

7 Secrets for Saving Money on a Cremation Service in Northern Michigan



Created by Cremation Services Only

Introduction

Today the average cost of a traditional funeral nationwide is over \$8,000. Is it any wonder that 42% of Americans are now choosing to be cremated and saving thousands of dollars?

Northern Michigan is home to over 2.7 million individuals in the 50 to 80-year-old age group (and that is just between Grayling and the bridge!). Many of these individuals are retirees living on a fixed pension often from a large corporation “down state” where they spent their working years. Like most retirees, those living in Northern Michigan are often very careful with how they spend their money.

We have created this report specifically for Northern Michigan residents who have made two important decisions.

1. They have decided upon cremation instead of a traditional burial. Sometimes, this decision is for financial reasons but it is often made for a variety of other reasons such as environmental, simplicity or family traditions.
2. They believe that there is no reason to spend more than they have to on a cremation and are interested in ideas that can help save money.

After years of providing funeral and cremation services to Northern Michigan families we have found that there are seven primary ways that families can save money. We called these “secrets” because they are topics that the vast majority of funeral home owners would never discuss with a family yet they are topics that every family should understand in order to make informed decisions.

Presenting the 7 Secrets for saving Money on a Cremation Service in Northern Michigan....

Secret #1 – Don’t pay for overhead you won’t be using

All traditional funeral homes have one thing in common, over-head. The cost of their facility (arrangement room, visitation rooms, chapel, parking lot etc.) is factored into the prices they charge families. There is nothing inherently wrong with this, it’s simply the way all businesses work. For example, when you eat a meal at an expensive restaurant you are not just paying for the food. You are also paying for the building, the wait staff, the kitchen staff and the cost of keeping a fully stocked wine cellar.

But when you have decided to have a minimal cremation service for your loved one do you really need to pay for the overhead of a traditional funeral home? The obvious answer is....NO!

Paying a traditional funeral home for a facility you will not use is the same as getting carry out from the expensive restaurant. It may be a tasty meal but your bill will still reflect that the fact that you are paying for the wine cellar.

At Cremation Services Only we have intentionally minimized our overhead and pass the savings on to the families we serve. We certainly don't think there is anything wrong with a traditional funeral service if that is what your family wants. But if all you want is a cremation with no additional services, why should you pay for overhead you are not using?

Secret #2 – Avoid the high pressure of the arrangement room

Many businesses have a specific room where the purchase is completed. In a car dealership it is typically the finance manager's office. You have selected the car you want and now it's time to talk about payments. You walk into the room with a number in mind but it's the finance managers job to make sure you walk out with an expensive warranty as well. What you didn't know is the finance manager is working on commission just like any other salesperson.

In a funeral home the transaction is completed in the arrangement room. This is the time to meet with a licensed funeral director, often the business owner, and make important decisions such as burial or cremation, whether you will have a visitation, whether there will be a ceremony of some sort and the type of merchandise you will want (casket, urn, etc.)

To their credit, very few funeral directors could be mistaken for a high pressure salesperson. They will present your options and you will make the ultimate decision. No pressure, just information to help you make good decisions for your family.

So where does the high pressure come from? All too often it is from other family members. They will come along to support you during a difficult time but will sometimes confuse the situation by adding their interpretation of your loved one's final wishes. Before you know it you are planning a funeral even though you were specifically asked to "just have me cremated".

The best way to avoid this difficult situation is to make your decisions, and complete the business transaction, from the comfort of your own home. Whether making the arrangements

online or on the telephone with a trained cremation professional you can maintain complete control and not be offered unnecessary choices.

Secret #3 – Beware of extra middlemen

In the state of Michigan, the owner of a funeral home cannot also own a crematory. And yet by state law the services of a license funeral director are required in order to have a body cremated. This automatically means that in Michigan there are always two business entities involved; a licensed crematory and a licensed funeral director who may be working for a funeral home or a discount service provider like Cremation Services Only. (by the way, this isn't the case in most states but we can't convince Lansing to change)

So in Michigan you always have two businesses involved in a cremation. But all too often there are additional businesses who are trying to put themselves in the middle of the transaction. As with all business transactions, extra middlemen always increase the cost of the end product or service.

In Michigan today there is a new breed of middleman entering the market. This middleman succeeds by connecting with families who are using the internet to search for a funeral home or cremation service provider. They do a good job of having a website that ranks high in the search engines where they are easily found by families seeking help. What families don't realize is that in most cases they have connected with a company that is literally just a website and a call center. When quoting services to a family they are often quoting the services of a local service provider that they have marked up hundreds of dollars. The family would have saved money by going directly to a Michigan based firm rather than dealing with the internet powered middleman.

If you are ever unsure whether the service provider you are considering is Michigan based, or even licensed to operate in Michigan, it is best to check at www.Michigan.gov/Business

Secret #4 – Mileage charges will increase the price

Whether gas is \$4/gallon or \$2/gallon it still costs money to drive your vehicle. Businesses typically pass this cost on to their customers. If the amount is small, it will often be part of the purchase price. However, when the distance becomes greater and the amount is significant there is typically a separate pickup or delivery fee. For example, a homeowner in Petoskey, who buys furniture in Metro Detroit, would expect to pay a delivery fee to have their purchases delivered approximately 250 miles.

When choosing a cremation service in Northern Michigan it is important to consider the distance the company will be traveling as part of providing their service. There are two components; the distance they travel to bring the deceased into their care and deliver them to the crematory, and the distance they travel to return the cremated remains (ashes) back to you.

If you are considering a traditional funeral home that is close to where your loved one passed away, you can expect that their mileage charges will be minimal but their total cost will still be relatively high (see Secret #1).

If you are considering a discount cremation service provider, it is important to know that these companies typically service a larger geographic area and mileage charges can significantly increase the total price. For example, a family in Alpena can expect to add \$500 to as much as \$1,000 or more to the total bill if they select a service provider from Kalamazoo or Metro Detroit.

Cremation Services Only is licensed to serve families throughout Michigan. However, our real focus is the northern part of the lower peninsula. We focus on being the best cremation provider north of Lansing and south of the Mackinaw Bridge. Our office is centrally located in Marion and our team can reach most communities in Northern Michigan in less than two hours. The state-of-the-art crematory we work with is only a few miles from our office, allowing us to minimize mileage expenses.

Secret #5 – Learn how to take full advantage of your benefits

One of the little known services provided by a full-service traditional funeral home is that they will typically provide you information and assistance related to any financial benefits that you may be entitled to when you or a loved one passes. They will guide you through issues such as life insurance, social security benefits, veteran's benefits and pensions. Although this guidance is beneficial, you should consider whether this help is worth the additional cost of working with a traditional funeral home.

Discount cremation providers typically do not provide this type of benefit administration assistance. In the past, when information was hard to find the lack of assistance created a burden for families. However, thanks to the Internet there is now a vast amount of information and online assistance available to families who are faced with the loss of a loved one and need some help navigating the administrative side of the loss.

At Cremation Services Only, we provide all families with a list of websites and online resources which will help you through the process. If you need additional assistance, we also provide referrals to estate planning and legal experts.

Secret #6 – Plan your own farewell gathering

The loss of a loved one is a major life event just like a birth, a graduation or a marriage. And like all life events they become the catalyst for the gathering of friends and family. In the case of a death the gathering takes on a fairly predictable pattern. First there are tears and hugs as grief is shared and the extended family gathers around the immediate family to offer their support. As the time together continues the focus shifts from the story of the loss to the stories of their life and the tears of sadness become tears of joy.

It would be incorrect to assume that all families choosing a discount cremation provider also plan on having no form of memorial service or farewell gathering. In fact, we have found that the vast majority of families have some type of gathering. It may be a few friends meeting at a local restaurant or a large gathering at a park but either way it helps to meet our basic human need to gather together and share the experience.

A traditional funeral helps to facilitate the gathering of family and friends. However, you can save thousands of dollars by planning your own farewell gathering. In fact, not only can you save money but you can also have an event that may not be possible at a traditional funeral home due to Michigan licensing restrictions.

Here are a few things family have told us they are planning after being served by Cremation Services Only.

- A family outing to Mackinaw Island because their loved one had a passion for great fudge and concluded by scattering the remains.
- A memorial procession of boats around Houghton Lake followed by an open reception at JD's Old Town Tavern.
- Attending a concert at Interlochen Center for the Arts, because the deceased loved their music program, and then endowing a scholarship in their name.
- A large gathering at the family cottage on Torch Lake complete with a pig roast and Jimmy Buffet music. Their Dad always said he hated funerals but he loved a good party.

Secret #7 – Order your merchandise online

In the USA annual sales online has now surpassed \$300 billion. Purchasing products online is not only convenient but can also save you a lot of money. Many people expect to be able to buy lots of different products online but are surprised to find out that you can purchase memorial and cremation related products online as well. Not only can find a wider selection of products than you would at a local funeral home but the cost is often lower.

At Cremation Services Only, our updated website now includes an easy to use online store fully stocked with cremation urns and other related merchandise. You can shop for the comfort of your own home and your loved one's cremated remains will be delivered to you in the urn of your choice.

Conclusion

We hope you have enjoyed learning the 7 secrets. Death may be inevitable but paying too much for a cremation service is not! Just to recap...

Secret #1 – Don't pay for overhead you won't be using. A traditional funeral home has an arrangement room, visitation rooms and more. Are you planning on using these rooms? If not, don't pay for them.

Secret #2 – Avoid the high pressure of the arrangement room. Family decision making can be tough but if you put that same family in a funeral home arrangement room the results can be costly.

Secret #3 – Beware of extra middleman. The internet is a wonderful thing, but it has created a new breed of middleman that is no more than a website and call center. Be sure to call a Michigan based company and avoid the extra middleman.

Secret #4 – Mileage charges will increase the price. When comparing cremation service providers, it is always important to focus on the total price. As gas prices vary the total price may vary as well.

Secret #5 – Learn how to take full advantage of your benefits. This information used to be hard to find but thanks to the Internet you have lots of resources at your fingertips.

Secret #6 – Plan your own farewell gathering. It's important to gather friends and family together to honor their life. Save money, and have a more personal event, by planning it yourself.

Secret #7 – Order your merchandise online at CremationServicesOnly.com. Not only will you have a wider selection than at a typical funeral home but you can save a lot of money.

About Cremation Services Only

Cremation Services Only is licensed by the state of Michigan to provide compassionate care of your loved one when they pass away. Our focus is on serving families north of Lansing and south of the Mackinaw Bridge. We are available 24 hours a day, 7 days a week if you ever need our assistance.

We can be reached at (231) 715-3095 or online at CremationServicesOnly.com