

WHAT THE FUNERAL HOME WON'T TELL YOU

The Gravedigger's Manual

Every Charge You Can Refuse, From the Funeral Home to the Grave, and What Really Happens After the Lid Closes

LYLE DOBBINS

43 years in the cemetery · 11,000 graves dug · 3,000 opened

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Before You Read

Funeral directors close the lid and go home. I'm the fella who filled the grave, and decades later, more than three thousand times, I'm the one who opened it back up.

For forty-three years I watched good families pay for things they never needed, because nobody told them they could say no. And I saw, with my own eyes, what all that money bought them once it was six feet down.

This book is everything I'd tell you if you sat across my kitchen table the night before you had to make those calls. Every chapter is built the same way: **the part nobody tells you**, what really happens, what it means for your family, **the exact words to say**, and one rule to remember.

Read it now, while nobody's grieving. Then keep it where your family can find it.

Lyle Dobbins

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PART I

Before the Lid Closes

The first hours, the price list, and the one procedure most families agree to without knowing what it is.

CHAPTER 1

Nothing Has to Happen Fast

> **THE PART NOBODY TELLS YOU**
>
> In most deaths, there is no law that says the body has to leave within the hour. The rush you feel comes from the people around you, not from the law.

What really happens

When someone dies at home under hospice care, the hospice nurse comes out, confirms the death and makes a few calls. When someone dies in a hospital or a nursing home, the staff will ask you, sometimes within minutes, "Which funeral home would you like us to call?"

That one question is where a lot of families lose thousands of dollars. Not because anybody is crooked. Because you are tired, you are hurting, and the first name that comes out of your mouth is usually the one your folks used thirty years ago. You haven't compared a single price. You haven't asked a single question. And once the body is picked up, moving it to a second funeral home costs you another transfer fee.

I spent forty-three years at the other end of all this, at the cemetery, with a shovel and a backhoe. By the time a family got to me, the money was already spent. I watched the same thing happen over and over. The expensive decisions got made in the first few hours, by people who didn't know they had time.

What it means for your family

You almost always have a few hours, and often a day or more, especially if the person died at home under hospice or the hospital has a cooling room. Ask. Most hospitals will hold a body for a while if you tell them you are choosing a funeral home.

In those hours, one person in the family can make three phone calls. Not ten. Three. That alone can change the bill by thousands of dollars, because funeral homes in the same town can charge wildly different prices for the very same service.

What to say

SAY THIS "We haven't chosen a funeral home yet. How long can you hold the body while we make a few calls?"

SAY THIS "Before you pick up my mother, please tell me your price for direct cremation, and your price for an immediate burial, over the phone."

SAY THIS "We aren't making any decisions tonight. We'll come in tomorrow."

The calls, in order

- If the death is expected and at home: call the hospice nurse first, not 911.
- If the death is unexpected: call 911. The coroner or medical examiner may need to be involved, and that's out of your hands for a little while.
- Then call one family member who is calm and good with numbers. Give them this book.
- Then call three funeral homes and ask for their prices by phone. The law says they have to give them to you. (More on that in the next chapter.)

LYLE'S RULE

The first hour is for grief, not for signatures. Nobody can make you sign anything tonight.

CHAPTER 2

The Paper the Law Says They Must Hand You

> **THE PART NOBODY TELLS YOU**
>
> Since 1984 a federal rule has said the funeral home must give you an itemized price list to keep, before you talk about any arrangements. Most families never ask for it, and a good many funeral homes never volunteer it.

What really happens

The Federal Trade Commission's Funeral Rule took effect in 1984. It was written because families were being sold funerals in packages, with no idea what each piece cost. The rule gave you three pieces of paper and a handful of rights.

The first paper is the General Price List. Every item and every service, each with its own price. You are entitled to it the moment you start talking about arrangements, and you get to keep it.

The second is the Casket Price List. They have to show it to you before they show you a single casket. There's a reason that matters. Once you're standing in a showroom looking at a mahogany box with white satin,

you aren't thinking about prices any more. You're thinking about your mother.

The third is the Outer Burial Container Price List, the vaults and grave liners. That's my end of the business, and I'll tell you a lot more about it later in this book.

When the government sent people in undercover to check whether funeral homes were following this rule, a good share of them were not. In some of those sweeps, roughly one funeral home in five failed to hand over the price list the way the law requires.

Your rights under the rule, in plain words

- You can buy only the goods and services you want. You do not have to take a package.
- They must give you prices over the phone if you ask.
- You can buy a casket or an urn anywhere you like, from a warehouse store or online, and the funeral home has to accept it. They can't charge you a fee for using it.
- Embalming is not required by law except in a few special cases, and the price list has to say so in writing.
- For a direct cremation, they have to offer you a simple container. No casket is required.

- They must give you an itemized statement of what you chose, with the total, before you pay.

There is one fee you generally can't refuse: the basic services fee. It covers the funeral director's time, the permits, the overhead. It gets charged no matter what else you pick. Everything else is a choice.

What it means for your family

That price list is the whole game. With it in your hand, you are a customer. Without it, you're a grieving person being walked through a building.

A family I'll call the Hendersons came to the cemetery with a bill they showed me afterward. They had paid for a "protective" sealed casket, a premium vault, embalming, a limousine and a package of printed folders. When I asked the son whether anybody had handed him a price list, he said, "They showed us a book with three packages in it." That isn't the same thing.

What to say

> SAY THIS "Before we talk about anything, may I have your General Price List to keep?"

SAY THIS "Please show me the casket price list before we go into the casket room."

SAY THIS "We'd like to see the itemized statement before we sign."

LYLE'S RULE

Ask for the price list before you ask for anything else. It's the one paper that puts you in charge.

CHAPTER 3

Embalming: What It Does and When You Can Say No

> **THE PART NOBODY TELLS YOU**
>
> No state requires embalming for every death. It's a choice most families make because they assume they have to.

What really happens

Embalming replaces the blood with a chemical solution, mostly formaldehyde mixed with other chemicals and dyes. It slows decay for a few days and gives the skin some color for a viewing. That's what it's for. A viewing.

Here is the part I can tell you that a funeral director can't, because I'm the one who saw what embalming looked like years later. Embalming is not a preservation for the grave. It's a preservation for the funeral. In the ground, it slows things down for a while, sometimes noticeably. But I have opened graves where the person was embalmed, sealed in a steel casket and set in a concrete vault, and after twenty years there was little left but bone and clothing. And I've opened plain graves that held up better than you'd believe, because of the

soil. The box and the chemicals decide how. The ground decides when.

When embalming may be required

The rules vary by state, but they usually come down to a few situations:

- The body is being shipped across state lines or by airplane, and the airline or receiving state requires it.
- The body will be held a long time before burial without refrigeration.
- A public viewing is planned and the funeral home's own policy requires it. (That's a business policy, not a state law. Ask which it is.)

Refrigeration does much of the same job for a few days, and many funeral homes have it.

What it means for your family

If you are having a direct cremation, a direct burial, or a short private family goodbye within a day or two, you usually do not need embalming. That alone can take hundreds of dollars off the bill.

A private viewing for just the immediate family, held soon after death, often doesn't need it either. Ask the

funeral home if they'll allow a brief family goodbye without embalming. Many will.

What to say

SAY THIS "Is embalming required by state law in our case, or is it your policy?"

SAY THIS "We'd like a short private family goodbye without embalming. Is refrigeration available?"

SAY THIS "Please take embalming off the statement. We didn't choose it."

LYLE'S RULE

Embalming buys you a nicer few days, not a better hundred years.

PART II

The Box and the Vault

What you buy in the showroom, what the cemetery makes you buy, and what all of it looks like when I lift it back out of the ground.

CHAPTER 4

Caskets: What You're Really Paying For

> **THE PART NOBODY TELLS YOU**
>
> The casket is often the single biggest item on the bill, and the price has more to do with what it looks like in the chapel than with what happens in the ground.

What really happens

In the showroom you'll hear words like 18-gauge, 20-gauge, solid bronze, hardwood, and "protective." Here is what they mean from a man who has lifted thousands of caskets back out of the earth.

Gauge is the thickness of the steel. Smaller number, thicker steel. An 18-gauge casket is thicker than a 20-gauge casket. Thicker steel takes longer to rust through. That's true. But "longer" in wet ground might mean a few more years, not a few more lifetimes. I have pulled up steel caskets after fifteen years in a high water table that were rusted through on the bottom like a bucket left in the creek.

Hardwood caskets, oak, cherry, mahogany, are beautiful. In the ground they soften and give way over

decades depending on the moisture. Pine goes faster. Bronze and copper hold up best of all, and they cost the most by a long way.

The two prices nobody explains

- The difference between a $1,500 casket and a $9,000 casket is almost all in the finish, the hardware and the interior. The satin. The tufting. The brass handles. What the family sees for about two hours.
- Most of what you're paying for gets buried six feet down within a day.

Buying a casket somewhere else

Under the Funeral Rule, you can buy a casket from a warehouse store, an online seller, or a local woodworker, and have it delivered to the funeral home. They must accept it and they can't charge you a fee for doing so. Online caskets often cost a fraction of the showroom price for the same steel. Order early enough to allow delivery time, usually a day or two.

Some funeral homes also offer a rental casket for a viewing before cremation. You get the full-looking viewing, then the body goes into a simple container for the cremation. That saves a great deal.

What to say

SAY THIS "What is the least expensive casket you offer? I'd like to see it, please."

SAY THIS "We're bringing our own casket. Where should it be delivered?"

SAY THIS "Do you have a rental casket for the viewing?"

LYLE'S RULE

Buy the casket for the people who'll stand next to it, not for the ground. The ground doesn't care.

CHAPTER 5

The Sealed Casket: What Happens Inside

> **THE PART NOBODY TELLS YOU**
>
> A rubber gasket around the lid keeps air and water out for a while. It does not stop what happens inside. Some families are told "protective" and hear "preserved." Those are not the same word.

What really happens

A "sealed" or "protective" casket has a rubber gasket that runs around the edge of the lid. When the lid is locked down with the crank, the gasket presses tight. Families often pay several hundred dollars more for that gasket.

Here's what I saw when we opened them. A sealed casket keeps water out longer in some soils. That part is honest. But the body inside still has its own water and its own bacteria. With no fresh air getting in, the decay changes. Instead of drying, things can turn wet. The gases build up. More than once, I lifted a sealed casket out of the ground and heard it slosh inside.

The forensic folks who stood at those graves with me explained it like this. Without oxygen, different

bacteria take over. Under the right conditions, the body's fat can turn into a waxy, soap-like substance. They call it adipocere. We just called it grave wax. It can hold a body's shape for a long time. It isn't pretty, and it isn't what anyone pictured when they paid for the seal.

The mausoleum problem

In above-ground crypts, sealed caskets can build up so much gas that they swell and sometimes crack open. Cemetery workers have a name for it. Some mausoleums now ask that caskets be left unsealed, or they install vents, because of it.

Two graves from the same spring

In one churchyard we moved for a highway project, there were two men buried the same spring, forty feet apart. I'll call them Mr. Albright and Mr. Cole. Same funeral home. Same model of steel casket, both sealed. Mr. Albright's was in blue clay that held water like a cup. When we lifted it, it was heavy with water and the inside was a mess I won't describe. Mr. Cole's was in sandy, well-drained ground on the higher side of the hill. Much drier. Much further along to bone. Same box. Same price. The ground made the difference.

What it means for your family

If a gasket matters to you for your own peace of mind, that's fine. Just know what you are buying. It isn't a promise. Many people tell me later they'd rather have spent that money on the family.

SAY THIS "Is this casket gasketed? What's the price difference without the gasket?"

SAY THIS "We'd prefer an unsealed casket."

LYLE'S RULE

The seal keeps the outside out for a while. It doesn't keep time out.

CHAPTER 6

Vaults and Grave Liners: The Cemetery's Rule, Not the Law

> **THE PART NOBODY TELLS YOU**
>
> No state law requires a burial vault. Many cemeteries do. And the funeral home, not the cemetery, is often the one who sells it to you.

What really happens

This is my end of the business. For forty-three years I set vaults. I know them better than I know my own truck.

A vault or grave liner is a concrete box that the casket sits inside. The main reason cemeteries require them isn't for your loved one. It's for the lawn. Without a box, as a casket breaks down, the ground on top sinks. That makes a hollow in the grass, and the mowers and the people who walk over it don't like it. So the cemetery requires something to hold the ground up.

There are two kinds. A grave liner is a simple concrete box, sometimes with no bottom, sometimes just a lid on sides. It holds the ground up. A vault is sealed tighter, often lined with plastic or metal, and sold as

protecting the casket. A vault costs a good deal more than a liner.

What I saw when I opened them

Vaults do keep the casket cleaner for longer, in the right soil. But "sealed" vaults are often only sealed by a tar strip on the lid. In wet ground, some vaults fill with water and sit there like a bathtub. I've opened premium vaults that were full to the top. I have also opened plain liners that were bone-dry after thirty years because the ground drained well.

What it means for your family

- Ask the cemetery directly, in writing, what they require. Many will accept the simplest liner.
- You are usually not required to buy the vault from the funeral home. Some cemeteries sell them, and some vault companies sell directly.
- The Funeral Rule requires the funeral home to give you the Outer Burial Container Price List before showing you vaults.
- Green or natural burial grounds often require no vault at all.

SAY THIS "Does your cemetery require a vault, or will a basic grave liner do? Please put that in writing."

SAY THIS "The cemetery accepts a basic liner. We'll take the least expensive one that meets their rule."

LYLE'S RULE

The vault is there to keep the grass flat. Buy the one the cemetery requires, not the one the showroom recommends.

PART III

What Really Happens Underground

The part nobody at the funeral home has ever seen. I have, more than three thousand times.

CHAPTER 7

The First Month in the Grave

> **THE PART NOBODY TELLS YOU**
>
> The changes in the first month are steady and natural, and almost none of them are what the movies show. Most of what happens is decided by temperature and water, not by the price of the casket.

Where my knowledge comes from

I want to be honest with you. I'm not a doctor and I'm not a scientist. What I know comes from two places. First, what I saw with my own eyes when a grave had to be opened, and I was the man running the backhoe and lifting the lid. Second, what the coroners, a state forensic anthropologist and the university folks who stood at the edge of those graves explained to me, often on the tailgate of my truck while we waited on paperwork. I've also read a good deal of what's been published since I retired. Where I'm sure, I'll say so. Where science is still guessing, I'll tell you that too.

The first days

Even with embalming, the body's own enzymes begin breaking down cells from the inside within the first

days. The forensic folks call this autolysis. Self-digestion, in plain words. It's quiet and slow in a cool grave.

The first weeks

Bacteria that lived in the gut all our lives begin to spread. They make gas. That's the bloating stage. In a cold grave in winter it's slow. In a shallow summer grave it's faster. Embalming slows this down, sometimes for weeks.

The skin can darken and take on a greenish or marbled look as the blood breaks down. That's chemistry, not anything unnatural.

The first month

By the end of the first month, depending on the season, the ground and the embalming, the body may look very much like it did at the funeral, or it may be well along. It's a range, not a schedule. Anybody who tells you exactly what your father looks like after thirty days is guessing.

A grave we had to open after five weeks

Once in a long while a grave gets opened quickly, usually because of a court order or a mix-up over which plot was which. I'll call one of these Mrs. Hargrove.

She'd been in the ground about five weeks, in a fall burial, embalmed, in a gasketed steel casket inside a concrete vault. When the lid came up, she looked much as she did at the service, with some darkening of the skin around the face and hands, and the clothing just as the family had chosen. The coroner told me that's about what you'd expect from good embalming in a cool grave. In summer, he said, it would have been a different story.

LYLE'S RULE

The first month is decided by the season and the ground more than by anything you can buy.

CHAPTER 8

One to Ten Years: Why Two Graves Never Match

> **THE PART NOBODY TELLS YOU**
>
> Two people buried the same week, in the same kind of casket, can look completely different ten years later. The soil and the water decide.

What really happens

Over the first few years, the soft tissues break down. In dry, well-drained ground, the body can dry and shrink, like old leather. In wet clay with no air, the body can go the other way and form the grave wax I mentioned earlier. Most graves are somewhere in between.

By ten years, in many American graves, there is mostly a skeleton left, along with the clothing, the hair, and whatever metal and plastic was buried. But there are plenty of exceptions in both directions.

What makes the difference

- Water. A high water table, clay that holds water, or a low spot in the cemetery changes everything.
- Air. Sealed caskets and sealed vaults shut it out, and that changes which bacteria do the work.

- Temperature. Northern graves stay cold longer. Southern graves run warm.
- Embalming. It slows things early on, less so as the years pass.
- Body fat. People with more body fat are more likely to form grave wax in wet ground.

The clothing outlasts the body

One thing that surprised me early in my career: the clothes often outlast the person. Polyester, nylon and other synthetics hold up for decades. A man's leisure suit from 1978 can come out of the ground looking almost like it went in. Cotton and wool go much faster. Leather shoes last a long while. Rubber soles last longer still.

Two graves I won't forget

We moved a small family plot for a new church parking lot. Two sisters, I'll call them Ruth and Edna, were buried about nine years apart. Ruth had been buried in a wooden casket with a plain liner in sandy ground. After twenty-two years, there were bones, hair and the buttons from her dress. Edna had been buried in a sealed steel casket inside a sealed vault, on the low side of the plot where the water drained. After thirteen years, she was far better preserved, and the inside of

that casket was wet and in a condition the family was glad not to see. Same family. Two very different graves.

LYLE'S RULE

The box decides how. The ground decides when. Nothing decides whether.

CHAPTER 9

Ten to a Hundred Years: What Lasts

> **THE PART NOBODY TELLS YOU**
>
> After enough decades, almost everything goes back to the ground. What remains is bone, teeth, hair, metal and the things we buried with them.

What really happens

Bones can last a very long time in neutral or dry soil, centuries in some cases. In acidic soil, bones can soften and even disappear. Teeth are the toughest part of the body. Hair lasts surprisingly well.

Caskets give way over the decades. Wooden ones collapse first. Steel rusts through. The lid falls in under the weight of the soil if there's no vault, which is exactly why cemeteries require vaults and liners.

The things that outlast us

When we moved old graves, I found wedding rings, glasses, dentures, belt buckles, rosaries, pocket watches, hip replacements and pacemakers. Metal joints and screws from surgery come out looking almost new. The family is often stunned to see them.

Old iron and lead coffins

In older cemeteries you'll occasionally find cast iron coffins from the mid-1800s. Some of those were made airtight with a small glass window over the face. Researchers who studied a few of them found remarkable preservation in some cases, because no air and no water got in. Lead-lined coffins, used for a long time in Britain for the well-to-do, can do the same. Those are the rare exceptions, not what happens in a modern American grave.

What I'd tell a family that's worried

I've had sons and daughters stand next to me and ask, "Will there be anything left of Dad in fifty years?" The honest answer is yes, there'll be something. Bone, hair, the ring on his hand, the buckle on his belt. And his name on the stone, as long as somebody keeps up the cemetery. That's what lasts.

LYLE'S RULE

A hundred years from now, what's left in the ground will be bone and brass. What's left of us above the ground is up to the people we raised.

CHAPTER 10

Myths I Can Put to Rest

> **THE PART NOBODY TELLS YOU**
>
> Most of what people believe about graves comes from movies and old wives' tales. Here's what forty-three years of opening them taught me.

Hair and nails keep growing

They don't. The skin around them dries and pulls back, so they look longer. That's all. The forensic folks told me that the first week I asked, and every grave since has proved them right.

Bodies sit up in the coffin

No. Muscles can shift a little as rigor passes in the first day or so, and gas can move things, but nobody sits up. Not in a casket that's been closed and buried.

Graves are always six feet deep

Not anymore. Most modern graves are dug so there are about eighteen inches to three feet of soil on top of the vault, which puts the bottom of the hole somewhere around four to five feet. Six feet came from old rules about disease in England. Today depth is set by state law and cemetery rules.

A sealed casket keeps the body forever

No. I covered that in its own chapter. Not forever, and sometimes not even close.

Embalming makes you last forever

No again. It's for the funeral, not for the centuries.

The cemetery reuses graves

In America, generally not, unless it's a family plot where a second burial was planned in advance. Some countries in Europe do reuse graves after a set number of years. That's a different system.

LYLE'S RULE

When you hear something that sounds too strange to be true about a grave, it usually is.

PART IV

The Fire and the Other Roads

More than half of American families now choose cremation. Here's what really happens, and the newer options nobody mentions.

CHAPTER 11

Cremation: What Really Happens and What Comes Back

> **THE PART NOBODY TELLS YOU**
>
> What you get back is not ash. It's bone, ground down. And the law says you don't need a casket for it.

What really happens

The body is placed in a simple container, often cardboard or plywood, and moved into a chamber called a retort. The chamber runs at roughly 1,400 to 1,800 degrees Fahrenheit. A cremation takes a couple of hours, sometimes a bit more for a larger person.

Everything soft burns away. What remains is bone. Once the chamber cools, the bone fragments are swept out, any metal is removed with a magnet and by hand, and the bones are run through a machine that grinds them into the coarse, pale gray material families get back. An average adult's remains weigh about four to six pounds.

Things that must come out first

- Pacemakers and some other battery-powered implants have to be removed before cremation, because the batteries can explode in the heat. Tell the funeral home about any implant.
- Jewelry: anything left on the body is usually lost. Take rings off before, or ask for them back in writing.
- Hip and knee joints don't need to be removed. They come out of the chamber afterward and are usually recycled.

Is it really my mother?

That's the question I heard most from families choosing cremation. Reputable crematories use a metal ID disc with a number stamped on it that goes into the chamber with the body and comes back out with the remains. Ask for that number. Write it in your folder.

Direct cremation

Direct cremation means no embalming, no viewing at the funeral home, no casket. Just the cremation. It's by far the least expensive choice at most funeral homes. You can still hold a memorial service later, in a church, a park or your living room, with the urn present.

The law requires the funeral home to offer you an alternative container for direct cremation. You don't have to buy a casket to be cremated.

Urns and where ashes can go

You can buy an urn anywhere. The funeral home must accept it. Many states allow ashes to be scattered on private land with the owner's permission, and federal rules allow scattering at sea at least three nautical miles from shore. Check your state's rules before scattering on public land.

SAY THIS "What is your price for direct cremation, including the container?"

SAY THIS "What's the ID disc number? Please write it on our paperwork."

SAY THIS "My father has a pacemaker. Please confirm it will be removed."

LYLE'S RULE

Cremation needs a container, not a casket. Don't let anybody sell you the second when the law only asks for the first.

CHAPTER 12

Green Burial, Water Cremation and Body Donation

> **THE PART NOBODY TELLS YOU**
>
> There are more roads than burial or the fire, and some of them cost a fraction of either.

Green or natural burial

No embalming. No metal casket. No vault. Just a shroud or a plain wooden box in the earth, often in a meadow or woods instead of a mowed lawn. The body returns to the ground the way it did for most of human history. In my experience the ground takes care of it far faster than in a sealed box.

Green burial grounds are spreading across the country. Some regular cemeteries now have a natural section. Costs vary, but leaving out the vault, the embalming and the fancy casket can save thousands.

Water cremation

Also called alkaline hydrolysis or aquamation. The body is placed in a steel chamber with water and a strong alkali, then heated. Over several hours, the soft

tissue dissolves, leaving clean bone, which is dried and ground just like in regular cremation. It uses far less energy than fire. It's legal in a growing number of states, so ask whether it's available where you live.

Body donation

Giving your body to a medical school helps train doctors and surgeons. Many university programs cover transportation and cremation, and return the remains to the family later, often after a year or two. That can mean little or no cost to the family.

Two cautions. First, medical schools can refuse a body, for example after certain illnesses, an autopsy, or if the person was very heavy. Always have a backup plan. Second, there are private companies sometimes called body brokers. They may sell body parts for research and training. Know whether you're giving to a university program or a private company, and ask what happens to the body.

> SAY THIS "Is this a university program or a private company? What happens to the remains, and when do we get them back?"

LYLE'S RULE

The cheapest goodbye is not the least loving one. Some of the oldest ways are the gentlest.

PART V

The Cemetery Bill Nobody Counts

The national funeral price figures leave out the cemetery entirely. That second bill can run into thousands. This is the part of the business I lived in.

CHAPTER 13

The Second Bill

> **THE PART NOBODY TELLS YOU**
>
> When you hear that a funeral costs around $8,300, that number from the funeral directors' own association does not include the cemetery. The plot, the opening of the grave, the vault, the marker and its setting come on a separate bill, from a separate office.

What really happens

The funeral home handles the body and the service. The cemetery handles the ground. They are usually two different businesses with two different price lists. Families get through the first bill, take a breath, and then the cemetery bill shows up. I watched that happen for forty-three years.

Here are the lines you're likely to see on a cemetery bill.

The plot, or interment right

You aren't really buying the land. You're buying the right to be buried in it. Prices run from a few hundred dollars in a small country cemetery to many thousands in a city. If you already own plots, find the deed. Many

families have plots they've forgotten about, or bought decades ago at old prices.

Opening and closing

This is the fee to dig the grave and fill it back in. It was my job. The fee covers the backhoe, the crew, the tent and chairs sometimes, moving the dirt, and coming back to fill and level it. It can run from several hundred to a few thousand dollars. Weekend and holiday burials usually cost extra, sometimes a great deal extra. Winter burials in frozen ground can cost more too.

The vault or liner

Covered in its own chapter. The cemetery sets the rule, and you can usually choose the most basic container that meets it.

The marker or headstone, and setting it

The stone itself, and a separate fee to set it on a foundation. Some cemeteries charge for the foundation, an inspection, or a permit, even if you buy the stone elsewhere.

Perpetual care or endowment care

A one-time charge for keeping up the grounds. In many states it's required by law and held in a trust. Ask

whether it's already included in the plot price.

Other lines I've seen

- Tent and chair setup
- Lowering device fees
- Overtime after a certain hour
- Disinterment, if a grave ever needs to be moved
- Recording or transfer fees for the deed

What to say

SAY THIS "May I have your complete price list, including opening and closing, weekend fees, foundation and setting fees, and perpetual care?"

SAY THIS "What's the total if the burial happens on a weekday morning?"

SAY THIS "Do you require a vault, or will a basic liner do? In writing, please."

SAY THIS "We may buy the headstone elsewhere. What are your fees and rules for an outside stone?"

LYLE'S RULE

Always ask the cemetery for its own prices. The funeral home's total isn't the whole bill.

CHAPTER 14

Headstones, Mausoleums and the Word "Forever"

> **THE PART NOBODY TELLS YOU**
>
> The headstone is often the last purchase and one of the most marked-up. You can buy it almost anywhere.

Headstones

You can usually buy a headstone or marker from a local monument company, a stone dealer or online, rather than through the cemetery office. Prices vary a lot for the same granite. Get at least two quotes. Ask the cemetery what size, material and style they allow before you order, because many have strict rules, especially lawn cemeteries that need flat markers for the mowers.

Get the wording right the first time. A misspelled name or a wrong date means a new stone or an expensive fix. Have two family members proofread the order.

The veteran's headstone

Eligible veterans can receive a government headstone or marker at no charge, through the Department of Veterans Affairs. Burial in a national cemetery is also

free for eligible veterans, including the opening and closing and the marker. A spouse may be eligible too. Keep the discharge papers, the DD-214, somewhere your family can find them.

Mausoleums

An above-ground crypt sounds clean and dry. It can be. But a mausoleum crypt usually costs much more than a ground plot, and as I mentioned, sealed caskets in crypts can build up gas. Ask the cemetery about their ventilation and casket rules before you buy.

The word "forever"

Perpetual care means the cemetery keeps up the grounds as long as it exists. But cemeteries do go broke. I've seen it. Churches close and their churchyards get moved. Highways come through. Lakes get built. A good part of my career was moving graves for exactly those reasons. "Forever" in the cemetery business means as long as the money and the land last.

The best protection is good records. Write down where everybody is buried. Take photos of the stones. Put it in your family folder.

LYLE'S RULE

Buy the stone where the price is fair, and check the spelling twice. The stone is the one thing that stays.

CHAPTER 15

Moving a Grave: What It Costs and What You'll Find

> **THE PART NOBODY TELLS YOU**
>
> Disinterment takes paperwork, permits and money, and what comes up is almost never what the family pictured. I did it more than three thousand times.

Why graves get moved

- A family wants Mother moved next to Father in a new cemetery.
- A church closes, or a cemetery is relocated for a road, a dam or a building.
- A court orders it, sometimes with a coroner present.
- A family moves across the country and wants their people close.

What it takes

Most states require a disinterment permit, consent from the next of kin, and permission from both the old and new cemetery. A licensed funeral director usually has to be involved. You'll pay for the opening at the old grave, the transportation, often a new container, and

the opening and closing at the new grave. All told, it often runs into thousands of dollars.

What you'll find

I always told families the same thing beforehand. Don't expect the casket you remember. Wooden caskets may have collapsed. Steel ones may be rusted through. Vaults may be full of water. Often we had to place the remains, and whatever was left of the casket, into a new container right there at the grave.

Most families chose not to look, and I think they were wise. A few did, and they told me afterward that seeing the ring on her hand made it easier, not harder. That's a personal choice. Nobody should push you either way.

A move I remember

A son I'll call Mr. Pruett wanted his mother moved after forty years, from a little churchyard that had closed, to lie next to his father two counties away. Her wooden casket had given way decades before. What was left was bone, the cameo brooch she was buried with, and the soles of her shoes. He held that brooch and cried, and then he said, "Well, she's coming home." We put her in a new box and drove her there that same afternoon.

SAY THIS "What permits are needed, who has to sign, and what will each cemetery charge?"

SAY THIS "We'd like the remains and any personal items placed in a new container. Please list the personal items in writing."

LYLE'S RULE

When you move a grave, you're moving a person, not a box. The box is usually gone.

PART VI

Planning So Nobody Signs Through Tears

Decisions made calmly at the kitchen table cost a fraction of the ones made in a funeral home at two in the morning.

CHAPTER 16

The Decision Guide: Burial, Cremation or Green

> **THE PART NOBODY TELLS YOU**
>
> The biggest choice you'll make is also the one most families never talk about until it's too late. Here it is side by side, the way I'd lay it out for my own kids.

Traditional burial with viewing

What it includes: embalming, viewing, casket, service, hearse, cemetery plot, opening and closing, vault or liner, headstone.

Cost: the highest of the choices. The national median for the funeral home part alone was about $8,300 in 2023, according to the funeral directors' own association, before any cemetery costs.

What it leaves: a grave to visit, a stone with a name, the oldest tradition we have.

What to watch: the casket, the vault, the gasket, weekend fees, the cemetery bill.

Cremation with a memorial service

What it includes: cremation, an urn, a service with or without the urn present.

Cost: the same association's median for a funeral with cremation was about $6,280 in 2023. Direct cremation, without the viewing and service at the funeral home, usually costs far less.

What it leaves: remains you can keep, scatter, bury in a small plot or place in a niche.

What to watch: rental casket versus purchase, urn markup, the ID disc.

Direct cremation or immediate burial

What it includes: the basics only. No embalming, no viewing at the funeral home.

Cost: the least expensive option at most funeral homes, often by thousands.

What it leaves: everything you need, and you can hold a service anywhere you like.

Green burial

What it includes: a shroud or simple box, no embalming, no vault.

Cost: varies, but leaving out the vault, casket and embalming saves a lot.

What it leaves: a grave in a natural setting.

Body donation

What it includes: transport and cremation are often covered by university programs.

Cost: often little or nothing.

What it leaves: help for future doctors, remains returned later.

What to watch: acceptance isn't guaranteed. Have a backup plan.

Questions to settle at the kitchen table

- Burial or cremation, and why?
- If burial, which cemetery? Do we already own plots?
- If cremation, where should the ashes go?
- Viewing or no viewing? Open or closed casket?
- Faith service, or something simpler?
- What is the most you'd want spent?
- Who do you trust to make the calls?

LYLE'S RULE

Decide it once, calmly, and write it down. Then nobody has to guess.

CHAPTER 17

The Money Families Leave on the Table

> **THE PART NOBODY TELLS YOU**
>
> There's help most families never ask about, because nobody tells them it exists.

Social Security

A one-time death payment of $255 may be paid to a surviving spouse or eligible child. It's small, and it doesn't go to the funeral home, but it's yours. Social Security also needs to be told about the death, and benefits may change for a surviving spouse.

Veterans

Eligible veterans may receive burial in a national cemetery at no cost, a free headstone or marker, a burial flag, military funeral honors, and in some cases a burial allowance. Requesting honors, the flag and Taps costs nothing.

Employer, union, lodge and church

Old life insurance policies through work. Union death benefits. Fraternal lodges like the Masons, Elks or Odd Fellows. Church burial societies. I can't tell you how

many families found a policy in a shoebox a year too late. Look through the papers early.

Pre-paid plans

If your loved one bought a pre-need plan, find the contract. Know which funeral home holds it, what it covers and what it doesn't. Cemetery costs are often not included.

Things you may not owe

Family members are generally not personally responsible for a loved one's debts unless they co-signed. Bills go to the estate. If anybody pressures you to pay a dead parent's debts from your own pocket, talk to a lawyer before you pay.

LYLE'S RULE

Before you pay, look for what's already been paid for.

CHAPTER 18

What I've Written Down for My Own Family

> **THE PART NOBODY TELLS YOU**
>
> I spent my life at the end of other families' decisions. Here's what I decided for my own.

I've been married to Darlene forty-eight years. She tells me when my time comes she's putting me in a cardboard box and charging admission. She's mostly joking.

Here's what we decided, and wrote down, and put in a folder in the kitchen drawer where our kids know to look.

- No embalming unless the law requires it.
- A short family goodbye, then a plain pine box.
- No gasket. No premium vault. The plainest liner the cemetery accepts.
- The plot we already own, next to my folks.
- A weekday morning burial. No overtime.
- A flat granite marker, bought from the monument man in town, not the cemetery office. Name, dates, and one line: "He left it better than he found it."

- The church service is up to Darlene. Hymns are written down.
- Every family plot, deed, and old grave location written down in one place, with photos of the stones.

The most important part isn't any of those choices. It's that it's written down. I've watched brothers and sisters argue over a casket while their mother lay in the next room. I've watched a widow pay for a vault she didn't want because she was afraid of looking cheap. When it's written in your own hand, nobody has to wonder, and nobody has to feel guilty.

The companion to this book, The Family Grave Folder, is the exact set of pages Darlene and I filled in. Use it. Then tell one person where it is.

I'm Lyle Dobbins. I've closed a lot of graves and opened a lot of them back up. The ground always tells the truth. Make sure your papers do too.

AT THE BACK

The Checklists

Tear these out, copy them, keep them in the glove box.

Appendix A: The First 48 Hours

- Call hospice (if at home and expected) or 911 (if unexpected).
- Do not agree to any funeral home on the spot. Ask how long the body can be held.
- Find the person's written wishes, pre-paid plan, plot deed and veteran papers.
- Call three funeral homes. Ask prices for direct cremation, immediate burial and a full funeral.
- Choose one person to handle arrangements and one to check the numbers.
- At the funeral home, ask for the General Price List before anything else.
- Call the cemetery directly for its own price list and vault rule.
- Decide on embalming only after asking whether it's required.
- Get the itemized statement before signing.
- Order death certificates. Most families need several; ask the funeral home how many your situation needs.
- Notify Social Security and any pension or employer.

- Remove and keep jewelry before the body leaves, or get a signed inventory.

Appendix B: 30 Questions for the Funeral Home

- May I have your General Price List to keep?
- What is your basic services fee?
- What's your price for direct cremation, including the container?
- What's your price for immediate burial?
- Is embalming required by law for us, or is it your policy?
- Is refrigeration available, and what does it cost per day?
- Can we have a short private family goodbye without embalming?
- May I see the casket price list before the showroom?
- What's your least expensive casket?
- Do you offer a rental casket?
- We may bring our own casket. Where should it be delivered?
- Is this casket gasketed? What's the price without it?
- May I see the outer burial container price list?
- Which items in this package can we remove?
- Is the package cheaper than the individual items we actually want?

- What are your cash advance items, and do you add a markup?
- How much are death certificates, and how many do you recommend?
- What are your transportation and transfer charges?
- Is there an extra fee for a weekend service?
- What does the hearse cost? Can we skip the limousine?
- What does the memorial printing cost? Can we make our own?
- Can we use our church instead of your chapel?
- What's included in "staff and equipment" fees?
- For cremation: who performs it, and where?
- What's the ID disc number?
- Will you remove the pacemaker?
- When will the remains be ready?
- Can we buy an urn elsewhere?
- Is anything on this statement required by law? Which items?
- May we have the itemized statement before we sign?

Appendix C: 20 Questions for the Cemetery

- May I have your complete price list?
- What does the plot (interment right) cost?
- We already own plots. What do we need to bring?
- What's the opening and closing fee on a weekday?
- What extra do you charge for weekends, holidays or late afternoons?
- Do you require a vault, or will a basic liner do? In writing, please.
- Can we buy the vault or liner elsewhere?
- What are your rules on headstone size, material and style?
- Can we buy the stone elsewhere? What are your setting and foundation fees?
- Is perpetual care included, or separate?
- Is there a tent and chair fee?
- Is there a lowering device fee?
- Do you have a natural or green burial section?
- Do you allow two cremation urns in one plot?
- What are your fees for burying an urn?
- What are your rules for flowers and decorations?
- Who do we call if a stone sinks or tilts?

- How is the perpetual care fund managed?
- If we ever need to move a grave, what do you charge?
- Can I get a map showing the exact plot location?

Appendix D: Charges You Can Usually Decline

- Embalming (unless required in your case)
- A sealed or gasketed casket
- A premium casket of any kind
- A premium vault, when the cemetery accepts a basic liner
- A casket handling fee for a casket bought elsewhere (not allowed under the Funeral Rule)
- Viewing at the funeral home
- Use of the funeral home chapel
- Limousine and family car
- Printed folders, memorial books and video tributes
- Flowers from the funeral home
- A showroom urn
- Cosmetology and hairdressing for a closed casket
- A weekend burial
- An expensive headstone from the cemetery office

Appendix E: Plain Words for Funeral Words

- Adipocere: a waxy substance that can form from body fat in wet, airless graves. Grave wax.
- Alkaline hydrolysis: water cremation.
- Autolysis: the body's own enzymes breaking down cells after death.
- Basic services fee: the one funeral home fee you generally can't refuse.
- Cash advance items: things the funeral home buys for you from others, like death certificates or flowers.
- Columbarium: a wall or building with niches for urns.
- Cremains: cremated remains.
- Direct cremation: cremation without embalming or viewing.
- Disinterment: removing remains from a grave.
- Gasket: the rubber seal on a "protective" casket.
- General Price List: the itemized price list the law requires.
- Grave liner: a basic concrete box that holds the ground up.

- Interment: burial.
- Interment right: the right to be buried in a plot.
- Opening and closing: the fee to dig and fill a grave.
- Outer burial container: a vault or liner.
- Perpetual care: the one-time fee for keeping up the cemetery grounds.
- Retort: the chamber where cremation happens.
- Vault: a sealed concrete or metal container for the casket.

A Few Plain Words Before You Go

This book is for general education. It isn't legal, medical or financial advice. Laws and prices differ by state and change over time, so check your own state's rules. Stories in this book are composites; names and details have been changed to protect families. Figures from the National Funeral Directors Association are national medians from 2023 and don't include cemetery costs.