

## **Frequently Asked Funeral Home Questions**

### **Which funeral home should we choose? Are they all the same?**

The choice of a funeral home is a critical choice. You need someone to represent your best interests in an honest manner. I cannot tell you specifically which funeral home to select. I can give you some basic pointers.

First of all, the first thing you should ask is the ownership of the funeral home. If the home is coporately owned I would not advise you to select them. Studies have shown that you will pay much higher prices at corporately owned cemeteries. Be careful because some corporate giants have purchased funeral homes and they have retained the local family as employees to operate the home under the same name. The family does not control the pricing. The corporate structure does. You might receive wonderful personal service but the price will be too high.

Second, the location of the funeral home is important. Try to select a family owned and operated funeral home close to your home. You do not want to have to drive long distances while in mourning.

Finally, you need a caring individual with whom to talk. This is one of the most important points about selecting a funeral home. It is also one of the more difficult points. Talk with relatives and friends about their experiences. Referrals from those you know will help you make your decision. If you need help call your local memorial dealer for his advice and recommendations.

### **What do I need to know when I go to the funeral home to make arrangements for a funeral?**

Be sure that you do not go alone. Take with you all documents you have that refer to your cemetery lots as well as your insurance policies, if you will be paying the funeral bill from the proceeds of such a policy. You might want to take pictures of your family member in case you decide to have a special funeral brochure or card prepared by the funeral home for you. If you have made decisions about the clothing for your loved one take the clothing with you.

When you arrive at the funeral home you will be interviewed by a funeral director who will explain their services and together you will plan the funeral. At some point you will be taken to a room where you will be able to select a casket. There will be a wide range of prices from which to choose. Stay within your funeral budget. Ask any questions you might have. Do not be afraid to ask any questions. Once you have decided with your family discuss payment arrangements. Most homes will allow you to pay for the services when you receive insurance monies if that is your intention.

If you have not selected a cemetery ask the funeral director for recommendations if you need to do so. He may very well be able to assist you in making these arrangements. This is not the best time or manner in which to make choice of this type. If possible, arrange with several family members and/or friends to go with you to several cemeteries you are considering. Make sure that someone goes with you who is calm and able to help make wise decisions at this time.

Discuss the viewing if you have decided to have a viewing. You may want some private viewing time set aside for your self and the immediate family.

Make sure that before you leave the funeral home all of your questions have been answered. Do not leave the funeral home unless you are absolutely certain about the plans you have just made.

When making plans use your head. You want the best for your family but stay within your means.

### **Are funeral homes regulated?**

Yes they are. Funeral homes operate under the guidelines of the FTC or the Federal Trade Commission. The guidelines are very specific. Funeral homes must provide itemized price lists of their services and they must follow the established rules of the FTC. In the state of Maryland there is also a mortuary board which oversees funeral homes. If you have any concerns or complaints you should contact them.