The goods and services in this book are those we can provide to our customers. You may choose only the items you desire. However, any funeral arrangements you select will include a charge for our basic services and overhead. If legal or other requirements mean you must buy any items you did not specifically ask for, we will explain the reason in writing on the statement we provide describing the funeral goods and services you selected. Please note that there may be charges for items such as cemetery fees, flowers, and newspaper notices. Prior to drafting any contract for goods or services, the responsible party of the decedent’s survivor who is handling the funeral arrangements is entitled to receive a copy of any pre-need agreement in the possession of the funeral establishment that has been signed and paid for, in full or in part, by or on behalf of the decedent.
Traditional Funeral Plan

Includes Vigil, Funeral Mass and Committal.

- Basic services of Funeral Director and Staff
- Transfer of Decedent to Funeral Center
- Use of facilities and staff for a Vigil up to 3 hours
- Use of facilities and staff for Funeral Mass at your Parish or our Funeral Center for up to 2 hours
- Committal Ceremony
- Refrigeration
- Embalming
- Dressing, Hair and Cosmetics
- Funeral Coach (Hearse)
- Utility/Flower Vehicle
- Crucifix and Keepsake (if applicable)*
- Memorial Package (Deluxe register book, up to 150 prayer cards/memorial folders, 50 thank you cards & printing included)*

Traditional Funeral Plan $ 4,575
Traditional Funeral Plan Itemized Total $ 6,911
Traditional Funeral Plan Savings vs. Itemized 34% Savings
Cremation if requested $ 625

Funeral Plan Price available ONLY to families who purchase a casket from our funeral center.

*Taxable Item
Please reference pages 8 –11 for complete information. Prices effective October 1, 2019 and subject to change without prior notice. Purchaser may choose not to use certain services listed in a package. In such a case, the package price will not be reduced. Package reflects the largest discount savings available. Package price excludes tax on taxable items.
**ONE DAY FUNERAL PLAN**

*Includes Same Day Visitation, Funeral Mass and Committal.*

- Basic services of Funeral Director and Staff
- Transfer of Decedent to Funeral Center
- Use of facilities and staff for same day Visitation up to 1 hour
- Use of facilities and staff for Funeral Mass at your Parish or our Funeral Center for up to 2 hours
- Committal Ceremony
- Refrigeration
- Embalming
- Dressing, Hair and Cosmetics
- Funeral Coach (Hearse)
- Utility/Flower Vehicle
- Crucifix and Keepsake (if applicable)*
- Memorial Package (Deluxe register book, up to 150 prayer cards/memorial folders, 50 thank you cards & printing included)*

**Same Day Funeral Plan** $4,375

Same Day Funeral Plan Itemized Total $6,261

Same Day Funeral Plan Savings vs. Itemized 30% Savings

Cremation if requested $625

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Funeral Plan Price available ONLY to families who purchase a casket from our funeral center.

*Taxable Item

Please reference pages 8 –11 for complete information. Prices effective October 1, 2019 and subject to change without prior notice. Purchaser may choose not to use certain services listed in a package. In such a case, the package price will not be reduced. Package reflects the largest discount savings available. Package price excludes tax on taxable items.
GRAVESIDE CEREMONY PLAN

Includes Committal Only.

- Basic services of Funeral Director and Staff
- Transfer of Decedent to Funeral Center
- Committal Ceremony
- Refrigeration
- Funeral Coach (Hearse)
- Utility/Flower Vehicle
- Crucifix and Keepsake (if applicable)*

Graveside Service Plan $ 3,175
Graveside Service Plan Itemized Total $ 4,516
Graveside Service Plan Savings vs. Itemized 30% Savings
Embalmimg if requested $ 575
Cremation if requested $ 625

Funeral Plan Price available ONLY to families who purchase a casket from our funeral center.

*Taxable Item
Please reference pages 8 –11 for complete information. Prices effective October 1, 2019 and subject to change without prior notice. Purchaser may choose not to use certain services listed in a package. In such a case, the package price will not be reduced. Package reflects the largest discount savings available. Package price excludes tax on taxable items.
MEMORIAL SERVICE CREMATION PLAN

Includes Cremation, Memorial Mass and Committal.

- Basic services of Funeral Director and Staff
- Transfer of Decedent to Funeral Center
- Use of facilities and staff for Memorial Mass or Service at Parish or Funeral Center for up to 2 hours
- Committal Ceremony
- Refrigeration
- Funeral Coach (Hearse)
- Utility/Flower Vehicle
- Crucifix and Keepsake (if applicable)*
- Cremation
- Memorial Package (Deluxe register book, up to 150 prayer cards/memorial folders, 50 thank you cards & printing included)*

Memorial Service Cremation Plan $ 4,175
Memorial Service Cremation Plan Itemized Total $ 6,061
Memorial Service Cremation Plan Savings vs. Itemized 31% Savings

Memorial Service Cremation Plan Price available ONLY to families who purchase an alternative container and cremation urn (minimum $145) from our cemetery or funeral center.

*Taxable Item
Please reference pages 8 — 11 for complete information. Prices effective October 1, 2019 and subject to change without prior notice. Purchaser may choose not to use certain services listed in a package. In such a case, the package price will not be reduced. Package reflects the largest discount savings available. Package price excludes tax on taxable items.
Memorial Service Plan

Memorial Mass and Committal.

- Basic services of Funeral Director and Staff
- Use of facilities and staff for Memorial Mass at your Parish or our Funeral Center for up to 2 hours
- Committal Ceremony
- Utility/Flower Vehicle
- Crucifix (if applicable)*
- Memorial Package (Deluxe register book, up to 150 prayer cards/memorial folders, 50 thank you cards & printing included)*

*Cremation is NOT included.
Plan is for families who have Cremated Remains in their possession.

Memorial Only Service Plan $ 3,375
Memorial Service Plan Itemized Total $ 3,965
Memorial Service Plan Savings vs. Itemized 15% Savings

Memorial Service Plan Price available ONLY to families who select all items included in package. No substitutions allowed.

*Taxable Item
Please reference pages 8 –11 for complete information. Prices effective October 1, 2019 and subject to change without prior notice. Purchaser may choose not to use certain services listed in a package. In such a case, the package price will not be reduced. Package reflects the largest discount savings available. Package price excludes tax on taxable items.
DIRECT CREMATION PLAN

Plan Does Not Include Vigil, Visitation or Funeral Service.
Cremation Date & Time is Subject to Availability of Crematory.

- Basic services of Funeral Director and Staff
- Transfer of Decedent to Funeral Center
- Refrigeration
- Cremation

Direct Cremation Plan $2,475
Direct Cremation Plan Itemized Total $3,750
Direct Cremation Plan Savings vs. Itemized 34% Savings

Direct Cremation Plan Price available ONLY to families who purchase an alternative container and cremation urn (minimum $145) from our cemetery or funeral center.

*Taxable Item
Please reference pages 8 –11 for complete information. Prices effective October 1, 2019 and subject to change without prior notice. Purchaser may choose not to use certain services listed in a package. In such a case, the package price will not be reduced. Package reflects the largest discount savings available. Package price excludes tax on taxable items.
The goods and services in the following list are those we can provide to our customers. You may choose only the items you desire. However, any funeral arrangements you select will include a charge for our basic services and overhead. If legal or other requirements mean you must buy any items you did not specifically ask for, we will explain the reason in writing on the statement we provide describing the funeral goods and services you selected. Please note that there may be charges for items such as cemetery fees, flowers, and newspaper notices. Prior to drafting any contract for goods or services, the responsible party of the decedent’s survivor who is handling the funeral arrangements is entitled to receive a copy of any pre-need agreement in the possession of the funeral establishment that has been signed and paid for, in full or in part, by or on behalf of the decedent. Funeral and cremation plan discounts are only available if casket, cremation container or alternative container and urn are purchased from CFCS.

**FUNERAL SERVICES (Guaranteed)**

**BASIC SERVICES OF FUNERAL DIRECTOR AND STAFF**

$2,175

This fee for our basic services and overhead will be added to the total cost of the funeral arrangements you select.

(As this fee is already included in the funeral plans, direct cremations, immediate burials, & forwarding or receiving remains.)

- Personnel available 24 hours a day, 365 days a year to respond to first call.
- Arrangement interview and coordination of service plans.
- Bookkeeping, accounting fee, and general clerical administration.
- Securing and recording of the Death Certificate and Disposition Permit as necessary.
- Coordination of service plans with cemetery, crematory, and/or other parties involved in the final disposition.
- Scheduling and organization of clergy, service times and selected Mass readings.

**USE OF FACILITIES, STAFF AND EQUIPMENT**

- Use of Facilities and Staff for Funeral Ceremony including Funeral Mass up to 2 hours $625
- Use of Facilities and Staff for Memorial Service including Memorial Mass up to 2 hours $625
- Use of Facilities and Staff for Viewing including Vigil for up to 3 hours $650
- Additional Visitation Time per hour $225
- Unembalmed Identification Viewing. Immediate family only up to 30 minutes $225
- Additional charge for Sunday or Holiday $800
- Additional hourly charge for after 8:00 PM closing $225
- Use of Facilities and Staff for Graveside Service or Committal Ceremony at Cemetery $625
- Special use of preparation room $850
- Reception Room (A&B) at St. Mary Cemetery & Funeral Center up to 3 hours. ($600 each room) $1,200
- Reception Room at George L. Klumpp Chapel of Flowers $450
- Reception Area for All Souls Cemetery & Funeral Center Starting at $300
PREPARATION AND CARE OF REMAINS

- Embalming $575

(Except in certain special cases, embalming is not required by law. Embalming may be necessary, however, if you select certain funeral 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 you to pay for it, such as Direct Cremation or Immediate Burial.)

- Refrigeration rate for up to 96 hours (required by California Law within 24 hours) $275
- Daily Refrigeration rate for over 96 hours $140
- Autopsy Repair, Restoration Care $275
- Dressing, Hair and Cosmetics $250
- Other preparation of remains $195

OTHER SERVICES

- Notary Fee $15
- Cremation fee $625
- Witness Cremation fee $800
- Oversize Cremation (over 300 lbs.) added to the standard cremation fee $385
- Priority Cremation Service. Remains ready in 2 business days from filing of the Death Certificate permit $650
- Disinterment Oversight by a Licensed Funeral Director Up to $2,175

TRANSPORTATION

All vehicles are priced for 3 hours of continual use per event or occurrence. Each additional hour of continual use will be charged at $90 per hour

- Transfer of remains to Funeral Center within 70 mile radius $675
- Additional mileage fee $3 per mile
- Funeral Coach (hearse) $375
- Utility/Flower Vehicle $220
- Urn Delivery (within 30 miles) $120
- Transfer to or from common carrier (SAC airport or cemetery) within 30 miles $220

FORWARDING REMAINS (FULL BODY) TO ANOTHER FUNERAL HOME $2,175

This charge includes the transfer to a funeral home within 70 mile radius of our Funeral Center, basic services of Funeral Director and staff, embalming and transfer to common carrier within 30 miles.

RECEIVING REMAINS (FULL BODY) FROM ANOTHER FUNERAL HOME $1,575

This charge includes transfer from common carrier within 70 miles of our Funeral Center & basic services of Funeral Director & staff.

DIRECT CREMATION

If you want to arrange a direct cremation, you can use an alternative container. Alternative containers encase the body and can be made of materials like fiberboard or composition materials (with or without an outside covering).

- Direct cremation with container provided by purchaser $3,750
- Direct cremation with minimum alternative container (unfinished fiberboard) $2,650
- Direct cremation with alternative container as selected $2,650—$3,050
IMMEDIATE BURIAL

Includes Basic Services of Funeral Director and Staff, Removal of remains, refrigeration, and local transportation to cemetery. No services included. To be scheduled at the convenience of the cemetery.

- Immediate Burial where purchaser provides the casket $3,075
- Immediate Burial with casket as selected $4,050—$10,050

MERCHANDISE

- Caskets $975—$6,975
- Alternative containers (for cremation) $175 to $575
- Rental Casket (interior container and liner taxable value $300) $1,075
- Combination shipping container $300
- Outer shipping container (air tray) $215
- Memorial Package (Up to 150 cards or memorial folders or combination of both, register book & 50 thank you cards) $295
- Additional prayer cards or memorial folders (per 50) $50
- Memorial Canvas Portrait Starting at $175-$225
- Memorial Guest Book Starting at $30
- Crucifix $25
- Rosary $15
- Customized memorial folders (up to 150) Starting at $125
- Programs (100 ct) Starting at $150
- Thank you cards (25 per box) Starting at $25
- Memorial Slideshow DVD (up to 75 photos, including 3-DVDs) Additional copies $25) Starting at $195
- Keepsake Jewelry Starting at $146
- Flag Case Starting at $100
CASH ADVANCE ITEMS (NON-TAXABLE)

- Each copy of Certified Death Certificate (Sacramento County = $21) Varies by County
- State filing fee/permit $12
- DCA Cremation fee $8.50
- Motorcycle Escorts (minimum of 2) ($175 each additional) $350
- Family Limousine (maximum of 3 hours) Starting at $225
- Tent and chair setup $275 to $375
- Clergy/Church Honorarium Starting at $75
- Vocalist/Organist Starting at $100
- Bagpiper, Butterfly Release, Dove Release, or Other Services Available Upon Request

ADDITIONAL FEES

- Packaging and domestic shipping of cremated remains $150
- International Shipping Documentation Service Fee $850
- Insurance Processing fee $275
INTRODUCTION
The death of a loved one is one of the most traumatic experiences any of us will ever have. The California Department of Consumer Affairs’ Cemetery and Funeral Bureau has developed this booklet to assist you in making the difficult decisions about funeral and cemetery arrangements for yourself or someone close to you. By asking the right questions, comparing prices and services, and making informed decisions, you can make arrangements that are meaningful to your family and control the costs for you and your survivors.

The Cemetery and Funeral Bureau licenses, regulates, and investigates complaints against California funeral establishments, funeral directors, embalmers, apprentice embalmers, cemetery brokers, cemetery salespersons, cemetery managers, cremated remains disposers, crematories, crematory managers and the nearly 200 fraternal and private cemeteries in the State.

(NOTE: The State does not license cemeteries operated by religious organizations; cities, counties, or cemetery districts; the military; Native American tribal organizations; or other groups. If you don't know who regulates the cemetery you’re interested in, ask the cemetery manager.) If you need help with a cemetery or funeral issue, visit the Bureau's Web site at www.cfb.ca.gov or call the Department of Consumer Affairs’ Consumer Information Center at (800) 952-5210 or the Bureau at (916) 574-7870.

LEGAL REQUIREMENTS

Disposition Arrangements
California law lists those who have the right, duty, and responsibility to make decisions about disposition arrangements after a person’s death. They are, in order, as listed in the law:

- A person, prior to his or her death.
- The Person Authorized to Direct Disposition (PADD) on a U.S. Department of Defense Record of Emergency Data (DO Form 93) as that form existed on December 31, 2011, or its successor form.
- An agent under a California power of attorney for health care.
- The surviving competent spouse or registered domestic partner.
- The surviving competent adult child or the majority of the surviving competent adult children.
- The surviving competent parent or parents.
- The surviving competent adult sibling or the majority of the surviving competent adult siblings.
- The surviving competent adult or the majority of the surviving competent adults in the next degree of kinship.
- A conservator of the person appointed under Part 3 (commencing with Section 1800) of Division 4 of the Probate Code when the decedent has sufficient assets.
- The public administrator when the decedent has sufficient assets.

Details: A person may direct in writing the disposition of his or her remains and specify the funeral goods and services desired. Unless there is a written statement to the contrary that is signed and dated by the person, these directions may not be changed in any material way except as required by law.

The Law Protects a Person’s Choices After Death, Providing That:
1. The written directions are clear and complete; and
2. Arrangements for payment of final services via trusts, insurance, commitments by others, or any other means have been made which precludes the payment of money by the survivor(s) who might otherwise have the right to control disposition.

—Instead of giving written instructions, a person may give the right and duty of disposition to a PADD (if an active duty member of the U.S. Armed Forces) or to an agent under a power of attorney for health care or an advance health care directive. This agent will have the full right to act and control the decedent’s disposition unless the power of attorney or an advance health care directive limits or removes that right or ceases upon death.

—In the absence of written instructions, a PADD, an advance health care directive, or power of attorney for health care, the right and duty of disposition moves next to a surviving competent spouse or registered domestic partner. To be considered a registered domestic partner in California, a person must have filed a Declaration of Domestic Partnership with the Secretary of State under Family Law Code section 297.

In the absence of the above documents and people, the right and duty of disposition would fall to the surviving competent adult child or the majority of the surviving competent adult children, then the competent parent or parents, then the competent adult sibling or the majority of the surviving competent adult siblings, and then the competent adult or the majority of the surviving competent adults in the next degree of kinship, followed by conservator of person, conservator of estate, or public administrator. In addition, the law governs issues such as the time in which family members must act, what happens if all members cannot be found or cannot agree on what to do, and who is responsible for the costs of disposition. Be sure to review and understand all the provisions of law when you are considering these choices. The applicable laws and regulations can be found on the Bureau's Web site at www.cfb.ca.gov.
(NOTE: Exceptions may apply in certain situations. You have the right to select a different person to make the decisions about your arrangements, if you wish. You may wish to consult with an attorney about including such instructions in your will or in another written document, such as a power of attorney for health care. Be sure to provide copies of your instructions to family members and keep your own copy in a place that can be easily accessed.)

**PRICES**
Federal law requires funeral establishments to quote prices over the phone and to give you a General Price List (GPL) and a Casket Price List (CPL) when you ask in person about arrangements and prices. If the funeral establishment sells outer burial containers, it must also provide you prices for those containers, either as part of the GPL or on a separate price list. If the funeral establishment has a Website, it must post the list of funeral goods and services that are required to be included in their GPL, pursuant to federal rule, and include a statement that the GPL is available upon request via a link from the home page, or include the words "price information" or a similar statement that includes the word "price" with a link to the GPL.

(For more information, see General Price List Requirements.)

When you contract for services with a funeral establishment, the law requires it to give you an itemized statement of your choices, including estimates of any costs that are unknown at the time. The statement must also include charges for outside vendor services arranged by the funeral establishment such as flowers, clergy honoraria, newspaper notices, music, etc. Make sure the statement includes only those items you have selected. If you have chosen a funeral package, the statement should describe all the goods and services that are included. Be sure you have the total dollar amount in writing before you sign the contract.

The law allows a funeral establishment to set a fee for professional services, such as the funeral director's time spent:
- Helping you plan the funeral;
- Making arrangements with a cemetery or crematory (or other funeral establishment if the body will be shipped out of the area);
- Obtaining the death certificate and other required permits;
- Submitting the obituary and "unallocated overhead," which includes taxes, insurance, advertising, and other business expenses.
- The funeral establishment may require you to pay this fee in addition to the specific funeral goods and services you select.

(Note: It is illegal for a funeral establishment to charge a handling fee if you wish to use a family-built casket or a casket you purchased elsewhere. However, the casket must meet the cemetery's or crematory's standards and must take into consideration the size of the body. It is also illegal for the funeral establishment to make false claims about the preservative qualities of a casket or to charge contagious disease fees or fees for protective clothing for staff.)

**EMBALMING**
The law does not require embalming. However, the person with the right to control disposition must accept or decline embalming by signing a specific form prescribed by the Bureau. Additionally, a funeral establishment must refrigerate an unembalmed body in its possession if burial or cremation does not take place within 24 hours. (See exception under Home Death Care.) As a practical matter, however, you may wish to authorize embalming if there will be a delay before a public viewing. Keep in mind that embalming does not prevent decomposition of a body.

(Note: A coroner may require embalming in certain circumstances.)

**CREMATION**
The law does not require the purchase of a casket before cremation.
(A combustible cremation container, typically referred to as an alternative container, is required. See Cremation.)

**BURIAL**
The law does not require outer burial containers, commonly known as vaults or grave liners, but cemeteries may require them because they keep the ground from settling after burial. Typically, vaults completely surround the casket in concrete or other material. Grave liners cover only the top and sides. Neither container will prevent the eventual decomposition of human remains.

Natural burial, also referred to as green or eco-friendly burial, is a way of caring for the dead with minimal environmental impact, often without a casket or burial container. The body is typically not embalmed and may be encased in biodegradable materials for burial. Talk to cemetery staff if you are interested in this option.

**HOME DEATH CARE**
The use of a funeral establishment and funeral director is not required by law when preparing a body for disposition. You can arrange for your body, or that of a loved one, to be cared for and prepared for disposition by family and friends at home. If you choose home death care, you must:
- File a properly completed Certificate of Death, signed by the attending physician or coroner, with the local registrar of births and deaths.
- Obtain a Permit for Disposition from the local registrar of births and deaths.
- Provide a casket or other suitable container.
- Make arrangements directly with the cemetery or crematory.
- Your local county health department may be able to help you file a Certificate of Death and/or a Permit for Disposition.

*(NOTE: Human remains may be kept at home without embalming or refrigeration until disposition. Generally, decomposition will proceed more rapidly without refrigeration or embalming.)*

**CORONER FEES**
California law permits coroners to charge for certain services. Fees vary by county.

**RETAIL CASKET SELLERS**
California law requires retail casket sellers, when beginning any discussion of prices, to give customers a written price list of all caskets, alternative containers, and outer burial containers normally offered for sale and the price for each. In addition, if customers ask for the list in person or by phone, the retail casket seller must give them a written statement identifying caskets or containers by price, thickness of metal, type of wood or other construction, and by interior and color. Price, thickness, construction, and color information must also be included on a tag conspicuously attached to each casket. Prior to a sale, the seller must provide the buyer an itemized statement of all costs involved.

Retail casket sellers are not allowed to arrange funerals or cremations or perform any other functions requiring a license as a funeral establishment. Before doing business with any retail casket seller, you may wish to check the company's business practices with your local Better Business Bureau.

*(NOTE: Retail casket sellers are not bound by the State laws or regulations that govern funeral establishments, crematories, and cemeteries, nor are they licensed or regulated by the Cemetery and Funeral Bureau or by the Federal government. They are governed by State and local business, laws and licensing regulations.)*

**DECIDING IN ADVANCE**

**FOR A LOVED ONE** While making such decisions is difficult at any time, planning in advance for the death of a loved one can relieve you of that responsibility at the time of death, when you may be emotionally vulnerable. Take time now to discuss these matters and find out what your loved ones want. Be sure to put any wishes or requests in writing. This is also a good time to discuss organ donation and donation to medical science.

**FOR YOURSELF** Planning in advance for your own disposition after death can spare your loved ones the anguish of making difficult decisions while grieving. Shopping ahead of time, getting correct information, and planning in advance allows you to make informed decisions before you purchase, and may save you money. Be sure to discuss your wishes with your family. You may also wish to talk to an attorney about the best way to ensure that your wishes are followed.

You can make arrangements directly with a funeral establishment or through a memorial society or funeral consumer group or organization. Memorial societies and funeral consumer groups or organizations are nonprofit entities that provide information about preplanning funerals and disposition. They do not offer funeral services and are not regulated by the Cemetery and Funeral Bureau, although they are regulated under Federal and State nonprofit laws. To find a funeral establishment, memorial society, or funeral consumer organization, ask friends and relatives for referrals, or check the phone book Yellow Pages or Internet listings.

*(NOTE: Many funeral entities that use the word "society" in their names are for-profit businesses. If an organization's nonprofit status is important to you, confirm that status prior to making arrangements.)*

**CHECK LICENSE STATUS**
To be sure that the funeral establishment, funeral director, crematory, crematory manager, private or fraternal cemetery, and private or fraternal cemetery managers are licensed by the State and in good standing, call the Department of Consumer Affairs toll-free at (800) 952-5210, TOO (800) 326-2297, or the Cemetery and Funeral Bureau office at (916) 574-7870. You can also check the license online at www.cfb.ca.gov/consumer/lookup.shtml

**COMPARE PRICES AND SERVICES**
First, visit Web sites and several funeral establishments to compare services, restrictions, rules, and prices. Then, decide how much you want to spend. If you buy a casket from a retail casket seller, be sure to ask if the seller will deliver it or if you must pick it up. Also you may wish to compare prices at several cemeteries and ask about their endowment care funds and cemetery maintenance standards. *(See Glossary of Terms).* If a funeral establishment or cemetery is not being maintained to your satisfaction, take your business elsewhere.

**PREARRANGEMENT**
You may want to make your arrangements in advance but not prepay for them. Keep in mind that over time prices may go up and businesses may close or change ownership. You may also move to another location or change your arrangements. It’s a good idea to review and revise your decision every few years, and you should make sure your family is aware of your wishes. Put your wishes in writing, give copies to family members and your attorney, and keep a copy in a place where it can be easily accessed. *(Don’t keep your only copy in a safe-deposit box. Your family may have to make funeral arrangements on a weekend or holiday when the bank is closed.)*
**Prepayment Options**

If you decide to prepay for funeral and cemetery services, you have several options. (NOTE: These are options, not recommendations. Be sure to carefully compare the advantages and disadvantages of each and consider consulting an attorney and Medicare/Medicaid, if applicable-before making any decision.)

**Preneed Trust Contracts:** Decide on the funeral and cemetery services you want, sign contracts that fully describe those services, and pay a set amount into a trust administered by the funeral establishment or cemetery. There will usually be some costs that cannot be prepaid. Services such as opening and closing the grave are not usually part of the preneed contract and must be paid at time of need.

(NOTE: Be sure that your contract includes a cancellation clause if you change your mind. Keep in mind that if you cancel a funeral preneed trust, under the law, all the money you paid in must be refunded to you. Most cancellation clauses require a revocation fee, limited by law to no more than 10 percent of the total amount that you have paid in. This revocation fee can only be taken from trust fund earnings.)

Before you choose a preneed trust contract, consider the following:

- Ask for a guaranteed price plan. This protects you and your family from future price increases. Without it, your survivors may have to make any difference in cost. However, even with a guaranteed price plan, some items or services will probably have to be paid at the time of need. Obtain a written estimate of these additional "at-need" charges so you and your family will know what to expect at the time of need.
- Make sure the funds in your preneed trust increase in value, and find out where the money is being invested and who the trustees are. You may receive an annual statement of earnings, which may have to be reported as interest income on your tax returns. Also, be sure that the plan includes a written provision that states what will happen to any earnings left over after the funeral expenses are paid.
- Find out if you have to pay the entire amount into the trust up front, or if you can pay over time. If you pay over time, ask if interest is being charged and how much. Also, ask if there is a penalty for late payments.
- Ask if your funeral arrangements can be transferred to another funeral establishment or if the cemetery will buy the property back if you move out of the area or change your mind.
- To guarantee prices of cemetery goods, such as a vault or a marker, buy them and have the cemetery store them until they are needed. This is called "constructive delivery." The law prohibits the constructive delivery of funeral goods. Make sure the purchase contract specifies the manufacturer and model of the items you purchase, as well as any inscriptions and descriptions of the materials used. Obtain in writing the address where the goods are stored.

**Saving:** Earmark a portion of your savings for funeral expenses and ensure that your family members and attorney are informed and that provisions are made for your survivors to withdraw the funds at your death. You can change your mind at any time.

**POD Account:** Establish a Pay on Death (POD) Account with your bank, designating the funeral establishment or another person as the beneficiary of funds upon your death. Be sure to inform family members, the funeral establishment, your chosen executor, and your attorney of the provisions of the account. POD accounts may involve service fees, and interest earned is taxable. They may be canceled without penalty. (NOTE: The funeral establishment is not required to pay any excess funds to your survivors.)

**Life Insurance:** Buy life insurance equal to the value of the funeral and arrange for your beneficiary (a family member or friend) to handle the arrangements in accordance with your stated wishes. (NOTE: If the costs of the funeral arrangements exceed the amount of your policy, your survivors will have to make up the difference.)

**Funeral Insurance:** Buy funeral insurance through the funeral establishment, which becomes your beneficiary. You preselect the casket, services, etc., and the cost may be guaranteed. If the cost is guaranteed, the funeral establishment cannot charge your relatives more than the contract states, even if prices rise. However, it can keep any funds remaining after the arrangements have been carried out. (NOTE: You should get in writing how much the policy will be worth in one year, two years, five years, and ten years. Find out if you will pay more on the policy over time than the policy will pay out upon your death. Find out what happens if you cancel the policy or fail to make the scheduled payments.)

Funeral establishments and licensed cemeteries must present to the person making funeral arrangements for a deceased person a copy of any preneed agreement in their possession that is signed and paid for in full or in part.

**Burial**

If you choose traditional burial of the body or cremated remains, you will need to purchase a cemetery plot unless you are eligible for burial at no cost in a veterans cemetery. Prices may vary widely among cemeteries and among different locations in the same cemetery. There is also a fee for opening and closing the grave, and you will probably be required to buy an outer burial container if the cemetery requires one. In addition, you will need to pay an endowment care fee for cemetery maintenance and groundskeeping. Burial in a mausoleum (entombment) involves purchase of a crypt, opening and closing fees, and charges for endowment care and other services.

**Purchasing Items Elsewhere**

If you purchase a casket or alternative container from somewhere other than the funeral establishment, the law prohibits the funeral establishment from charging a "casket handling" fee. However, your purchase must meet the standards set by the
Crematory and must take into consideration the size of the body. Remember to shop wisely, since retail casket sellers are not bound by the same laws or regulations that govern funeral establishments, crematories, and cemeteries. If purchasing items in advance, insist that any money you pay be placed in a trust, and be sure to get a copy of the trust agreement.

If the cemetery requires outer burial containers to minimize ground settling, you may have to buy a grave liner or vault. You do not have to buy the outer container from the cemetery; however, a liner or vault purchased elsewhere must meet the cemetery’s size, shape, and material standards.

You may purchase a marker or monument from another source, but it also must meet the cemetery’s standards. The cemetery may not charge a setting fee if the monument company sets it for you. Charges by the cemetery for foundations, setting or permitting the setting of grave markers or monuments, must be the same whether you bought the marker or monument from the cemetery or from someone else. Be sure to review the rules and policies of the cemetery before you purchase. This can help avoid misunderstandings and can assist you in making decisions.

**Multiple-Depth Graves**

If the cemetery allows it, you may be able to arrange burial in the same grave as your spouse or other family member. People who are not related may be buried in a multiple-depth grave if all parties authorize it in advance. Burial in a multiple-depth grave may limit disinterment rights. There may be special fees for opening and closing a multiple-depth grave.

**Cremation**

California law requires written acknowledgment of the following disclosure when cremation is to take place: "The human body burns with the casket, container, or other material in the cremation chamber. Some bone fragments are not combustible at the incineration temperature and, as a result, remain in the cremation chamber. During the cremation, the contents of the chamber may be moved to facilitate incineration. The chamber is composed of ceramic or other material which disintegrates slightly during each cremation, and the product of that disintegration is co-mingled with the cremated remains. Nearly all of the contents of the cremation chamber, consisting of the cremated remains, disintegrated chamber material, and small amounts of residue from previous cremations, are removed together and crushed, pulverized, or ground to facilitate inurnment or scattering. Some residue remains in the cracks and uneven places of the chamber. Periodically, the accumulation of this residue is removed and interred in a dedicated cemetery property, or scattered at sea."

The person who has the right to control the disposition of the body must sign a written authorization before cremation can proceed. This authorization, or a separate contract, indicates the location, manner, and time of disposition of the remains. It also includes an agreement to pay the costs for the cremation, for disposition of the cremated remains, and for any other services desired. (If you wish to arrange for your own cremation, you can legally sign the Declaration for Disposition of Cremated Remains form yourself.)

In addition, a burial/cremation permit (called Application and Permit for Disposition of Human Remains, VS 9) must be issued by the county health department. The funeral establishment usually arranges to obtain this permit as part of its services.

California law does not prohibit the person authorizing the cremation from viewing the cremation process, and some facilities may be able to accommodate more than one family member. Crematories that do not allow viewing of the cremation process must disclose that fact in writing prior to signing any contract. There may be a charge for attending the cremation. Check with the crematory for its policies.

A casket is not required for cremation by California law, but a combustible cremation container, also known as an alternative container, is. The container must be one that can be closed and is leak-resistant. A cardboard box constructed for this purpose is acceptable. You do not have to buy the container from the funeral establishment or crematory, but it does have to meet the standards set by the crematory.

You should make a decision about removing all personal possessions of value, such as jewelry or mementos, before the body is taken to the crematory.

Pacemakers, most prostheses, and mechanical or radioactive devices or implants are most often removed prior to cremation.

By law, all cremations must be performed individually, unless a multiple cremation is authorized in writing and the cremation chamber is capable of multiple cremations. Only a few crematories have this capability and/or will permit it.

After the cremation has been completed and the cremation chamber has cooled, the remains are swept from the chamber, processed to a uniform size, and placed in a sturdy plastic bag sealed with an identification disk, tab, or label. The bag is then placed in a durable cremated remains container.

**Disposition of Cremated Remains**

In California, you may choose any of the following methods of disposition of cremated remains:

- Placement in a columbarium or mausoleum - There may be additional charges for endowment care, opening or closing, recording, flower vase, and nameplate.
- Burial in a plot in a cemetery - There may be additional charges for endowment care, opening or closing, recording, outer burial container, flower vase, and marker.
Retention at a residence - The funeral establishment or crematory will have you sign a Permit for Disposition showing that the remains were released to you and will file it with the local registrar of births and deaths. You may not remove the cremated remains from the container and you must arrange for their disposition upon your death.

Storing in a house of worship or religious shrine if local zoning laws allow.

Scattering in areas of the State where no local prohibition exists and with written permission of the property owner or governing agency. The cremated remains must be removed from the container and scattered in a manner so they are not distinguishable to the public.

Scattering in a cemetery scattering garden.

Scattering at sea, at least 500 yards from shore. This also includes inland navigable waters, except for lakes and streams.

Cremated remains may not be transported without a permit from the county health department and they may not be disposed of in refuse.

Scattering

Cremated remains may be scattered as described above by employees at a licensed cemetery, cemetery brokers, crematory employees, registered cremated remains disposers, funeral establishment staff members, or the decedent's family. All cremated remains must be removed from the container for scattering, with the exception of those remains placed into a scattering urn for scattering cremated remains at sea from a boat. Scattering may also be done by any person having the right to control the disposition of the cremated remains of any person or that person's designee if the person does not dispose of or offer to dispose of more than ten cremated remains within any calendar year.

"When scattering remains, you should avoid inhaling the dust from the remains, since there may be health risks. The county health department must issue a Permit for Disposition, and boat/aircraft operators must notify the U.S. Environmental Protection Agency after scattering."

State law requires cremated remains disposers who scatter by air or boat to post copies of their current pilot or boating licenses and the addresses of their cremated remains storage areas at their place of business. The law also requires disposers to conduct scatterings within 60 days of receiving the remains, unless the person with the right to control disposition is notified in writing of the reason for the delay.

SPECIAL CIRCUMSTANCES

Death Out of State

Burial: If death occurs away from the city where burial is to take place, you will need to have the body transported using the coordinated services of a funeral establishment in each city. If the body is transported by shipping on a common carrier, the body must be embalmed prior to shipping. If it cannot be embalmed, the body must be shipped in an airtight casket or transportation container. Cremation: You can arrange for the body to be cremated in the distant city and for the cremated remains to be shipped to you.

Death Out of the Country

If death occurs in another country, the U.S. Embassy or Consulate in that country can assist in making arrangements for the return of the body or for its local disposition. You will usually be able to obtain English translations of the death certificate and other documents through the nearest U.S. Embassy or Consulate.

Donation for Medical Purposes

If you wish to donate your body to a medical school for educational or research purposes, you will need to make arrangements with the school well in advance. It is a good idea to check with the school every few years, since procedures and needs may change. By law, the school is responsible for costs of final disposition.

GENERAL PRICE LIST REQUIREMENTS

A sample General Price List (GPL) is included in the booklet Complying with the Funeral Rule, which is available from the Federal Trade Commission. In addition, you may wish to compare GPLs from several funeral establishments in your area. Although additional services may be included, at a minimum, the GPL must include the price of each of the following basic services provided by the funeral establishment, along with the date the prices are effective and a description of the services:

- Forwarding remains to another funeral establishment: May include embalming, removal of remains, minimum service of staff, necessary authorizations, and local transportation.
- Receiving remains from another funeral establishment: May include minimum service of staff and transportation of remains to funeral establishment

Direct cremation: May include basic services of funeral director and staff, a proportionate share of overhead costs, removal of remains, necessary authorizations, and cremation. (NOTE: Be sure to ask if the price for direct cremation includes the cost of the cremation itself and the cost of storing the body.)

- Immediate burial: May include base services of funeral director and staff, a proportionate share of overhead costs, removal of remains, and local transportation to cemetery.
Transfer of remains to funeral establishment: A flat fee may apply weekdays, nights, weekends, and holidays within a specific area, with mileage charges for transportation outside the area.

Embalming: Must include the following statement: "Except in certain special cases, embalming is not required by law. Embalming may be necessary, however, if you select certain funeral 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 you to pay for it, such as direct cremation or immediate burial."

Other preparation of the body: Services may be priced individually and may include dressing, make-up, casketing, hair care, post-autopsy care, refrigeration, and reconstruction/restorative arts.

- Use of facilities and staff for viewing
- Use of facilities and staff for funeral ceremony
- Use of facilities and staff for memorial service
- Use of equipment and staff for graveside service
- Hearse
- Limousine
- The range of casket prices that appear on the Casket Price List, including the price range for adult caskets, infant/child caskets, rental caskets, and alternative containers.
- Either individual outer burial container prices or the range of outer burial container prices if the funeral establishment sells them.
- Preneed agreements: A statement, on the first page, separate and apart from other information, that a person making funeral arrangements for a deceased person may receive; prior to the drafting of any contract, a copy of any signed preneed agreement paid for in full or in part, that the funeral establishment has in its possession.

COMPLAINTS
If you have a complaint about a funeral establishment, crematory, or state-regulated cemetery, try to settle it with management first. If you can't resolve the issue, call the Department of Consumer Affairs' Cemetery and Funeral Bureau at (800) 952-5210 or TOO (800) 326-2297, or (916) 574-7870, and request a complaint form. You can also download a complaint form online at www.cfb.ca.gov. Many complaints between the consumer and the licensee are resolved quickly. More serious complaints require a thorough investigation, and the Bureau will take action against the licensee if warranted. For complaints you are unable to resolve with cemeteries that are not under State jurisdiction, contact an official of the managing organization. Unresolved complaints about retail casket sellers should be directed to your local district attorney. You may also choose to pursue the matter in Small Claims Court or retain the services of private legal counsel.

GLOSSARY OF TERMS

- Casket/Coffin: A box or chest for burying human remains.
- Cemetery Property: A grave, crypt, niche, or defined area for scattering cremated remains.
- Cemetery Services: Opening and closing graves, crypts, or niches; setting grave liners and vaults; setting markers; and long-term maintenance of cemetery grounds and facilities.
- Cemetery Maintenance Standards: Establishes the minimum standards necessary to prevent the offensive deterioration of an endowment care cemetery licensed by the Bureau. Cemeteries must follow a minimum list of items (exception provided to certain items for natural condition sections), or may choose to incorporate those items into their rules and regulations. Cemeteries must provide consumers with a written copy of their maintenance standards upon request.
- Columbarium: A structure with niches (small spaces) for placement of cremated remains in urns or other approved containers. It may be outdoors or part of a mausoleum.
- Cremation: Exposing human remains and the container holding them to extreme heat and flame and processing the resulting bone fragments to a uniform size and consistency.
- Disposition: The placement of cremated or whole human remains in their final resting place. A Permit for Disposition must be filed with the local registrar before disposition can take place.
- Endowment Care Fund: Money collected from cemetery property purchasers and placed in trust for the maintenance and upkeep of the cemetery. The State monitors the fund and establishes the minimum amount that must be collected. However, the cemetery is permitted to collect more than the minimum to build the fund. Only the interest earned by such funds may be used for the care, maintenance, and embellishment of the cemetery.
- Entombment: Burial in a mausoleum.
- Fraternal Cemetery: A cemetery regulated by the Bureau that is owned, operated, controlled, or managed by any fraternal organization in which the sale of cemetery space is restricted principally to its members.
- Funeral Ceremony: A service commemorating the deceased with the body present.
- Funeral Services: Services provided by a funeral director and staff, which may include consulting with the family on funeral planning; transportation, shelter, refrigeration, and embalming of remains; preparing and filing notices; obtaining authorizations and permits; and coordinating with the cemetery, crematory, or other third parties.
- Funeral Consumer Organization: See Memorial Society.
- Grave: A space in the ground in a cemetery for the burial of human remains.
- Grave liner or Outer Container: A concrete cover that fits over a casket in a grave. Some liners cover tops and sides of the casket. Other liners (vaults) completely enclose the casket. Grave liners minimize ground settling on the cemetery grounds.
Graveside Service: A service to commemorate the deceased held at the cemetery prior to burial.

Interment: Burial in the ground, entombment, or in the case of cremated remains, inurnment or scattering in a cemetery.

Inurnment: The placing of cremated remains in an urn.

Mausoleum: A building in which human remains are interred (entombed).

Memorial Service: A ceremony commemorating the deceased without the body present.

Memorial Society: A non-profit organization that provides information about funerals and disposition, but is not part of the state-regulated funeral industry. May also be called a funeral consumer alliance.

Private Cemetery: A cemetery regulated by the Bureau which is described as a burial park for earth interments or a mausoleum for crypt or vault interments and is owned and operated by a private corporation.

Niche: A space in a columbarium, mausoleum, or niche wall to hold an urn.

Public Administrator: The local governing body with jurisdiction over the assets of the deceased when there are no known next-of-kin or where the deceased is indigent.

Scattering Urn: A closed container containing cremated remains that will dissolve and release its contents within four hours of being placed at sea.

Urn: A container to hold cremated human remains. It can be placed in a columbarium or mausoleum, or it can be buried in the ground.

Vault: A grave liner that completely encloses a casket.

FOR MORE INFORMATION
The Bureau does not endorse or recommend any of the following organizations; however, they can provide additional information to you.

COLLEGES OF MORTUARY SCIENCE
Cypress College Mortuary Science/ Department 9200/ Valley View Street/ Cypress, CA 90630/ (714) 484-7270/ www.cypresscollege.edu
American River College/ Funeral Service Education Program/ 4700 College Oak Drive/ Sacramento, CA 95841/ (916) 484-8432/ www.arc.losrios.edu

CONSUMER ADVOCACY GROUPS
Funeral Consumers Alliance of California/ P.O. Box 1945/ Turlock, CA 95382/ (650) 321-6584/ www.fca-calif.org
Funeral Consumers Alliance/ 33 Patchen Road/ South Burlington, VT 05403/ (800) 765-0107/ www.funerals.org
Funeral Service Help Line/ 13625 Bishop’s Drive/ Brookfield, WI 53005/ (800) 228-6332/ www.nfda.org
Final Passages P.O. Box 1721Sebastopol, CA 95473/ (707) 824-0268 http://finalpassages.org/

GOVERNMENT ORGANIZATIONS
California Department of Public Health/ Vital Records - MS 5103/ PO. Box 997410/ Sacramento, CA 95899/ (916) 445-2684/ www.cdph.ca.gov
U.S. Department of Veterans Affairs/ National Cemetery Administration/ (800) 827-1000/ www.cem.va.gov

LOCAL DISTRICT ATTORNEY OR CONSUMER AFFAIRS OFFICE
See the Government section of your local phone book or search Internet listings.

ORGAN AND BODY DONATION
Donate Life California/ 3465 Camino Del Rio, South/ Suite 140 / San Diego, CA 92108/ (866) 797-2366/ www.donatelifecalifornia.org (English)
www.donatalidocalifornia.org (Spanish)
Anatomical Donation Program/ University of California/ www.ucop.edu/ad-program

INDUSTRY/TRADE ASSOCIATIONS
Association of California Cremationists/ P.O. Box 896/Los Alamitos, CA 90720/ (562) 596-0464/ (877) 936-7222/ www.associationofcaliforniacremationists.org
California Funeral Directors Association/ One Capitol Mall/ Suite 320/ Sacramento, CA 95814/ (800) 255-2332/ www.cafda.org
Cremation Association of North America/ 499 Northgate Parkway/ Wheeling, IL 60090/ (312) 245-1077/ www.cremationassociation.org
Cemetery and Mortuary Association of California/ 925 L Street, Suite 260/ Sacramento, CA 95814/ (916) 441-4533 www.cmaccalifornia.org
International Cemetery, Cremation and Funeral Association/ 107 Carpenter Drive, Suite 100/ Sterling, VA 20164/ (800) 645-7700/ www.iccfa.com
International Conference of Funeral Service/ Examining Boards/ 1885 Shelby Lane/ Fayetteville, AR 72704/ (479) 442-7076/ www.cfseb.org
National Funeral Directors Association/ 13625 Bishop's Drive/ Brookfield, WI 53005/ (800) 228-6332/ http://www.nfda.org/
Green Burial Council/ (888) 966-3330/ ConsumerInfo@greenburialcouncil.org/ www.greenburialcouncil.org

Cemetery & Funeral Bureau
1625 N. Market Boulevard, Suite S-208
Sacramento, CA 95834
916-574-7870
**FUNERAL CENTER LOCATIONS**

**St. Mary Cemetery & Funeral Center**
FD2263, CR379
6509 Fruitridge Road, Sacramento, CA 95820
916-452-4831

**Calvary Cemetery & Funeral Center**
FD2262
7101 Verner Ave., Citrus Heights, CA 95621
916-726-1232

**All Souls Cemetery & Funeral Center**
FD2286
550 Glen Cove Road, Vallejo, CA 94591
707-644-5209

**George L. Klumpp Chapel of Flowers**
FD360
2691 Riverside Blvd., Sacramento, CA 95818
916-443-7917

**CEMETERY LOCATIONS**

**St. Mary Cemetery & Funeral Center**
6509 Fruitridge Road, Sacramento, CA 95820
916-452-4831

**All Souls Cemetery & Funeral Center**
550 Glen Cove Road, Vallejo, CA 94591
707-644-5209

**St. Alphonsus Catholic Cemetery**
1801 Union Ave., Fairfield, CA 94533
707-644-5209

**St. Joseph Catholic Cemetery**
2615 21st Street, Sacramento, CA 95818
916-452-4831

**St. Patrick Catholic Cemetery**
10844 Rough & Ready Hwy., Grass Valley, CA 95945
916-726-1232

**St. Joseph Catholic Cemetery**
1 Cemetery Drive, Rio Vista, CA 94571
916-452-4831

**St. Vincent de Paul Catholic Cemetery**
15237 Jackson Hwy., Rancho Murieta, CA 95683
916-452-4831

**Holy Cross Catholic Cemetery**
1741 Wescott Road, Colusa, CA 95932
530-438-4998

www.cfcsSacramento.org