

Sisson Funeral Home



David S. Ramsay, Owner/Manager www.sissonfuneralhome.com

135 N. Silverleaf St. Gladwin, Michigan 48624 Ph 989-426-7751 ~ Fax 989-426-9439

Serving Gladwin and the surrounding area!

General Price List

These prices are effective as of August 1, 2012 (Subject to change without notice)

THE GOODS AND SERVICES SHOWN BELOW ARE THOSE WE CAN PROVIDE TO OUR CLIENT FAMILIES. YOU MAY CHOOSE ONLY THE ITEMS YOU DESIRE. HOWEVER, ANY FUNERAL ARRANGEMENT YOU SELECT WILL INCLUDE A CHARGE FOR OUR BASIC SERVICES AND OVERHEAD. IF LEGAL, CEMETERY, OR OTHER REQUIREMENTS MANDATE THAT YOU MUST BUY ANY ITEMS THAT YOU DID NOT SPECIFICALLY REQUEST, WE WILL EXPLAIN THE REASON(S) IN WRITING ON THE STATEMENT WE PROVIDE DESCRIBING THE FUNERAL GOODS AND SERVICES YOU SELECTED.

Our charges include: funeral counseling, necessary arrangements, recording vital statistics, securing permits, filing death certificates, and any other claims, preparation of necessary notices, and coordination of service plans with parties involved in the final deposition of the deceased. This fee for basic services and overhead will be added to the total cost of the funeral arrangements you select. This fee is already included in our charges for direct cremation, immediate burials, and forwarding or receiving remains.

S95.00

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 a direct cremation or immediate burial.

Other Preparation of Remains.......\$210.00

Care of remains: hairdressing, cosmetology, dressing and placement in casket or container.

Use of Facilities, Staff and Equipment: Funeral Ceremony (Conducted at Funeral Home or another facility). \$500.00 Visitation/Viewing (Conducted at Funeral Home) Per Day. \$500.00 Memorial Service (Conducted at Funeral Home of another facility). \$500.00 Graveside Services. \$200.00 Staff Per Service \$450.00 Identification Viewing (At the Funeral Home). \$100.00
Private Family Viewing (At the Funeral Home)
Transfer of Remains to Funeral Home/Automotive Equipment (35 Mile Radius) \$475.00 Casket Coach (Hearse) \$475.00 Limousine \$475.00 Transportation one way in excess of 35 Miles (per mile) \$2.50 Service Car \$200.00 Courier Vehicle \$75.00
Miscellaneous Merchandise:Memorial Packages (matching register book, folders & TV5)\$375.00Acknowledgment Card (per 100)\$75.00Memorial Folders/Prayer Cards (per100)\$75.00Visitors Register\$75.00Video (up to 60 pictures)\$175.00Additional Copies\$35.00
Traditional Funeral Service Packages: One Day Viewing



Mid-Northern Michigan's Only Veteran's Funeral Care Honored Provider. Packages:

1.	Economy	\$3495.00
2.	Basic	\$3995.00
3.	Standard	\$4495.00

All packages include: Choice of selected caskets, all necessary local transportation, securing permits and documents, professional services of funeral director and staff, including embalming and preparation, funeral ceremony conducted at your church, other locations or cemetery chapel, visitation held prior to start of service (same day), guest register book, 100 memorial folders or prayer cards and 100 thank-you cards. Above packages DO NOT include Outer Burial Container if you choose not to use a National Cemetery or any cash advances, i.e., death certificates, opening and closing of grave, minister, obituaries etc.

Other:			
Burial Clothing			
Cremation Urns\$18.00-\$5600.00 Marker Lettering\$125.00-\$3500.00			
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Caskets)		
Outer Burial Containers\$850.00-6500.00	Λ		
A complete price list will be provided at the funeral home.	U		
Forwarding of Remains to another funeral home\$1495.0	0		
This charge includes local removal of remains, basic service of staff, necessary authorizations,			
embalming and local transportation (but no shipping charges or staff for visitation).			
Receiving of Remains from another funeral home\$1295.0	0		
This charge includes basic services of staff (excluding visitation and funeral ceremony), local			
transportation to funeral home and casket (local) to cemetery or crematory.			
Traditional Funeral Services with Cremation Package:			
One Day Viewing\$5500.00	0		
Package includes: Basic services of funeral director and staff, embalming, other preparation, use of			
facility for visitation, funeral services at the funeral home or another facility, Oak casket rental, hearse transfer a 50 mile radius of the funeral home), preparation for cremation, transportation to the crematory	J		
cremation fee, basic services of funeral director. Viewing limited to immediate family members ONLY			
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 inside covering). The containers we provide are cardboard.			
Direct Cremation with Casket\$1895.00-\$15635.00			
See Casket Price List			
Direct Cremation with Alternative Container\$1895.0	0		
Unlined Cardboard Container			
Direct Cremation (Container Provided by Client)\$1895.0	0		
Immediate Burials)()		
local removal, care of remains, basic services of staff, authorizations and casket coach to local cemetery			
Immediate Burial with Casket\$1895.00-\$15,635.00)		
Immediate Burial (Container provided by client)\$1895.0	M		
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No Cost Cremation/Whole Body Donation\$0.00			
• In cases of genuine financial need, we can help in coordinating a "no cost cremation" by working	,		
exclusively with qualified medical researchers and educators who use the human body solely to advance medical research and training The body is then cremated and returned to the family or			
final disposition with the research facility covering all of the costs of removal, transportation to			
airport and professional services funeral home and cremation process.			

Special Use (Infant's Package)

We do not charge any basic services of Funeral Director and staff for any infant through 2 years. The only costs involved would be actual cost items (obituary, opening/closing of the grave, death certificates and vaults).

Youth Package

Our basic service charge for children through 12 years is \$1000.00 plus cost items (obituary, opening/closing of the grave, death certificates, casket and vault).

Special Needs

This price list is required by the F.T.C. however, if you have a special financial situation, please speak with us regarding your needs. We offer a willingness to help you work through these needs (Example: F.I.A., S.S.I.)

Payment is due at the time of arrangements, with 1.5 % interest per month or 18% annual rate on any unpaid balance after two months, unless other arrangements have been made. We accept Cash, check, credit cards and insurance policies (with a 3.75% fee added when using insurance policies).

Warranties

Our funeral home makes no representations or warranties about the protective value of certain caskets or outer burial containers other than those made by the manufacturer. The only warranties, expressed, or implied, granted in connection with goods sold with this funeral service are the written warranties, if any, extended by the manufacturers thereof. No other warranties and specifically no warranties of merchantability and fitness for a particular purpose are extended by the sell.

Payment Options: Payment for our professional services, merchandise, and cash advance items* (outside charges included in our bill for your case) is expected in full at the time of the arrangements. For your convenience, we accept cash, personal checks, and most major credit and debit cards (Visa, MasterCard, and Discover). We also can accept a valid pre-paid funeral contract (even those transferred from another funeral home), as well as an assignment of proceeds from a verified life insurance policy**. Being a small business and the uncertainty regarding estate payments, we are not able to file claims against estates for payment of our fees. If none of these options are available, we often can help you with your local bank or credit union to obtain financing.

*Outside Charges: If payment is being made with a credit card, a five percent (5%) cash accommodation fee will be added to the total cost of any outside charges or third-party fees arranged by the funeral home. This fee is charged only on the items that the funeral does not directly provide, such as cemetery fees, honorariums, newspaper notice, etc.

**Life Insurance: If payment is anticipated from the assignment of life insurance proceeds, a processing fee of up to five percent (5%) [Minimum of &100.00] will be added to the total bill. With most insurance companies it may take between 30 and 90 days before the claim is paid. Policies must be presented at the time of arrangements to be verified before services are scheduled.

Financial Assistance: We encourage you to speak openly about and financial hardship you are experiencing. We take pride in serving all who call our firm, including those with financial difficulties. We work closely with county departments of human services, victim's and workers compensation departments, the Veteran's Administration, Social Security, and other potential sources of funding. We can make suggestions to keep your costs low. Still, we understand that there are those who need to arrange a payment plan through your local bank or credit union or may need a cost reduction in order for their needs to be met, and we are here to help. No one has ever been turned away for lack of finances.

Below are some of the benefits that may be available:

• Social Security: Currently, if the deceased was married at the time of death, a lump sum death benefit of \$255.00 is payable to the eligible surviving spouse from Social Security. We will assist you in starting the process of claiming benefits. Additional monthly benefits may be available for a spouse over the age of 60, minor children under the age of 18, and other certain special circumstances.

- Veterans: If the deceased was a honorably discharged veteran (or the spouse or dependent child of a veteran), several additional benefits may be available including burial in a notional cemetery with the grave, opening and closing fees, concrete graveliner (vault for casketed burial) and marker (headstone) provided at no cost. Other benefits may be available depending on the veteran's service. Should an indigent veteran die in a V.A. Medical Center it is our policy to provide either an immediate cremation or a simple burial at the nearest nations cemetery for whatever benefits are available with no additional cost to the family.
- County Welfare: Currently, for eligible Medicaid or Department of Human Services (DHS) clients, welfare assistance for burial up to \$700 may be available while a maximum of up to \$600 may be available for cremation. The family is permitted to supplement up to \$4000 towards any remaining balance. You must apply in person for "Emergency Burial Assistance" at your local DHS office, and provide supporting financial records. Only a DSH specialist can accurately determine your family's eligibility for the program. We regret that due to the uncertainty of eligibility, we cannot provide or schedule any services until receiving a decision notice from your caseworker, as well as any required co-payment or supplements. Further, due to the instability of the State of Michigan budget, this program may be discontinued at any time.
- No Cost Cremation: In cases of genuine financial need, we can help in coordinating a "no cost cremation" by working exclusively with qualified medical researchers and educators who use the human body solely to advance medical research and training...including studies to find cures for disease, pharmaceutical drug testing, and teaching physicians advanced surgical techniques...which generally takes a month or so. The body is then cremated and returned to the family or final disposition with the research facility covering all of the costs of transportation and cremation again, at no cost to the family and while benefiting our fellow man and greater society. Please don't confuse this process with donation to a medical college were the is dissected in a classroom laboratory setting over a period of several months or years, or with organ-tissue transplantation. Tissues are not sold and organs are never used for transplant.