

How to control funeral costs



Most people don't know, but generally think a funeral is "expensive". Contrary to popular belief, though, the cost of a funeral has become lower in relation to most other products and services.

Even so, if you don't have an idea of what's involved, funeral expenses could seem to be costly, confusing, and never-ending. If you know what to expect you will be able to understand and control those costs.

1. Professional Services includes such things as transportation of the deceased, embalming (if requested), completion of legal documents, burial permits, cremation documents, consultation, and other costs of staff, facilities, vehicles and equipment.

2. Merchandise refers to material items such as a casket, an urn or guest book. (See page 19.)

3. Disbursements are fees paid on your behalf for other products and professional services involved in the funeral such as honourariums, flowers, or luncheons.

4. Resting Place costs are associated with wherever the remains of the deceased are permanently placed. This includes not only a cemetery or columbarium (see page 18), but also (in the case of cremation) scattering by land, sea or air. Costs can vary greatly. The funeral directors listed in this Guide have no vested interest in a cemetery; they can provide you with the best options and can sometimes acquire property for you at substantial savings.

5. Memorialization includes the purchase of a monument (See page 15) and a memorial plaque, or other form of memorial such as a donation.

One of the best ways to prevent over-spending is through pre-arranging. That way, you can discuss your selections and choices, consider the total cost, and keep your decisions on file with the funeral home. If you wish, you can also pre-pay those expenses at today's prices to reduce the effects of inflation in the years ahead.

To receive help and direction in developing your own personal planning budget, complete and return the planning form in the centre of this guide, or call Saskatoon Funeral Home (244-5577), Westwood (653-3434), Prairie View Crematorium (242-7884) or Battlefords Funeral Service (446-4200).

Sample Planning Budget

1. Professional Service			\$ _____
Facilities, Vehicles and Equipment	\$ _____		
Other	\$ _____		
2. Merchandise			\$ _____
Casket	\$ _____		
Vault or Outer Box	\$ _____		
Urn	\$ _____		
Memorial Book	\$ _____		
Remembrance Cards	\$ _____		
Other	\$ _____		
3. Disbursements			\$ _____
Honourarium	\$ _____		
Clergy	\$ _____		
Organist	\$ _____		
Soloist	\$ _____		
Church Rental	\$ _____		
Caretaker	\$ _____		
Flowers	\$ _____		
Luncheon	\$ _____		
Newspaper Notice	\$ _____		
Death Certificate	\$ _____		
Other	\$ _____		
4. Resting Place			\$ _____
Columbarium/Cemetery	\$ _____		
Property	\$ _____		
Opening/Closing Fee	\$ _____		
Scattering Service	\$ _____		
Other	\$ _____		
5. Memorialization			\$ _____
Monument/Plaque/Engraving	\$ _____		
Other	\$ _____		
Total of items 1, 2, 3, 4 & 5.			\$ _____
GST 7%			\$ _____
TOTAL (Comprehensive Budget)			\$ _____