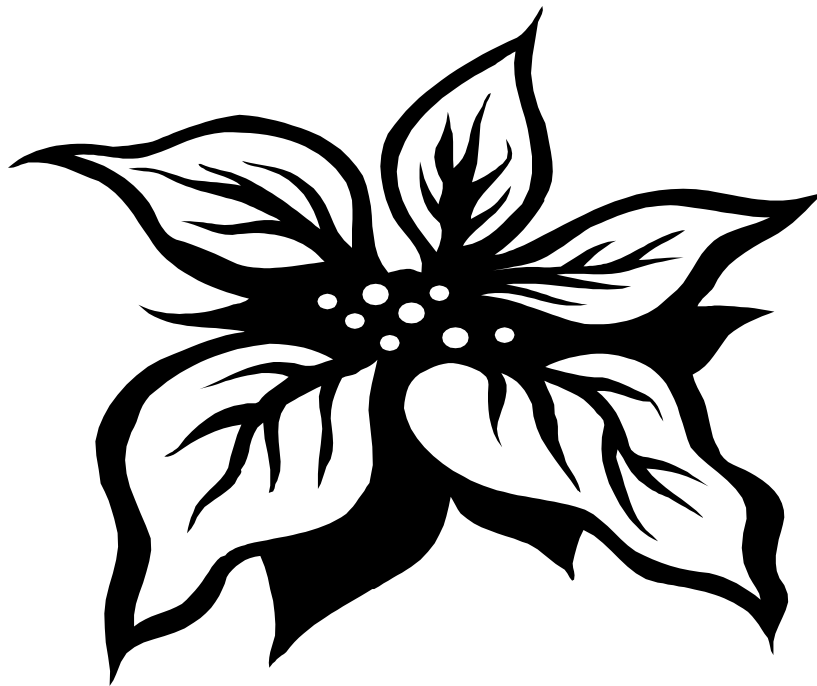


Funeral Planning

&
Comparison Guide



Tri-County Cremation
& Funeral Home
190 S. Ronald Reagan Blvd
Longwood, FL 32750

(407) 247-3076

www.tri-countycremation.com



Funeral Facts

At some point in time, everyone finds themselves in the position of making funeral arrangements for a loved one. This can be a difficult task when you are grasping the loss of someone dear to you. We have put some facts, thoughts and suggestions together to help you prepare for this time, and make informed decisions. In addition to this booklet, you may want to take a look at what the FTC has put together in its consumer guide regarding the Funeral Rule.

<http://www.ftc.gov/funerals>

We do not believe the notion that the cost of the funeral reflects your devotion to the deceased. Our Funeral Director and staff encourage you to learn as much as you care to about the laws and guidelines for the Funeral Industry. In addition to the resources here, you are always welcome to contact us with any questions.



We are located in Longwood, Florida at 190 S. Ronald Reagan Blvd, if you'd like to stop in. If you prefer to call, we can be reached at (407) 247-3076 or (800) 521- 8173.



Don't Overspend

Informed People are Savvy Consumers. You have many options to consider when putting together the final tribute to your loved one. Tri-County Cremation and Funeral Home will always offer you *all* of the options. Here are a few things you may not know, but may save you money as you put together a funeral.

- Embalming is not always required. The State of Florida requires either embalming or refrigeration of the remains. If you choose a direct burial or direct cremation and do not wish to have a public viewing, it is not necessary to embalm the body.
- Funeral Homes are not permitted to charge any type of 'Handling Fee' when a family provides the casket or urn purchased elsewhere. We offer caskets, urns and vaults at reasonable prices. There are also other purchase options available, such as Affordable Memorials (<http://www.affmem.com/>) where you may find a selection at discount prices. No Funeral Home or Crematory can charge an additional fee if you purchase your casket, urn or vault elsewhere and have it delivered to the Funeral Home.
- Florida does not require the purchase of a vault. A cemetery's bylaws or rules will state if it requires a vault or grave liner for burials. The cemetery company cannot require that the vault or grave liner be purchased from their company. Vaults and grave liners serve the purpose of maintaining the integrity of the grounds. They are not meant to further preserve the body, and do not claim to do so.
- Rental Caskets are available. If you choose cremation and want to have a funeral service and viewing, you are able to use a rental casket. Following the funeral service, the body would then be placed in an alternative container for the cremation. You do not need to purchase a casket.



Your Funeral Director

Traditionally, most folks have chosen the Funeral Home based on (a) its location, (b) it was recommended by a friend, or (c) it has served the family in the past. That seems to be changing as more people have taken up the practice of price shopping. While we certainly encourage you to participate in that practice, we would also like you to know a few things about the Funeral Director and Facility as well.

- Funeral Directors must be licensed by the state, and renewed annually. You can verify these professional licenses on the internet at http://www.fldfs.com/funeralcemetery/fc_license_search.htm or by phone at 850-413-4083
- Annual inspections of the facility are conducted by the state. Ask when the last inspection was and where you can view the results.
- Annual audits of the records of pre-need contracts are conducted by the state.
- A Licensed Funeral Director must be on staff and present at the facility during any viewing service where the remains are present.
- Only a Licensed Funeral Director, or staff member who has applied and been approved by the state, can discuss and sell funeral services.



Comparison Shopping

We understand that you want to provide a fitting memorial for your loved one, complete with all the traditions, rites and ceremony. You want this final act of love to portray to all, just what this person meant to you. Well, you can do all of that, but you don't have to spend gobs of money to do it.

Following this page, you will find a comparison grid with a list of 'ala carte' services. All Funeral Homes bundle services into "packages". These packages may include some services you don't want or need. The easiest way to determine the best price for the service you want is to break it down into the individual components and price those out with several facilities. (We've filled in our prices to get you started.)

Every funeral home or facility is required by law to provide you with a general price list containing all of its services. You may request it in person or on the phone. The law does not specifically require it to be mailed, but no harm in asking.

Once you've collected pricing information from several places, fill in the grid and add up the totals.



Funeral Services Pricing Comparison

Service Description	Tri-County Cremation & Funeral Home	FUNERAL HOME 2	FUNERAL HOME 3	FUNERAL HOME 4
Embalming	\$ 695.00			
Dressing, Casketing & Cosmotology	\$ 225.00			
Post Autopsy Care	\$ 225.00			
Washing, Disinfecting of Unembalmed remains	\$ 175.00			
Tissue Donation Post Care	\$ 325.00			
Services of Funeral Director & Staff in Supervising Visitation	\$ 350.00			
Each additional day of visitation	\$ 225.00			
Services of Funeral Director & Staff in supervising / directing Funeral Service in a facility other than our Funeral Home	\$ 450.00			
Graveside Service	\$ 350.00			
Services of Funeral Director in Supervising Services at Crematory	\$ 250.00			
Services of Funeral Director in Supervising Services at Bushnell	\$ 200.00			
Removal & Transfer of Remains to Funeral Home	\$ 200.00			
Use of Funeral Coach and Driver for Local Transportation	\$ 250.00			
Limousine / Other Passenger Vehicle & Driver	\$ 250.00			
Flower Van Driver	\$ 90.00			
Transfer to/from Orlando Airport	\$ 200.00			
Limousine to Florida National Cemetery	\$ 600.00			
Combination Shipping Unit or Air Tray	\$ 285.00			
**Immediate Burial, incl transportation of the deceased to the cemetery	\$ 1,855.00			

** These prices include all services required for the completion of the direct burial. County added fees for Certified copies of the Death Certificate is an additional expense and varies according to the county in which the death occurred.

Total of the services you've selected				
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Cremation Services Pricing Comparison

Service Description	Tri-County Cremation & Funeral Home	FUNERAL HOME 2	FUNERAL HOME 3	FUNERAL HOME 4
**Direct Cremation, including alternate	\$ 775.00			
Private ID viewing	\$ 200.00			
Pacemaker removal	\$ 215.00			
Preparation and Mailing of Cremated Remains	\$ 85.00			
Scatter by air	\$ 195.00			
Scatter at sea	\$ 195.00			
Temporry Urn (when no urn is provided)	\$ 25.00			
Reorder of Certified copies of the death certificate	\$30.00 plus the cost of the death certificates			
Charge per day for refrigeration beyond 10 days	\$ 8.00			

County Charges

Medical Examiner authorization fee (note: there is no fee in Orange County)	\$ 30.00			
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** These prices include all services required for the completion of the direct cremation, including the alternative container if none is provided by the family. Additional charges, as described, for county fees and the cost of a temporary urn are additional.

Total of the services you've selected				
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Questions we've been asked.

REGARDING FUNERAL SERVICES & MERCHANDISE

Is embalming necessary?

No, if you opt for a direct cremation or immediate burial, there is no need to embalm. The purpose of embalming is to temporarily preserve the body for viewing. So, we would only need to embalm if you opt for public viewing.

What's the difference between gasketed and non-gasketed caskets?

Gasketed means that the casket has a seal. The seal will delay, but not prevent, water from the ground seeping in. A non-gasketed casket does not have this additional seal.

What are burial vaults?

Burial vaults are outer burial containers. A growing number of cemeteries require them since they help to maintain the integrity of the grounds by preventing a lot of the shifting that occurs as the grave settles.

REGARDING CREMATION SERVICES & MERCHANDISE

Will the cremated remains be available for the memorial service?

We suggest you allow about 2 weeks when planning a memorial service. The process of obtaining the proper authorizations and scheduling the cremation can take up to 10 business days. If you prefer an immediate service, consider having the urn present. We'll get the cremated remains to you as quickly as we can.

Can we have a Funeral Service and Cremation?

Yes. Many families find comfort in traditional Funeral Services or Funeral Masses prior to cremation. Rental caskets are available for such occasions.

Our family has specific traditions. Will they be honored?

Yes. The crematory will accommodate family and/or religious traditions. A service can be arranged at the crematory, if that's something you would want.

Why must a pacemaker be removed?

Pacemakers contain a reactive material that will explode when exposed to intense heat, causing damage to the crematory structure and, potentially, to any employees present.

What is a 'temporary urn'?

This is a heavy cardboard container used to package the cremated remains when no permanent urn is provided or purchased. While the cremains are protected in heavy plastic inside the box, this is not meant as a permanent container.

REGARDING PRE-ARRANGED SERVICES

How will anyone know that I have pre-arranged my final services?

Make note of your contract number and the Funeral Home in your Will, and be sure to keep the contract with all of your other important papers.

Tri-County Cremation and Funeral Home issues identification cards that can be kept in your wallet to let others know of your arrangements. We also have a form for Family Records that you can use to list the location and pertinent information about your important papers including your funeral arrangements.

Funeral costs seem to go up every year. Will my funeral expenses be fully covered?

Yes. Rest assured that every service and item that you have specified in your pre-arrangement contract will be provided and will not be subject to rate increases. Your family will not be charged for anything unless they choose additional services or merchandise you did not allow for in the original contract.

What happens if the Funeral Home goes out of business?

A rare likelihood, but a genuine concern. The funds you pay for a pre-arranged funeral are held by the State of Florida in a Trust. If the Funeral Home is sold, the new owner would assume and honor all the pre-arranged contracts. If that is not the case, you would be able to cancel the contract and receive a refund from the Trust.