

## Frequently Asked Questions

### **1. Is Embalming Required By Law?**

Except in certain special cases, such as required by the County Coroner or other law enforcement agencies, embalming is not required by law. Embalming may be necessary if you select certain arrangements, such as a funeral with viewing. If you do not want embalming you usually have the right to choose an arrangement that does not require embalming such as closed casket services, immediate burial or cremation prior to your service.

### **2. What Is The Purpose Of Embalming?**

Embalming sanitizes and preserves the body, retards the decomposition process, and enhances the appearance of a body disfigured by traumatic death or illness. Embalming makes it possible to lengthen the time between death and the final disposition, thus allowing family members time to arrange and participate in the type of service most comforting to them.

### **3. What purpose does a funeral serve?**

It is the customary way to recognize death and finality. Funerals are rituals for the living to show respect for the dead and to help survivors begin the grief process. Like other rites of passage- graduations, weddings, retirement parties - funerals help us adjust to major life transitions. Some of the more traditional choices include: Direct Cremation or Burial without visitation or religious service. Visitation (wake) followed by Religious service and interment. Visitation (wake) followed by Religious service and cremation. Service at graveside.

### **4. Do you have to have a funeral director to bury the dead?**

In most states, family members may bury their own dead although regulations vary. However, most people find it very trying to be solely responsible for arranging the details and legal matters surrounding a death.

### **5. What Do Funeral Directors Do?**

Funeral directors are caregivers and administrators. They make the arrangements for transportation of the body, complete all necessary

paperwork, and implement the choices made by the family regarding the funeral and final disposition of the body. Funeral directors are listeners, advisors and supporters. They have experience assisting the bereaved in coping with death. Funeral directors are trained to answer questions about grief, recognize when a person is having difficulty coping, and recommend sources of professional help. Funeral directors also link survivors with support groups at the funeral home or in the community.

## **6. Why Have A Public Viewing?**

Viewing is part of many cultural and ethnic traditions. Many grief specialists believe that viewing aids the grief process by helping the bereaved recognize the reality of death. Viewing is encouraged for children, as long as the process is explained and the activity voluntary.

## **7. Isn't burial space becoming scarce?**

While it is true some metropolitan areas have limited available cemetery space, in most areas of the country, there is enough space set aside for the next 50 years without creating new cemeteries. In addition, land available for new cemeteries is more than adequate, especially with the increase in entombment and multi-level grave burial.

## **8. How does the cost of cremation differ from burial or entombment?**

The basic charge for just cremation is somewhat less than traditional burial. However, with so many items of service available to the family both in the funeral service before and in the mode of disposition after, it's not possible to make an accurate comparison. Again, the family has the option to select as much or as little as they choose, and with cremation they have more options.

## **9. How do most people pay for funeral expenses?**

Many families rely on life insurance to pay for funeral expenses. A large number of families use funds that were set aside in funeral prearrangements ahead of time. Others may pay with checks, cash, credit card or a funeral home offered payment plan.

## **10. Who pays for funerals for the indigent?**

Other than the family, there are veteran, union, and other organizational benefits to pay for funerals, including, in certain instances, a lump sum

death payment from Social Security. In most states, some form of public aid allowances are available from either the state, county, or city or a combination. Most funeral directors are aware of the various benefits and know how to obtain them for the indigent. However, funeral directors often absorb costs above and beyond what is provided by agencies to insure the deceased a respectable burial.

### **11. What government agencies help defray final expenses?**

Usually, funeral directors will help gather the necessary information to apply for financial assistance from Social Security, Veteran's, retirements and any others. See our links section to these agencies.

### **12. Can I still have a wake and/or funeral ceremony if I wish to be cremated?**

Yes, quite often some sort of viewing precedes the actual cremation. There are many options available with regards to cremation. The act of cremation is simply a form of disposition, taking the place of a full body burial. While you may desire a direct cremation with no services, many people are choosing to have calling hours and/or a funeral ceremony prior to the cremation. Others choose to have a Memorial funeral ceremony with the urn present. Your funeral home can assist you with the necessary information for a funeral with a cremation following or a memorial service.

### **13. Is cremation a substitute for a funeral?**

No, cremation is an alternative to earth burial or entombment for the body's final disposition and often follows a traditional funeral service. In fact, according to FTC figures for 1987, direct cremation occurred in only 3% of deaths.

### **14. Is a casket required for cremation?**

No. All human remains must be cremated in a solid rigid container as required by Pennsylvania crematories. Even the most basic direct cremation would require a basic alternative container. Some cemeteries do require a concrete vault for burial.

### **15. How is a cremation service different from a traditional funeral service?**

It doesn't have to be different. The extent and content of a cremation service is entirely subject to the wishes of the family.

## **16. What choices for memorialization are available with cremation?**

The family may choose from a full selection of urns for permanent containment of the cremated remains. The urns may be placed in a columbarium, which is a building or structure where single niche space or family units may be selected. Niches are recessed compartments enclosed by either glass protecting the engraved urn or ornamental fronts upon which the name and dates are featured. Of course, family lots may be used, and cemeteries often permit the interment of more than one person in an adult space if cremation has occurred. In many cemeteries, there are also areas specifically designed for this purpose, which are called urn gardens.

## **17. What about scattering cremated remains (cremains)?**

This may be legally done in most areas, but CANA (The Cremation Association of North America) members believe that in consideration of the descendants of the departed that some form of memorialization should be provided. Furthermore, there are reasons for not scattering, because it is for many a very traumatic experience. It can be emotionally difficult to spill out all that is mortal of someone you have known and loved. One should realize how much is being asked of the person who is to do the scattering.

## **18. Is it possible to have a traditional funeral if someone dies of AIDS?**

Yes, A person who dies of an AIDS-related illness is entitled to the same service options afforded to anyone else. If public viewing is consistent with local or personal customs, that option is encouraged. Touching the deceased's face or hands is perfectly safe. Because the grief experienced by survivors may include a variety of feelings, survivors may need even more support than survivors of non-AIDS-related deaths.

## **19. What should I do if the death occurs in the middle of the night or on the weekend?**

The staff is available 24 hours a day, seven days a week, to respond whenever a death occurs.

## **20. Will someone come right away?**

If you request immediate assistance, yes. If the family wishes to spend a short time with the deceased to say good bye, it's acceptable. They will

come when your time is right.

**21. If a loved one dies out of state , can Sofanelli-Fiorillo or Patrick F. Guido Funeral Home still help?**

Yes, they can assist you with out-of-state arrangements, either to transfer the remains to another state or from another state. We highly recommend that you contact us right away and we will make the arrangements for transportation.

**22. Why Should I Pre-plan My Funeral?**

Pre-planning a funeral for yourself or a loved one is a vital part of estate planning. With all the details arranged in advance the funeral will proceed as planned without requiring last minute decisions or being an unexpected financial burden.

**23. Why is it important to fund your pre-needed funeral with a personal account fund instead of a insurance program?**

Funding a pre-needed funeral with a personal account fund allows you to remain the owner. You physically have the account in your possession and have complete control over it. All interest accrued over the lifetime of the account goes directly into the account building its value year after year. With an insurance program money earned doesn't necessarily revert back to you. In addition it helps satisfy Medicaid requirements if applicable.

**24. Can funeral arrangements be planned and, if desired, prepaid in advance?**

Yes they can. Referred to as preplanning or prearranging, many people find that preplanning gives them peace of mind knowing that their wishes will be respected and the burden lessened on their family at the time of their death. Others find that they need to protect their assets from the state and assure that their funeral expenses will be taken care of. Preplanning your funeral consists of meeting with the funeral home of your choice to allow them to gather biographical information for a death certificate as well as any information you would like included in obituary notices. At this time you can also choose the type of service desired, the type of casket, concrete outer burial container or cremation urn. Once your prearrangements are made, you may open an irrevocable burial

account at any federally regulated banking institution. The interest that accumulates on your funds is accumulated and remains in the account to offset inflation. At Sofanelli-Fiorillo and Patrick F. Guido Funeral Home we .

**25. What will happen to my prepaid arrangements should I decide to move?**

Most prepaid arrangements are established using an irrevocable contract to protect the funds from being acquired by the State, the funeral home or the family before the death occurs. Your arrangements, however, are easily transferred to another funeral home should you decide to leave the area.

**26. How much will Social Security pay towards my funeral expenses?**

The Social Security Administration may pay a lump sum death benefit of \$255 to the surviving widow/widower provided that the deceased and their spouse were living together at the time of death. Entitled children may be eligible to receive the lump sum death benefit if the deceased was receiving monthly benefits at the time he/she passed away. Further information regarding benefits that you or your family may be eligible for can be obtained by calling the Social Security Administration directly at 1-800-772-1213 or visiting their website @ [www.ssa.gov](http://www.ssa.gov)

**27. As a United States veteran, will the Veterans Administration pay for my funeral expenses?**

Each veteran, discharged other than dishonorably, is entitled to a burial flag and a government grave marker for an unmarked grave. In certain circumstances, a veteran may be eligible for monetary benefits. These may include a burial allowance of \$300, a plot allowance of \$150 and some transportation expenses. If the death is ruled to be service connected, there may be additional monies available. For more information please see our Veterans Page.

**28. How can I find out about funeral costs?**

Funeral homes are required to divulge their charges upon request. DO NOT BE FOOLED! No two funeral homes are the same. One may charge less but offer less in the way of service, staff and facility. So you see, sometime price alone does not tell the whole story. Our directors will be glad to itemize all funeral costs in the comfort of your home or at our convenient central location.

### **Is there a difference in funeral homes?**

Yes. There certainly is. Aside from the tangible things that you can readily see, i.e. facility, cleanliness, etc. there is so much more that does not readily meet the eye. That is why most families depend upon the reputation of the funeral home. Sofanelli-Fiorillo and Patrick F. Guido Funeral Home is most proud of our standing in the community and indeed we are often called to serve families from several surrounding towns.

### **29. How much does a funeral cost?**

Costs can vary greatly from funeral home to funeral home depending on the spaciousness of the facility, it's location, parking provided, and most importantly the quality of the staff that will be providing the service. Our personal service to each family is never dependent on the overall funeral cost. A recent N.F.D.A. survey estimated the national average funeral cost to be somewhere around \$5,500.00. This includes professional services of funeral director and staff, embalming, use of facilities and/or equipment for calling hours and funeral ceremony, transfer from place of death to funeral home, necessary vehicles, an average-priced casket and concrete vault. This cost does not include such cash disbursements as purchase of cemetery lots, grave opening/closing, clergy/church honoraria, musicians, obituary notices, certified death certificates and monument expenses. Certainly the cost of your funeral can fall below or above the average depending on the merchandise and service selections you make. Sofanelli-Fiorillo and Patrick F. Guido Funeral Home, offers over 40 caskets ranging in cost from \$375.00 to \$8500.00, as well as a cremation selection room with more than 25 urns. Your selection of services, which can vary from a traditional funeral service with calling hours and ceremony to a Memorial service will also affect your funeral costs.

### **30. Has this cost increased significantly?**

Funeral costs have increased no faster than the consumer price index for other consumer items.

### **31. Why are funerals so expensive?**

When compared to other major life cycle events, like births and weddings, funerals are not expensive. A wedding costs at least three times as much; but because it is a happy event, wedding costs are rarely criticized. A funeral home is a 24-hour, labor-intensive business, with extensive facilities (viewing rooms, chapels, limousines, hearses, etc.),

these expenses must be factored into the cost of a funeral. Moreover, the cost of a funeral includes not only merchandise, like caskets, but the services of a funeral director in making arrangements; filing appropriate forms; dealing with doctors, ministers, florists, newspapers and others; and seeing to all the necessary details. Contrary to popular belief, funeral homes are largely family-owned with a modest profit margin.

### **32. What recourse does a consumer have for poor service or overcharging?**

Funeral service is regulated by the FTC and state licensing boards. In most cases, the consumer should discuss problems with the funeral director first. If the dispute cannot be solved by talking with the funeral director, the consumer may wish to contact the Funeral Service Consumer Assistance Program. FSCAP provides information, mediates disputes, provides arbitration, and maintains a consumer guarantee fund for reimbursement of services rendered. (To contact FSCAP, call 708-827-6337 or 800-662-7666).

### **33. Do funeral directors take advantage of the bereaved?**

Funeral directors are caring individuals who help people deal with a very stressful time. They serve the same families 80% of the time, and many have spent most of their lives in the same community. If they took advantage of bereaved families, they could not stay in business. The fact that the average funeral home has been in business over 59 years shows that most funeral directors respect the wishes of the bereaved families.

### **34. Is it right to make a profit from death?**

Funeral directors look upon their profession as a service, but it is also a business. Like any business, funeral homes must make a profit to exist. As long as the profit is reasonable and the services rendered are necessary, complete, and satisfactory to the family, profit is legitimate.

### **35. Don't funeral directors mark caskets up tremendously, at least 400%?**

No. Talking about the mark up on caskets is really not the point. Most items--clothing, furniture, jewelry--are marked up as much or more than caskets. The real question is whether the funeral director is making an excessive profit, And that answer is "No." Profits run around 12.5% before taxes -- not excessive by any standard.

### **36. My wife and I spend our winters in Florida, travel, and stay for the**

**remainder of the year in our hometown of Scranton, PA. We are concerned that should one of us die while away from home, how are our remains returned to Scranton for burial? Should we contact a local funeral director in the area where we are visiting at that time?**

If either of you were to die while traveling around the country on a vacation or living in Florida, you should contact your destination funeral director, in this case, the funeral director in Scranton, PA. They are able to have your remains brought back to your hometown at a much lower cost than you could. Funeral directors work with nation wide shipping services that have a set fee for this type of service. This will translate into substantial savings to your family.

**37. The other night, while my wife and I were having dinner, the local cemetery called and asked if we would be interested in purchasing two caskets? Is there any advantage in purchasing caskets from a cemetery?**

No. Your local funeral home usually offers discounts when merchandise, such as a casket, is purchased from them. Funeral homes can offer a wide variety of casket suppliers, where cemeteries are usually limited to one or two. Something as personal as buying a casket should be in an environment that shares a long tradition with and commitment to families.

**38. Who can arrange a funeral?**

Next of Kin. Executor.

**39. Who is responsible for making funeral arrangements?**

Next of kin or Executor. Usually the person making the arrangements is responsible for the account.