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All Ready To Go

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TALKING WITH THE FUNERAL DIRECTOR



ABOUT

Stephen Garrett

“All Ready To Go” Talking With The Funeral Director

Stephen has experienced success in life as a teacher, an investment banker, a social worker, and author. His greatest achievement though is his courage in the midst of adversity. Along with his success, Stephen has faced tremendous loss and difficulty in his life. What makes Stephen as a man more profound than his many accomplishments is his choice to remain open, loving and steadfast in the midst of hardship.

What truly makes the mark of this man is his lifetime of service. Stephen exudes what is possible when you live your life in alignment with your own deepest purpose. He lives from the Truth he has discovered within. He makes it possible for others to do the same. Stephen is known for his exceptional commitment to each and every person that crosses his path.

Stephen's heart's passion and life energy is focused on changing the conversation we have about death from one of fear and denial to one of embrace and inspiration.

He has prepared this workbook based on his practical approach to life, his skills as a banker, compassion as a coach and trainer, and his fiery passion to serve others.

You can learn more about his work on embraceyourdeath.com. You can learn more about his training at endoflifeguidetraining.com.

You can find Stephen on [Twitter](#) and [Facebook](#).



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INTRODUCTION

I spent a year and a half working for a large traditional funeral home as a cremationist. It was an eye-opening experience in many ways. I watched the comings and goings of people and learned many lessons about working with funeral homes.

Primarily, I recognized there are two types of funeral homes, independently owned and corporately owned, and that no matter what your choice is, being prepared for the arrangement meeting with the funeral director is really important.

Generally, your emotional state may be a little raw before and just after the death of your loved one so attending to these types of ‘business’ meetings that involve making decisions, spending money, and saying good-bye to your family member can be challenging. Even if you are making arrangements for your own eventual death and pre-paying for the funeral services it can be an emotional time. Best to take family or friends with you for support and also as a second set of eyes and ears.

The steps that follow will help you be prepared for all you will need to deal with when talking with a funeral director. You may want to interview a couple of them to make sure you will find one who will help you create the good-bye celebration you and your loved ones want to create.

Most North Americans avoid planning their funerals, 83% of us actually, and instead leave the decisions to their loved ones. Because the period immediately following a death is so emotional, making arrangements during this time can be unnecessarily expensive as folks tend to be more vulnerable in their decision-making.



QUESTIONS TO PONDER PRIOR TO THE MEETING

- What options are available for disposing of your loved ones body?
- May I have a copy of a price list before I make a decision?
- What are the bare bones costs?
- What other costs might there be?
- How long have you been a funeral director and how long has your company been in business?
- What professional memberships and licenses do you maintain?
- Are you an independent or corporately operated company?
- Do you use services from other service providers?



WHAT TO EXPECT-TWO DIFFERENT APPROACHES

Non-Traditional Funeral Home

- No bricks and mortar or the associated costs, which means no venues, receptions rooms or fleet of cars
- Totally flexible regarding sites and locations for your service
- Totally flexible regarding cemetery locations
- Family generated services options
- Full range of funeral services

Traditional Funeral Home Corporately Operated

- Bricks and mortar along with overhead costs venues and fleets of cars
- Limited to company owned venues and cemeteries
- Family led options
- Full range of services

So, notice these two different approaches to end of life burials or cremations. Which approach works best for you and your family? I would encourage you to set up appointments with one of each alternative ap-

proach. Interview both funeral directors with the intention of finding the best fit for you and your family, financially, emotionally and spiritually.

Remember you are paying the bill so you, not the company, get the final say. The funeral director has input, experience and training indeed, and it is your needs that should lead the way.



THINGS YOU SHOULD KNOW BEFORE YOU GO

Shopping around for funeral services can save you thousands of dollars.

- Embalming is rarely required when the person will be buried or cremated within 48 to 72 hours. It is not required by law and is an only option should you want it.
- Seeing your loved one prior to burial without the benefit of embalming will not cause trauma or leave you with unresolved grief issues.
- A funeral provider may not refuse or charge an additional fee to handle a casket you bought elsewhere.
- You do not have to buy the whole bundle of services a funeral home offers.

There are often misunderstandings and assumptions many of us have developed about funeral services. It is best to check these assumptions or beliefs out prior to making decisions about the services you arrange for your loved one. You can always do research on the internet by using Google and key words like funeral homes, funeral planning and cremation.



PRE-ARRANGING AND PRE-PAYING

Pre-planning and pre-paying your funeral arrangements is a responsible and loving thing to do for those of your family who survive your death. Most funeral homes, whether independent or corporate, have made arrangements with companies like Assurant Life of Canada. Your pre-planned arrangements are linked to a life insurance policy that is managed and maintained by the life insurance company on your behalf. The plan and policy is transferable to any funeral home in the country should the family choose or need to. A side benefit is the prepayment of the services guarantees you a fixed price.

Make sure you shop around and check with several funeral homes. The average cost of a funeral is \$7,500, according to the National Funeral Directors Association—and that doesn't include cemetery costs and extras like flowers, obituary notices, and limousines that can quickly boost the price to well over \$10,000.

Special Note:

A full 79% of seniors report they have not done any comparison shopping for burials or cremations.

You can talk about this feature with your funeral director and either a corporate or independent funeral home will be able to serve you this way.



GREEN FUNERAL SERVICES

Here are some frequently asked questions about green funeral services.

What is a green funeral?

A green funeral may include any or all of the following basic options: no embalming or embalming with formaldehyde-free products; the use of sustainable biodegradable clothing, shroud or casket; using recycled paper products, locally-grown organic flowers; organic food; carpooling; arranging a small memorial gathering in a natural setting; natural or green burial.

What is a green cemetery?

These cemeteries use no herbicides, pesticides or irrigation for maintenance of the grounds. Any material used at a green cemetery must meet the goal of replenishing the earth. There are cemeteries in the U.S. that accommodate both conventional burial practices and vaultless or green burial on their premises; others incorporate some features of a green cemetery such as sustainable landscape design and natural memorialization.

What about cremation?

In general, even though cremation does use fewer resources than conventional forms of disposition, cremation is not considered green because the cremation process uses nonrenewable fossil fuels. Cremation also produces airborne emissions. However, cremated remains do not need to be interred in a cemetery, which reduces land use.

Canadian provinces are beginning the legislative process to make legal and allow the use of "Alkaline Hydrolysis," or water-based cremation, as a true green cremation alternative. It is not yet available in BC.

What green alternatives to embalming are available to preserve a body for a viewing?

Refrigeration.

Dry ice. Note: there are well-established safety guidelines for handling, storage, and ventilation when using dry ice as a preservative.



CONTACT

For more information you can visit the website at

embraceyourdeath.com

This guide is part of a free series of resources available at

endoflifeguidetraining.com

Here is a list of the free guides:

[All Ready To Go: Create Your Own Death Binder](#)

[All Ready To Go: Talking With The Children](#)

[All Ready To Go: Talking With The Funeral Director](#)