

## **St John the Baptist Holy Sepulcher Cemetery**

### **Changing to Meet Your Needs**

St. John the Baptist is adding a new area behind the current chapel in the Holy Sepulcher Cemetery to provide a convenient, dedicated place for people who select cremation for interment. This area will consist of an Urn Garden and a Columbarium.

The reason for creating this area is that currently over 50% of people choose cremation vs. full body burial in a traditional cemetery plot. This percentage has increased each year. The National Funeral Directors Association is projecting cremations nationally will account for 78% of interments by 2035.

Please visit our website <https://www.sjbh.org/cemetery> or pick up a copy of our brochure in the Narthex. This will provide a drawing of the new area and additional information for the presale that will be starting soon for a limited period.

### **The Importance of Preplanning**

People that plan ahead protect their loved ones from having to make these permanent decisions quickly and in a time of grief.

Preplanning all aspects of interment is a complicated process and for many an unpleasant one. This is why some people delay the process despite the benefits for their loved ones. In order to simplify the process we recommend doing it in steps. The best place to start is deciding where and how you wish to be interred.

This is a significant decision that is best completed by gathering information and taking time to consider all the issues before making a final decision.

Start with deciding where you would like to be interred. Key issues include convenience for your loved ones and feeling comfortable with the cemetery selected.

After you decide on a location and how you will be interred, select a plot and move forward with the purchase. St John's has dedicated staff that can assist you with purchasing a plot in Holy Sepulchre Cemetery.

You have a choice of options regarding how you will be interred. This includes a full body burial in a casket or selection of one of the cremation options. We will detail these options later in this guide.

Good sources for preliminary information include funeral directors, your parish staff trained in helping with pre planning interment, the internet, loved ones and friends. When you make a final decision, it is important to document your decision for communication with your loved ones. This information can be communicated in the following ways:

1. Informal discussions with loved ones
2. Share with your selected funeral director, attorney and/or parish.
3. Document legally in your will, trust or other form of documentation.

## **Catholic Church and Cremation**

Many Catholics have questions about cremation and funeral services that are acceptable to the Catholic Church.

## **Funeral Service**

In May 1963, the Vatican's Holy Office (now known as the Congregation for the Doctrine of Faith) lifted the prohibition forbidding Catholics to choose cremation.

At the current time, the preferred practice is to celebrate the funeral liturgies with the body present, and have the body cremated following the funeral. The body most clearly brings to mind the life and death of the person and better expresses the values that the Church affirms in its rites. Nevertheless, it is permitted to have a funeral liturgy with the just cremated remains present. It is customary that you inform the Pastor prior to cremation.

## **Internment of Cremains**

The cremated remains of a body should be treated with the same respect given to the human body from which they come. This includes the use of a worthy vessel to contain the ashes and the final disposition. The cremated remains should be buried in a grave or entombed in a mausoleum or columbarium. The practice of scattering cremated remains on the sea, from the air, or on the ground, or keeping cremated remains in the home or conversion to jewelry, etc. are not acceptable to the Church.

When there is financial hardship and there is no plan for committal or burial of the cremated remains pastoral support is available through the Green Bay Diocese at the Allouze Cemetery. They offer free proper cremains disposal annually. They will maintain a written record of the individual and related detail.

## **Interment Options Explained**

### **Full Body Burial**

This is the classic form of interment. Your additional cost include the casket, burial vault, headstone and Burial fee. These can be arranged through the funeral home Director and the selected vendor for the headstone

### **Cremation**

There is an above ground (columbarium) and in ground burial (urn garden) options. The cremains area is a designated area that includes benches and

plantings as a tribute to the life or lives that were lost. This provides a comfortable place to reflect and remember.

### **Columbarium Explained**

A Columbarium is a stone permanent structure comprised of small vaults referred to as niches that contain cremated remains. It can be an indoor or outdoor. A niche is a shelf-like space in the columbarium structure used for the interment of cremated remains. Specially Urn(s) are placed in these niches as a final resting place for cremated remains. Each niche can hold one or two sets of cremains. Therefore this make a great option for companions being interred together. The only additional cost is engraving the face of the niche, the vessel for cremains and a small fee of interment.

### **Urn Garden Explained**

Urn garden plots are areas dedicated for burial of cremains in sealed urns placed in a designated urn garden plot. This is a great option if you are more comfortable with the burial option which is similar to a traditional full body casket burial. Each plot accommodates one set of cremains. Adjacent plots are available for companions. The plot includes the plot marker and engraving. Your only additional cost is for the urn and a small interment fee.

### **Take The Next Step**

We can get you signed up for the best interment option for you. Also, the earlier you move forward the best selection of location.

### **Frequently Asked Questions**

- 1. My family members are buried in another city. Can I provide a remembrance of them in the new cremains area?**

**Yes.** Both the urn garden and columbarium areas will have benches to provide a comfortable area for reflection. You can dedicate a bench for your loved one. The

dedication of a bench is for a term of five years which is fully renewable. The dedication is inscribed on a bronze plate. See the price list for cost information.

**2. My spouse is not a Catholic and I want to be buried with my spouse. Is there a provision whereby we can be placed in the same niche or adjoining urn garden plots?**

**Yes.** Each niche holds up to two urns or you can purchase adjoining urn garden plots as long as the placement rules are met.

**3. Will the price for my plot change?**

**No.** The benefit to pre planning and purchasing a plot now is that price is locked in. No matter what future price increases are implemented you have a locked in price.

**4. Will I be provided with proof of my niche or plot?**

**Yes.** You will be provided with a contract for your purchase of a life tenancy for the interment of cremated remains, purchased with the payment of the appropriate fee

**5. I purchased a niche for myself. If I later decide to add another person, can I do so?**

**Yes,** Assuming the second person meets the placement rules.

**6. May I have more than two people interred in a niche?**

**No.** There is not sufficient space in a niche for more than two urns.

**7. May I supply my own urn?**

**Yes,** Your urn will need to meet the specifications for the columbarium or urn garden. As an alternative you can purchase an urn through the local funeral home that is handling the interment. They know the specifications and can make sure your purchase is compliant.

**8. What happens if I purchase a niche in the columbarium or urn garden, then move away?**

The current policy of St John the Baptist is you will receive a refund of your original purchase price, less a 15% processing fee.

**9. Can I scatter the ashes, keep them on my mantle or make jewelry with them?**

**No.** None of these methods are approved by the Catholic Church. Cremated remains, like a body are to be handled with respect and placed in a final secure permanent resting place.

**10. What happens if I purchase a columbarium niche or urn garden plot and pass away before construction is complete?**

**We provide free storage of the cremains until final placement.**

**FOLLOWUP NOTES:**

- 1. Provide bench pricing information on the pricing page: \$500 for five years.**
- 2. Verify that members of other parishes are allowed. We also need to clarify if noncatholics are allowed and under what circumstances. This should be an additional FAQ.**
- 3. Find out more details on the diocese handling of financial need for cremains interment. Is that something we might want to do for members of our Parish.**

## How to Pay for a Funeral

It helps to plan ahead, but there are ways to cover the costs—even when death comes suddenly

By **KARON WARREN** Published March 09, 2023

Fact checked by **VIKKI VELASQUEZ**

Paying for the funeral of a loved one in the United States is expensive. The [median](#) cost of one with burial is \$7,848, while the median cost of a funeral with cremation is \$6,970, according to a 2021 report by the National Funeral Directors Association.<sup>1</sup> What's more, most funeral

homes require payment up front, so families are often forced to come up with that hefty sum during a very emotional time.

However, these expenses don't have to drain your or your relative's bank account. There are ways to ensure that you are paying only for what you want and to find monetary assistance if you need it.

## KEY TAKEAWAYS

- Funeral providers are permitted to charge all customers a basic service fee for certain elements of the funeral.
- Insurance, savings accounts, and prepayment plans allow customers to arrange funds for their funeral before their death.
- Assistance programs are available to help those in need pay for a funeral.

## Expenses Included in the Cost of a Funeral

It's important to understand which costs are required and which are optional to keep from overpaying for a loved one's burial or cremation. The [Federal Trade Commission \(FTC\)](#) enforces what's known as the Funeral Rule, which is set up to help you choose the goods and services you want or need and to pay only for the ones you select, regardless of whether you are planning ahead or making arrangements when a death occurs.<sup>2</sup>

Funeral costs start with a basic service fee that funeral providers are permitted to charge all customers, according to the FTC. This basic service fee covers the following elements of the funeral:

- Funeral planning
- Preparing funeral notices
- Obtaining permits and death certificates
- Caring for the decedent's remains
- Making arrangements for burial, cremation, or handing off to third parties<sup>3</sup>

## Funeral Expenses That Are Optional

There are additional services that are considered optional for a funeral, according to the FTC. These are not covered in the basic service fee. They include:

- Embalming or other preparation of the remains
- Arranging a viewing at the funeral home
- Hosting a ceremony or memorial service at the funeral home
- Providing staff and equipment for a graveside service
- Transporting the remains
- Providing a hearse or limousine
- Elements for interment or burial, including a casket, outer burial container, or alternate container such as an urn
- Cremation or interment<sup>3</sup>

Funeral providers also charge fees known as cash advances to cover services from other vendors that the funeral provider handles on your behalf. These include:

- Pallbearers
- Officiant
- Musicians and singers
- Obituary notices
- Flowers<sup>3</sup>

## How to Pay for a Funeral

No one wants to face a large bill for a funeral when they are grieving the loss of a loved one. It's far preferable, when possible, to make arrangements in advance, utilizing one or more of the following sources of funds.

Life Insurance



Purchasing a [life insurance](#) policy can provide the necessary funds to cover funeral expenses. After the policyholder's death, the life insurance company will disperse a lump sum to the beneficiaries on the policy. These funds can be used to pay funeral costs. However, if you purchase life insurance to help cover funeral expenses, the Funeral Consumers Alliance (FCA), a death-care industry watchdog group, advises against purchasing preneed insurance or [burial insurance](#) because the premiums you pay in typically cost more than the benefits that the policy pays out.<sup>4</sup>

## Savings

Stashing funds into a [savings account](#) can be a great way to ensure that your loved ones have the money needed to cover your funeral. However, it's important to set up a joint account so loved ones can access the funds when needed to pay the funeral provider. This could be a spouse, the executor of your will, or another trusted individual. Another option is setting up a [payable on death \(POD\) account](#), in which the funds are dispersed to a named beneficiary upon the account holder's death, avoiding the delay of probate court.

## Prepayment

Many funeral providers offer a [prepayment](#) plan to cover funeral expenses. For example, you might place the funeral funds into an interest-bearing account or insurance policy with the funeral provider listed as the beneficiary. Upon your death, the funds are transferred to the funeral provider.

## Pay with Cash or Credit

If the funds are available, you can simply pay for the funeral with cash, check, or a credit card. If necessary, check with the funeral provider to see if you can pay the fees in installments.

## Note

***Next of kin of a military veteran or reservist may be eligible to receive a burial flag to drape on a casket (or coffin) or place with an urn.<sup>5</sup>***

## Leverage Assistance Programs

There may be assistance programs or benefits available to help you pay for a funeral. The following are examples of sources of assistance to look into:

- **Employer:** Check to see if the deceased's employer offers survivor benefits to help cover funeral expenses.
- **Government agencies:** If the deceased received [Social Security benefits](#), the surviving spouse can receive a death payment of \$255.<sup>6</sup> For those receiving benefits such as [Medicaid](#), [Supplemental Security Income \(SSI\)](#), or [Social Security Disability Income \(SSDI\)](#), the family may receive additional—though minimal—monies. States and/or county social services departments also may offer assistance.
- **Veteran's benefits:** If the deceased is a veteran, they can receive a free burial and headstone in a national cemetery.<sup>7</sup> Additional benefits may be available if the deceased was on active duty, died from service-related injuries, was in a U.S. [Department of Veterans Affairs \(VA\)](#) facility, or received a VA pension or disability. If the deceased is the spouse or dependent of a veteran, they also may receive some burial benefits.
- **Victims' assistance:** If the deceased was the victim of an accident or homicide, the family may receive funds from the local or state Victim Compensation Program.<sup>8</sup>
- **Fundraising:** Families may work with their church and/or community to raise the necessary funds through special events such as concerts, bake sales, and other activities. [Crowdfunding](#) sites such as GoFundMe also are options for collecting donations.

How much does a funeral cost?

**A funeral can cost \$10,000 or more, according to the Funeral Consumers Alliance.<sup>4</sup> But the median cost of a funeral with burial is \$7,848, and the median cost of one with cremation is \$6,970.<sup>1</sup>**

## **Can I prepay for a funeral?**

**Yes, many funeral providers offer plans to prepay for a funeral. But there are options that may be better, including taking out a life insurance policy, setting aside savings, or creating a payable on death (POD) account at your bank or credit union.**

## **Can my family get help to pay for my funeral?**

**It's possible. Many assistance programs are available that are designed to help families pay funeral expenses.**

## **The Bottom Line**

**Dealing with funeral expenses while grieving a loved one can be daunting, but there are ways to pay for a funeral that can help make the process less onerous, provided that you do them in advance. These include purchasing a life insurance policy and setting up a savings account. Those in need may also be able to take advantage of assistance programs. These options can provide peace of mind for the families left behind**