1)					
Flower service vehicle					
Cemetery plot					
Grave liner/vault					
Opening/closing grave					
Other Items					
Extra limousine (pall bearers)					
Motorcycle escort					
Direct cremation					
Immediate burial					
Flowers					
Honorariums					
TOTAL					

