Frequently Asked Cemetery Questions

What cemetery should I choose?

The choice of a cemetery is an important one which requires thought and careful consideration. Philosophies are different in this land of ours. Some families will visit the cemetery 12 or more times a year. Some families will visit the cemetery 6 times a year while others will visit the cemetery once every year or so. The frequency that you visit the cemetery is going to have an impact on your decision as to where to buy your lots. If you visit the cemetery often, it would be wise to choose a cemetery close to your home. If you visit the cemetery only a few times a year, it is not as important that the cemetery be close to home. Discuss the possible choices of a cemetery with family members. If this is your first time and if you have little or no experience with the cemetery industry, seek advice from your funeral director, friends, family members and from your local memorial dealer. Get help! You will make wiser decisions and you will make better financial

decisions.

There are basically four types of cemeteries. The first type is the small church cemetery. These cemeteries are owned and operated by small local churches. They are usually located next to or behind the church. In order to purchase lots in the church cemetery you usually must be a member of the church. These small church cemeteries are very desirable because the acquisition price is usually very low and there are generally few restrictions. Lots in church cemeteries are my number one choice and should be your number one choice if you have the option to purchase these lots.

The second type cemetery is a large cemetery owned by the church but operated as a for-profit cemetery. These cemeteries vary greatly. Some of these cemeteries are reasonably priced while others are very high priced cemeteries. Some of these cemeteries are actually operated by the church but many are operated by other outside companies for the church. Ask your funeral director or memorial dealer for some information about any particular cemetery your are considering. The third type cemetery is a privately owned large cemetery. These cemeteries are usually not as high priced as the corporately-owned cemeteries but their numbers are diminishing. Corporate America has gobbled up most of these cemeteries across the country. Those that are left often operate at an advantage because they can price their lots lower than corporate cemeteries but still higher than they would have been priced if corporate America was not in the picture. Lots in these cemeteries will not cost as much as they will in corporately-owned cemeteries. Costs for opening and closing graves will also be less expensive. The fourth type of cemetery is the corporately-owned cemetery. Expect to pay high prices for lots in these cemeteries. Expect to pay high prices for opening and closing graves in these cemeteries. I personally would avoid these cemeteries if at

all possible. Many of the large cemeteries across the country are owned by corporate America. In your area it is possible that all of your local cemeteries might be controlled by corporate America. This makes decisions difficult at times.

However, remember that you can still shop and compare prices from cemetery to cemetery. You also can present any cemetery with a counter-proposal. They might accept it.

Cemeteries can also be classified as traditional parks or memorial parks. A traditional park is a cemetery which has traditional upright memorials . A memorial park is a cemetery which has lawn level memorials in either bronze or granite. Look at both types and as a family decide which you prefer. This is a personal decision. Be sure that you know the difference before you purchase your lots.

My cemetery called and said that it is urgent that I visit the cemetery to verify records being transferred to microfilm. What should I do?

Do not worry! You do not have to go to the cemetery. This is a typical marketing strategy intended to get you in to the office so that they can make a high pressured sales pitch to try to get you to buy vaults in advance or to pay for pre-need grave openings in advance. Your lots are safe!. The best thing to do is to say thanks but no thanks!

We had a death in the family and the cemetery insisted that we go to the cemetery before they would open the grave for us. Why?

This is another tactic on the part of many cemeteries to get you in to their office so that they can sell you something. If they absolutely insist, tell them that you will be in to sign an authorization to open the gravesite. Tell them that you are not interested in any sales pitches whatsoever.Make it clear that you do not want to be subjected to any attempt to sell anything at this time. Eternal Justice has recommended that there be a 15 day grace period during which no one would be allowed to sollicit business from members of a family in mourning. The family certainly can initiate inquiries about possible purchases of memorial goods if they choose. However, we believe that families should not be subjected to pressure tactics at such a vulnerable time.

The cemetery we have selected insists that they will only sell us lots if we buy a package deal which will include the graves, vaults and a memorial. What should we do?

No package deals please! Cemeteries lead you to believe that you will save money by purchasing their package deals. You are not required to purchase lots which involve tie-in arrangements for other cemetery and/or memorial products. Find another cemetery.

Our cemetery sales representative keeps calling and calling everyday. He is really a high-pressured sales person. What should we do?

Tell him politely but firmly that you value your privacy and that you insist that he stop calling. When and if you are interested, you can initiate a call to him. Make it

clear that you do not want him to call again. He msut respect your wishes.

Our cemetery sales person told us that we have to purchase our memorial from them. If we purchase a memorial from someone else, we will lose care rights. What can we do? Their price is double the price of the local memorial dealer.

It is illegal for any cemetery to require you to purchase a memorial from them. You have the right to purchase your memorial from anyone. You do not lose any perpetual care rights. This cemetery should be reported to the Cemetery Oversight Committee for action. They have violated the regulations and rules of the state. Do not allow them to pressure you in a such a manner. Stand up for your rights. If you need further help call me.

We have decided to purchase our memorial from a local memorial dealer. The cemetery says that only they can install the bronze memorial. Their charge to do so is very high. What can we do?

Call me. The cemetery has the right to offer the service of installing a bronze memorial or installing a foundation for a memorial. However, they cannot require that your purchase their service. The cemetery is required to stake-off the site so that installation can be accomplished. They are entitled to be re-imbursed for their time to perform the stake-off. The average fee is approximately \$75.00. There are some cemeteries which require additional care fees. These fees may or may not be applicable. Call me for further information.

Our cemetery is trying to convince us to buy a bronze memorial from them. Their prices are high, much higher than a local memorial dealer. They insist that the reason is that they use better quality materials than memorial dealers. What should we do?

The cemetery is using another one of their many tactics to convince you that you should pay their higher prices. The quality of the bronze memorial will not vary. There are 6 or 7 bronze foundries across the country. Memorial dealers and cemeteries buy from the same suppliers. After the cemetery the foundry they use. Ask the memorial dealer. Chances are they will be the same. Different foundries have different designs. Your decision should be based upon the design you like at the price you can afford.

We are planning to make pre-need arrangements. We already have our cemetery lots. Should we buy vaults now? Should we pay in advance for our future grave openings?

Please check out our Pre-Need information for more details. In general, if you are making pre-need arrangements I do not advise anyone to purchase a vault from the cemetery. You can include the purchase of the concrete liner or vault with your pre-need arrangements with the funeral home. In Maryland all monies for

pre-need arrangements through funeral homes must be escrowed which means simply that your investment is protected fully. The same is not true with cemeteries. I also do not advise pre-payment of grave openings for the very same reason. That money will not be fully protected. You can include these costs in your pre-need arrangements with your funeral director if they are willing to do so. If not, you can create your own escrow with specific instructions left in your will as to how the money is to be spent.