

For NFDA Members: CNBC Documentary Response Tool

Following are talking points to help you respond to members of your community and/or the media who may ask you questions following the broadcast of the CNBC documentary Death: It's a Living, on January 31, 2013. These materials were prepared after NFDA had an opportunity to view a "rough cut" of the CNBC documentary prior to its broadcast. "Rough cut" simply means that the documentary may be edited prior to broadcast. Should the actual broadcast on January 31 differ, NFDA will provide you with updated talking points.

If you need assistance responding to the media, please contact Jessica Koth, NFDA public relations manager, at 800-228-6332 or jkoth@nfda.org. If you hear questions from members of your community or the media that are not addressed by these talking points, please contact Jessica so that she can update this document for all NFDA members.

During the documentary, the anchor mentioned casket prices are marked up 100% or more. Is this fair?

Any product you purchase from a retail establishment is marked up. This includes items you may purchase through a funeral home, such as a casket or urn; the amount of the mark up will vary from funeral home to funeral home. A funeral home is a business and it generates a profit, just like any other business, to provide a pleasant comfortable setting for grieving families, cover business overhead, pay salaries of employees and to give back to their community.

What's important to remember is that a funeral is not centered on the casket. My goal is to help you and your family plan a meaningful funeral that brings you comfort and helps you remember and honor your loved one. Choosing a casket is a personal decision for each family. Many factors – such as material, color and price – come into play and I have a wide range of options from which you can choose. My goal is to help you find the casket that best suits your needs and budget.

Can I really purchase a casket from Walmart, Costco or online for less than half of what you charge?

Online retailers, Walmart, Costco and other retailers provide another option for you. If you find a casket from one of these providers that meets your needs, I am happy to use it.

Something you should be aware of is that these third-party retailers do not have to abide by the same federal and state consumer protection laws and regulations that I do. Because these third-party retailers do not have to abide by the same laws that I do, if the casket arrives damaged or late, you may not have the same recourse as when you purchase a casket through a funeral home.

I encourage you to shop around. Don't assume that another provider will give you a better deal; find out for yourself. Caskets are like cars, they come in a variety of shapes, sizes, and colors, all at different costs. Determine what you want in a casket, and then make your choice. Once you make a decision, I am confident we can provide what your family wants at an affordable price.

Keep in mind, the space in our selection room is limited and I don't have every casket on display that that we can provide. If you don't see exactly what you'd like in our selection room, just ask. We will do our absolute best to meet your needs.

I saw a lot of unique options for funerals, like memorial reefs, bagpipers, webcasting and the ability to turn cremated remains into diamonds. Do you offer those options?

There are more options available to families than ever before. I am happy to sit down with you and discuss the services and products our firm is able to provide.

I would be honored to serve your family, but you shouldn't be afraid to "shop around" for a funeral home. Every funeral home has different facilities, products, services and pricing. You should select a licensed funeral director who has a good reputation in your community and offers the options you and your family would like. You should give as much thought to this decision as you would when choosing a doctor, attorney or other professional. If our firm can't provide you with the services you need, I would be happy to recommend a colleague who could.

Is cremation cheaper than burial?

The total cost for your services, including cremation or burial, is driven by the type of service that you and your family plan. You have a broad range of choices when it comes to planning funeral and memorial services. From simple to very elaborate, there are a variety of ways you can plan a meaningful service that enables you and your family to remember and honor your loved one. I would be happy to sit down and help you and your family explore options at any time.

Do I really have to buy a casket or container if I am going to be cremated?

For sanitary reasons, ease of placement and dignity, almost all people are cremated in some sort of a container that is enclosed and made of wood or another other combustible material. The type of casket or container selected is a personal decision. Caskets and containers are available in a wide variety of prices and materials, ranging from simple cardboard containers to beautifully handcrafted oak, maple or mahogany caskets.

Can I really watch my loved one's cremation?

Arrangements can usually be made through the funeral home or crematory for family and friends to witness the cremation. It's best to check with the funeral home or crematory in advance if you wish to witness your loved one's cremation.

Can I really have a funeral and cremation? Aren't they the same thing?

Yes, you can because a funeral and a cremation are not the same thing. Rather, cremation is one way a family can lay a person to rest; it is another option for families to consider along side earth burial and entombment in a mausoleum. One of the advantages of cremation is that it provides families with increased flexibility for commemorating their loved one's life. A family might, for example, choose to have a funeral service before the cremation; a memorial service at the time of cremation or after the cremation with the urn present; or a committal service at the final disposition of cremated remains. It's completely a matter of family preference.

Can I really turn my loved one's cremated remains into a diamond?

After cremation, families have a variety of choices regarding their loved one's cremated remains. The cremated remains may be laid to rest by burying them in the ground, interring them in a mausoleum or columbarium, scattering in a meaningful location, or keeping them in an urn in the family home. These are the most common choices, but I would be happy to help you explore other options, like those that were mentioned in the program, if they would be more meaningful to your family.

In the documentary, the funeral director mentioned that a funeral costs \$8,000 to \$10,000? Why are funerals so expensive?

The price mentioned by the funeral director was simply an average for his funeral home; keep in mind that funerals can cost less. The final price of a funeral depends on the options selected by the family.

Planning a funeral is a very personal process for a family and many factors, including cost, come into play for each family. My goal is to help families explore all of the options that are available to them so that they can plan a meaningful funeral that best suits their needs and budget. Sometimes very simple things, such as playing a special song or reading a special prayer or poem, can make a funeral personal and do not cost anything.

During the documentary there was a debate about whether embalming and viewing the body was a healing experience. What do you think?

Grief experts have found that there is value to viewing our loved ones – that seeing them one last time before they are buried, interred or cremated helps us say goodbye and acknowledge the reality of their death. Many families find comfort in seeing their loved one a final time before they are buried or cremated; however, viewing and embalming are two of the many choices a family can make when planning a meaningful funeral or memorial service.

Embalming is a process that allows me to temporarily preserve your loved one's body. Some states require embalming in certain circumstances, such as if the person who has died will not be cremated, buried or refrigerated within a certain amount of time after death. State laws do not tie embalming to viewing.

There was a man in the program who suggested that funeral directors weren't ethical. What did you think of his comments?

I, respectfully, disagree with him. I'm a proud member of the National Funeral Directors Association. As a member, I have voluntarily committed to abiding by the Association's enforced Code of Professional Conduct, which outlines the ethical obligations of a funeral director. You can find the Code of Professional Conduct on the NFDA website, www.nfda.org.

In April 2010, Harris Interactive released the results of a nationwide consumer survey that shows consumers do trust funeral directors and the services they provide. Some of the results showed that:

- 95% of survey respondents *strongly* or *somewhat agreed* that the funeral director took special care to make the ceremony and arrangements reflect the wishes of the family.
- 89% *strongly* or *somewhat agreed* that people in funeral service are professional and competent.
- 89% *strongly* or *somewhat agreed* that funeral directors have the expertise to recommend the right products and services.
- 93% *strongly* or *somewhat agreed* that funeral directors are important in making funeral arrangements.
- 92% *strongly* or *somewhat agreed* that the funeral service they attended had meaning and value and reflected the life of their loved one.
- 88% *strongly* or *somewhat agreed* that the service they attended helped them remember their loved one and say goodbye.
- 94% *strongly* or *somewhat agreed* that people of businesses in funeral service provide services that are valuable.

If I preplan and prepay for my funeral, will my money be safe?

Preplanning your funeral, along with developing a will and signing advance directives and power-of-attorney documents, is an important part of end-of-life planning. People often don't talk with their families about the type of service they may want, or whether they want to be buried or cremated. Making decisions in advance can prevent uncertainty at an already difficult time.

Preplanning doesn't always mean prepaying. Paying for your funeral in advance, however, can eliminate the unexpected cost of a funeral. There may also be certain advantages to prepaying, such as for those individuals who may need Medicare or SSI later in life. I would be happy to help you explore all of your options for paying for your funeral in advance and share information about the ways in which your funds will be safeguarded until they are needed.

If you are thinking about preplanning or prepaying for your funeral, I encourage you to read the NFDA Consumer Bill of Rights for Funeral Preplanning. It will help you understand what you should expect from a funeral home during the planning process. It can be found on the NFDA website, www.nfda.org.

Are corporate-owned funeral homes the same as family-owned funeral homes? How do I know who owns the firm I am dealing with?

While there are some operational differences, funeral directors working in both family-owned and corporate-owned funeral homes are dedicated to serving families. I have personal friends and colleagues who work in corporate-owned firms and they are as dedicated to serving families as I am.

If you want to know more about who owns the funeral home you are considering dealing with, just ask. They will be happy to share that information with you.

Why are cemetery plots so expensive?

Like funeral homes, cemeteries have grave spaces, mausoleum niches and niches in columbariums (for cremated remains) available in a variety of price ranges. A cemetery sales person can help you identify a space within your family's budget.

What is alkaline hydrolysis? Is it available here?

Alkaline hydrolysis is a water-based process that uses alkaline chemicals, heat, and sometimes agitation and/or pressure, to accelerate natural decomposition. After the process, families receive their loved one's remains in a form that resembles cremated remains. Alkaline hydrolysis has been used by medical schools to dispose of medical waste for several years and is just now being made available to the general public. Nine states have approved its use by the general public.

Alkaline hydrolysis is not an alternative to a funeral. Rather, it is another option for families to consider along side earth burial, entombment in a mausoleum and cremation. Like cremation, families that choose alkaline hydrolysis can plan a meaningful funeral or memorial service that reflects the life of their loved one.