

A full-page background image showing a vast field of white daisies with yellow centers. The field is bathed in the warm, golden light of a sunset or sunrise, with the sun low on the horizon creating a strong lens flare and illuminating the sky with soft, wispy clouds. The overall mood is peaceful and serene.

CONSUMER GUIDE TO

# FUNERAL & CEMETERY PURCHASES



CEMETERY & FUNERAL  
BUREAU



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# INTRODUCTION

The death of a loved one can be an overwhelming experience that most of us will encounter. By asking the right questions, comparing prices and services, and making informed decisions, you can make arrangements that are meaningful to your loved ones and control the costs for yourself and your survivors.

The California Department of Consumer Affairs Cemetery and Funeral Bureau has developed this booklet to assist in making these difficult decisions about funeral and cemetery arrangements for yourself or your loved one.

The Bureau regulates and investigates complaints against licensed individuals and establishments in the death care industry. The Bureau licenses funeral establishments, funeral directors, embalmers, apprentice embalmers, cemetery brokers, cemetery salespersons, cemetery managers, cremated remains disposers, crematories, hydrolysis facilities, crematory managers, and nearly 200 private cemeteries in the state.

*NOTE: The Bureau does not license cemeteries operated by religious organizations; cities, counties, or cemetery districts; the military; or Native American tribal organizations. If you don't know who regulates the cemetery you're interested in, ask the cemetery manager.*

If you need help with a cemetery or funeral issue, visit the Bureau's website at [www.cfb.ca.gov](http://www.cfb.ca.gov), via [emailCFB@dca.ca.gov](mailto:emailCFB@dca.ca.gov), or call (916) 574-7870. You can also contact the Department of Consumer Affairs Consumer Information Center at (800) 952-5210.







# LEGAL REQUIREMENTS

## DISPOSITION ARRANGEMENTS

California law identifies who has the right, duty, and responsibility to make decisions after a person's death for disposition arrangements<sup>1</sup>. They are, in order, as listed in the law:

- A person, prior to his or her death.
- The Person Authorized to Direct Disposition (PADD) on a U.S. Department of Defense Record of Emergency Data (DD Form 93) as that form existed on December 31, 2011, or its successor form.
- An agent under a California power of attorney for health care.
- The surviving competent spouse or registered domestic partner.
- The surviving competent adult child or the majority of the surviving competent adult children.
- The surviving competent parent or parents.
- The surviving competent adult sibling or the majority of the surviving competent adult siblings.
- The surviving competent adult or the majority of the surviving competent adults in the next degree of kinship.
- A conservator of the person appointed under Part 3 (commencing with Section 1800) of Division 4 of the Probate Code when the decedent has sufficient assets.

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<sup>1</sup>Reference: *Health and Safety Code sections 7100–7117.1.*



- A conservator of the estate appointed under Part 3 (commencing with Section 1800) of Division 4 of the Probate Code when the decedent has sufficient assets.
- The public administrator when the decedent has sufficient assets.

If you have made a decision regarding your final resting place and disposition, planning and documenting can spare your loved ones the anguish of making difficult decisions while grieving. A person may direct in writing the disposition of their remains and may specify the funeral goods and services desired. These directions may not be changed in any material way except as required by law.

The law protects a person's choices after death<sup>2</sup>, providing that:

- 1) The written directions are clear and complete; and
- 2) Arrangements for payment of final services via trusts, insurance, commitments by others, or any other means have been made which precludes the payment of money by the survivor(s) who might otherwise have the right to control disposition.

In lieu of providing written instructions, a person may give the right and duty of disposition to a PADD (if an active-duty member of the U.S. armed forces) or to an agent under a power of attorney for health care or identified in an advance health care directive. This agent will have the full right to act and control the decedent's disposition unless the power of attorney or an advance health care directive limits or removes that right, or that right ceases upon death.

In the absence of written instructions, a PADD, an advance health care directive, or power of attorney for health care, the right and duty of disposition moves to the next person with the right to control disposition. In addition, the law governs issues such as the length of time family members must act, what happens if all members with the right to control

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<sup>2</sup>Reference: *Health and Safety Code section 7100.1.*



disposition cannot be found or cannot agree on what to do, and who is responsible for the costs of disposition.

You have the right to select a person of your choice to make the decisions about your funeral arrangements and final disposition, if you wish. You may want to consult with an attorney about including such instructions in your will or in another written document, such as a power of attorney for health care. Most importantly, be sure to provide copies of your instructions to family members, loved ones, and keep your own copy in a place that can be easily accessed and, when applicable, provide it to the funeral establishment where you hold a preneed.

## PRICES

Bureau law<sup>3</sup> and federal law<sup>4</sup> require funeral establishments to quote prices over the telephone and to provide you a General Price List (GPL) and a Casket Price List (CPL) when you arrive in person to ask about arrangements or prices. The GPL must include the price for professional services offered (preparation of the body, use of facility, use of automotive equipment, etc.) and the CPL must identify casket(s) regularly offered for sale. Federal law also requires that outer burial containers must be listed on the GPL or on a separate price list.

Funeral establishments that host a website must either list all their goods and services available with a notation that the GPL with pricing is available upon request, or they can post their GPL identifying both services and pricing.

When you contract for services with a funeral establishment, the law requires you receive an itemized statement of your choices, including estimates of any costs that are unknown at the time. The statement must also include charges for outside vendor services arranged by the funeral establishment such as flowers, clergy honoraria, newspaper notices, and music. Make sure the itemized statement includes only those items you have selected. If you have chosen a funeral package, it should describe

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<sup>3</sup> Reference: *Business and Professions Code* section 7685.

<sup>4</sup> Reference: *Code of Federal Regulations*, title 16, section 453.2.



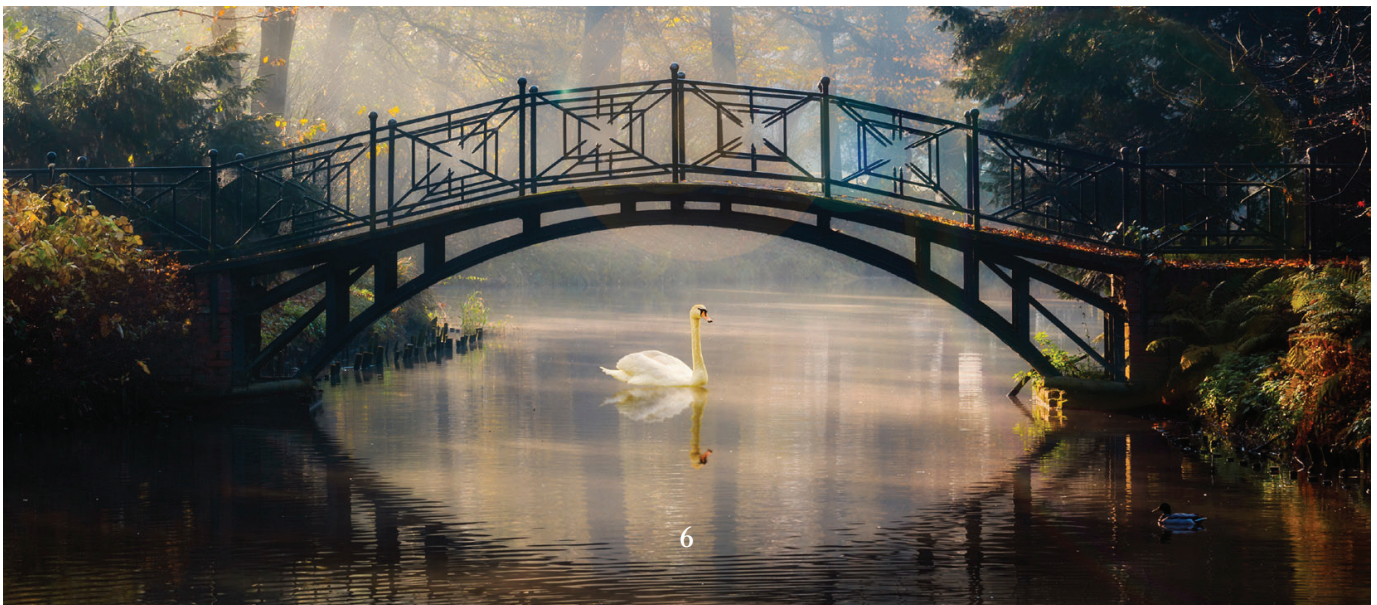
all the goods and services that are included. Be sure you have the total dollar amount in writing before you sign a contract.

The law allows a funeral establishment to set a fee for professional services, such as the funeral director's time spent:

- Helping you plan the funeral.
- Making arrangements with a cemetery, crematory, or hydrolysis facility (or other funeral establishment if the body will be shipped out of the area).
- Obtaining the death certificate and other required permits.
- Submitting the obituary and "unallocated overhead," which includes taxes, insurance, advertising, and other business expenses.

The funeral establishment may require you to pay this fee in addition to the specific funeral goods and services you select.

*NOTE: It is illegal for a funeral establishment to charge a handling fee if you wish to use a family-built casket or a casket you purchased elsewhere. However, the casket must meet the cemetery's or crematory's standards and must take into consideration the size of the body. It is also illegal for the funeral establishment to make false claims about the preservative qualities of a casket or to charge contagious disease fees or fees for protective clothing for staff.*



## EMBALMING

The law does not require embalming. However, the person with the right to control disposition must accept or decline embalming by signing a Bureau approved form. Additionally, a funeral establishment must refrigerate an unembalmed body in its possession if burial, cremation, or hydrolysis does not take place within 24 hours. As a practical matter, however, you may wish to authorize embalming if there will be a delay before a public viewing. Keep in mind that neither embalming nor refrigeration prevent or stop the decomposition of a body.

*NOTE: A coroner may require embalming in certain circumstances.*

## CREMATION OR HYDROLYSIS

The law does not require the purchase of a casket before cremation. For cremation, a combustible cremation container, typically referred to as an alternative container, is required, and for hydrolysis a hydrolysis container is required. For additional information on **cremation and hydrolysis**, see page 18.

## BURIAL

The law does not require outer burial containers, commonly known as vaults or grave liners, but cemeteries may require them to keep the ground from settling after burial. Typically, vaults surround the casket in concrete or other material. Grave liners cover only the top and sides. Neither container will prevent the eventual decomposition of human remains.

Natural burial, also referred to as green or eco-friendly burial, is a way of caring for the dead with minimal environmental impact, often without a casket or burial container. The body is typically not embalmed and may be encased in biodegradable materials for burial. Talk to cemetery staff if you're interested in this option.



## HOME DEATH CARE

The use of a funeral establishment and funeral director is not required by law when preparing a body for disposition. You can arrange for your body, or that of a loved one, to be cared for and prepared for disposition by family and friends at home. If you choose home death care, you must:

- File a properly completed Certificate of Death, signed by the attending physician or coroner, with the local registrar of births and deaths, which is typically part of the local county health department.
- Obtain a Permit for Disposition from the local registrar of births and deaths.
- Provide a casket or other suitable container.
- Make arrangements directly with the cemetery, crematory, or hydrolysis facility.
- If you or your loved one will not be embalmed or refrigerated as required by law for a funeral establishment, be prepared to care for the decedent, as the rate of decomposition can vary from person to person.

## CORONER FEES

California law permits coroners to charge for certain services. Fees vary by county.

## RETAIL CASKET SELLERS

California law requires retail casket sellers, when beginning any discussion of prices, to give customers a written price list of all caskets, alternative containers, and outer burial containers normally offered for sale and the price for each. In addition, if customers ask for the list in person or by phone, the retail casket seller must give them a written statement identifying caskets or containers by price, thickness of metal, type of wood or other construction, and by interior and color. Price,

thickness, construction, and color information must also be included on a tag conspicuously attached to each casket. Prior to a sale, the seller must provide the buyer an itemized statement of all costs involved.

Retail casket sellers are not allowed to arrange funerals or cremations or perform any other functions requiring a license as a funeral establishment. Before doing business with any retail casket seller, you may wish to check the company's business practices with your local Better Business Bureau.

Retail casket sellers are not licensed or regulated by the Cemetery and Funeral Bureau. They are governed by state and local business laws and licensing regulations.





# DECIDING IN ADVANCE

## FOR A LOVED ONE

While making these decisions is difficult at any time, planning in advance for the death of a loved one can relieve you of that responsibility at the time of death, when you may be emotionally vulnerable. Take time now to discuss these matters and find out what your loved ones want. Be sure to put any wishes or requests in writing. This is also a good time to discuss organ donation and donation to medical science.

## FOR YOURSELF

Planning in advance for your own disposition after death can spare your loved ones the anguish of making difficult decisions while grieving. Shopping ahead of time, getting correct information, and planning in advance allows you to make informed decisions before you purchase, and may save you money. Be sure to discuss your wishes with your family. You may also wish to talk to an attorney about the best way to ensure that your wishes are followed.

You can also make arrangements directly with a funeral establishment or through a memorial society or funeral consumer group or organization. Memorial societies and funeral consumer groups or organizations are nonprofit entities that provide information about preplanning funerals and disposition. They do not offer funeral services and are not regulated by the Cemetery and Funeral Bureau.

There are some funeral establishments or other entities that use the word “society” in their names and are for-profit businesses. If an organization’s nonprofit status is important to you, confirm that status prior to making arrangements.

## CHECK LICENSE STATUS

To be sure that the funeral establishment, funeral director, crematory, hydrolysis facility, crematory manager, cemetery, and cemetery managers are licensed by the state and in good standing, check their license online at <https://search.dca.ca.gov>. This is also where you will find any disciplinary documents. You can also call the Bureau office at (916) 574-7870.

## COMPARE PRICES AND SERVICES

When planning for services and a final disposition, it is beneficial to compare prices and services to ensure you are getting what you want. Visit websites and multiple funeral establishments to compare services, restrictions, rules, and prices. Decide how much you want to spend. If you buy a casket from a retail casket seller, be sure to ask if the seller will deliver it or if you must pick it up. Also, you may wish to compare prices at multiple cemeteries and ask about their endowment care funds and cemetery maintenance standards. (See [Glossary of Terms](#).) Ask for a tour, and if a funeral establishment or cemetery is not being maintained to your satisfaction, take your business elsewhere.

## PREARRANGEMENT

After you or your loved one has decided on services and a final disposition, you may want to consider paying for your arrangements in advance. There are many prepayment options to consider. Keep in mind that, over time, prices may go up and businesses may close or change ownership. You may also move to another location or want to change your arrangements. It's a good idea to review and revise your decision every few years, and you should make sure your family is aware of your wishes and any prepayment plans. Put your wishes in writing, give copies to family members and your attorney, and keep a copy in a place where it can be easily accessed. (Don't keep your only copy in a safe-deposit box. Your family may have to make funeral arrangements on a weekend or holiday when the bank is closed.)



## PREPAYMENT OPTIONS

If you decide to prepay for funeral and cemetery services, you have several options.

These options are not recommendations. Be sure to carefully compare the advantages and disadvantages of each and consider consulting an attorney, someone you trust and Medicare/Medicaid, if applicable, before making any decision or signing a contract.

**Saving**—Earmark a portion of your savings for funeral expenses and ensure that your family members and attorney are informed and that provisions are made for your survivors to withdraw the funds at your death. You can change your mind at any time.

**Pay on Death (POD) account**—Establish a POD account with your bank, designating a person of your choice or a funeral establishment as the beneficiary of funds upon your death. Be sure to inform family members, the funeral establishment, your chosen executor, and your attorney of the provisions of the account. POD accounts may earn interest, which is taxable, can involve service fees, and may be canceled without penalty.

*NOTE: If the funeral establishment is established as the beneficiary, it is not required to pay any excess funds to your survivors.*

**Life Insurance**—Buy life insurance equal to the value of the funeral and arrange for your beneficiary (a family member or friend) to handle the arrangements in accordance with your stated wishes. If the costs of the funeral arrangements exceed the amount of your policy, your survivors will have to make up the difference.

**Funeral Insurance**—You can buy funeral insurance through the funeral establishment, which becomes your beneficiary. You preselect the casket, and other goods and services. Make sure the contract identifies if the cost is guaranteed. If the cost is guaranteed, the funeral establishment cannot charge your relatives more than the contract states, even if prices rise. However, it can keep any funds remaining after the arrangements have been carried out.

*NOTE: You should obtain a statement in writing indicating how much the policy will be worth in one year, two years, five years, and 10 years. Find out if you will pay more on the policy over time than the policy will pay out upon your death. Find out what happens if you cancel the policy or fail to make the scheduled payments.*

**Preneed Trust Contracts**—Decide on the funeral and cemetery services you want, sign contracts that fully describe those services, and pay a set amount into a trust administered by the funeral establishment or cemetery. There will usually be some costs that cannot be prepaid. Services such as opening and closing the grave, or the costs of death certificates are not usually part of the preneed contract and must be paid at time of need.

*NOTE: Be sure that your contract includes a cancellation clause if you change your mind. By law, if you cancel a funeral preneed trust, all the money you paid in must be refunded to you in addition to the interest earned minus a revocation fee not to exceed ten percent of the amount of the original contract. This revocation fee can only be taken from trust fund earnings.*





Before you choose a preneed trust contract, consider the following:

- Ask for a guaranteed price plan. This protects you and your family from future price increases. Without it, your survivors may have to make up any difference in cost. However, even with a guaranteed price plan, some items or services will probably have to be paid at the time of need. Obtain a written estimate of these additional “at-need” charges so you and your family will know what to expect at the time of need.
- Make sure the funds in your preneed trust increase in value, and find out where the money is being invested and who the trustees are. You may receive an annual statement of earnings, which may have to be reported as interest income on your tax returns. Also, be sure that the plan includes a written provision that states what will happen to any earnings left over after the funeral expenses are paid.
- Find out if you have to pay the entire amount into the trust up front, or if you can pay over time. If you pay over time, ask if interest is being charged and how much. Also, ask if there is a penalty for late payments.
- Ask if your funeral arrangements can be transferred to another funeral establishment or if the cemetery will buy the property back if you move out of the area or change your mind.
- To guarantee prices of cemetery goods, such as a vault or a marker, buy them and have the cemetery store them until they are needed. Make sure the purchase contract specifies the manufacturer and model of the items you purchase, as well as any inscriptions and descriptions of the materials used. Obtain in writing the address where the goods are stored.

Funeral establishments and licensed cemeteries must present to the person making funeral arrangements for a deceased person a copy of any preneed agreement in their possession that is signed and paid for in full or in part.

# BURIAL

If you choose traditional burial of the body, cremated remains, or hydrolyzed human remains, you will need to purchase a cemetery plot or niche unless you are eligible for burial in a veterans' cemetery. Prices may vary widely among cemeteries and among different locations in the same cemetery. There is also a fee for opening and closing the grave, and you will probably be required to buy an outer burial container if the cemetery requires one. In addition, you will need to pay an endowment care fee for ongoing cemetery maintenance and groundskeeping.

Burial in a mausoleum (entombment) involves purchase of a crypt, opening and closing fees, and charges for endowment care and other services.

## PURCHASING ITEMS ELSEWHERE

If you purchase a casket or alternative container from somewhere other than a funeral establishment, the law prohibits the funeral establishment from charging a "casket handling" fee. However, your purchase must meet the standards set by the cemetery or crematory and must take into consideration the size of the body. Remember to shop wisely, since retail casket sellers are not bound by the same laws or regulations that govern funeral establishments, crematories, hydrolysis facilities, and cemeteries. When purchasing items in advance of need, also known as preneed, insist that any money you pay be placed in a trust, and be sure to get a copy of the trust agreement.

If the cemetery requires outer burial containers to minimize ground settling, you may have to buy a grave liner or vault. You do not have to buy the outer container from the cemetery; however, a liner or vault purchased elsewhere must meet the cemetery's size, shape, and material standards.

You may purchase a marker or monument from another source, but it also must meet the cemetery's standards. The cemetery may not charge a setting fee if the monument company sets it for you. Charges by the cemetery for foundations, setting, or permitting the setting of grave markers or monuments must be the same whether you bought the marker or monument from the cemetery or from someone else. Be sure to review the rules and policies of the cemetery before you purchase. This can help avoid misunderstandings and can assist you in making decisions.

### **MULTIPLE-DEPTH GRAVES**

If the cemetery allows it, you may be able to arrange burial in the same grave as your spouse or other family member. People who are not related may also be buried in a multiple-depth grave if all parties authorize it in advance. Burial in a multiple-depth grave may limit disinterment rights. There may be special fees for opening and closing a multiple-depth grave.







## CREMATION OR HYDROLYSIS

Whether you choose cremation or hydrolysis for the final disposition of human remains, these processes may have minimal environmental impact.

**For cremation**—California law requires written acknowledgment of the following disclosure when cremation is to take place:

*“The human body burns with the casket, container, or other material in the cremation chamber. Some bone fragments are not combustible at the incineration temperature and, as a result, remain in the cremation chamber. During the cremation, the contents of the chamber may be moved to facilitate incineration. The chamber is composed of ceramic or other material which disintegrates slightly during each cremation, and the product of that disintegration is co-mingled with the cremated remains. Nearly all of the contents of the cremation chamber, consisting of the cremated remains, disintegrated chamber material, and small amounts of residue from previous cremations, are removed together and crushed, pulverized, or ground to facilitate inurnment or scattering. Some residue remains in the cracks and uneven places of the chamber. Periodically, the accumulation of this residue is removed and interred in a dedicated cemetery property, or scattered at sea.”*

**For hydrolysis:** California law requires written acknowledgment of the following disclosure when hydrolysis is to take place:

*“The human body is hydrolyzed with organic protein-based material such as wool, silk, cotton, or other protein-based material in the hydrolysis chamber. Bone fragments are not hydrolyzable and, as a result, remain in the chamber. The hydrolyzed remains will be dried and crushed, pulverized, or ground to facilitate inurnment or scattering.”*

The person who has the right to control the disposition of the body must sign a written authorization before cremation or hydrolysis can proceed. This authorization, or a separate contract, indicates the location, manner, and time of disposition of the remains. It also includes an agreement to pay the costs for the cremation or hydrolysis for disposition of the

remains and for any other services desired. If you wish to arrange for your own cremation or hydrolysis, you can legally sign the **Declaration for Disposition of Cremated or Hydrolyzed Human Remains** form yourself.

In addition, a permit for burial, cremation, or hydrolysis—often referred to as a burial permit or disposition permit—must be issued by the county health department. The funeral establishment usually applies for and obtains this permit (Application and Permit for Disposition of Human Remains) as part of its services.

There are some crematories that allow the person authorizing the cremation to view the cremation process and some facilities may be able to accommodate more than one family member. Crematories that do not allow viewing of the cremation process must disclose that fact in writing prior to signing any contract. There may be a charge for attending the cremation. Check with the crematory for its policies.

A hydrolysis facility may not prohibit relatives or the responsible party from viewing the hydrolysis process.

A casket is not required for cremation or hydrolysis by California law.

However, for cremation, a combustible cremation container, also known as an alternative container, is required. The container must be one that can be closed and is leak resistant. A cardboard box constructed for this purpose is acceptable. You do not have to buy the container from the funeral establishment or crematory, but it does have to meet their standards.

For hydrolysis, the body of a deceased person must be placed in a hydrolysable body wrapping prior to placing in the hydrolysis chamber. The wrapping must consist of 100% protein-based material, such as silk, suede, leather, feather, fur, or wool.



You should make a decision about removing all personal possessions of value, such as jewelry or mementos, before the body is taken to the crematory or hydrolysis facility. Pacemakers, most prostheses, and mechanical or radioactive devices or implants are most often removed prior to cremation.

By law, each cremation or hydrolysis must be performed individually. However, the person(s) having the right to control the disposition of the remains may authorize in writing the cremation or hydrolysis of more than one deceased person together. The cremation or hydrolysis chamber must be capable of handling multiple decedents, and the facility must allow for it. The Bureau does not have information on whether crematories or hydrolysis facilities have this capability or will permit it.

## **HUMAN REMAINS**

After the cremation has been completed and the cremation chamber has cooled, the remains are swept from the chamber, processed to a uniform size, and placed in a sturdy plastic bag sealed with an identification disk, tab, or label. The bag is then placed in a durable cremated remains container.

After the hydrolysis has been completed, the hydrolyzed human remains are removed from the hydrolysis chamber, processed to a consistency appropriate for disposition, and placed in a container.



## DISPOSITION OF CREMATED OR HYDROLYZED HUMAN REMAINS

In California, you may choose any of the following methods of disposition of cremated or hydrolyzed remains:

- Placement in a columbarium or mausoleum—There may be additional charges for endowment care, opening or closing, recording, flower vase, and nameplate.
- Burial in a plot in a cemetery—There may be additional charges for endowment care, opening or closing, recording, outer burial container, flower vase, and marker.
- Retention at a residence—The funeral establishment will release the remains to the person with the right of disposition (or their designee) for retention at the address identified on the Disposition Permit. You may not remove the remains from the container, and you must arrange for their disposition upon your death.
- Storing in a house of worship or religious shrine if local zoning laws allow.
- Scattering in areas of the state where no local prohibition exists and with written permission of the property owner or governing agency. The remains must be removed from the container and scattered in a manner, so they are not distinguishable to the public.
- Scattering in a cemetery scattering garden.
- Scattering at sea, at least 500 yards from shore. This also includes inland navigable waters, except for lakes and streams.

Cremated or hydrolyzed remains may not be transported without a Disposition Permit from the county health department, and they may not be disposed of in refuse.

## SCATTERING

Cremated or hydrolyzed remains may be scattered as described above by employees at a licensed cemetery, cemetery brokers, crematory employees, registered cremated remains disposers, funeral establishment staff members, or the decedent's family. All cremated or hydrolyzed remains must be removed from the container for scattering, with the exception of those remains placed into a scattering urn for scattering at sea from a boat.

Scattering may also be done by any person having the right to control the disposition of the cremated or hydrolyzed remains of any person or that person's designee if the person does not dispose of or offer to dispose of more than 10 cremated or hydrolyzed remains within any calendar year.

When scattering remains, you should avoid inhaling the dust from the remains, since there may be health risks. The county health department must issue a Disposition Permit, and boat/aircraft operators must notify the U.S. Environmental Protection Agency after scattering.

State law requires cremated remains disposers who scatter by air or boat to post copies of their current pilot or boating licenses and the addresses of their storage areas at their place of business. The law also requires disposers to conduct scatterings within 60 days of receiving the remains, unless the person with the right to control disposition is notified in writing of the reason for the delay.



# SPECIAL CIRCUMSTANCES

## DEATH OUT OF STATE

**Burial**—If death occurs away from the city where burial is to take place, you will need to have the body transported using the coordinated services of a funeral establishment in each city. If the body is transported on a common carrier, the body must be embalmed prior to shipping. If it cannot be embalmed, the body must be shipped in an airtight casket or transportation container.

**Cremation or hydrolysis**—You can arrange for the body to be cremated or hydrolyzed in the distant city and for the remains to be shipped to you.

## DEATH OUT OF THE COUNTRY

If death occurs in another country, the U.S. Embassy or Consulate in that country can assist in making arrangements for the return of the body or for its local disposition. You will usually be able to obtain English translations of the death certificate and other documents through the nearest U.S. Embassy or Consulate.

## DONATION FOR MEDICAL PURPOSES

If you wish to donate your body to a medical school for educational or research purposes, you will need to make arrangements with the school well in advance. It is a good idea to check with the school every few years, since procedures and needs may change. By law, the school is responsible for costs of final disposition.

# GENERAL PRICE LIST REQUIREMENTS

A General Price List (GPL) is a list of all goods and services regularly offered for sale by a funeral establishment. A sample GPL is included in the booklet **Complying with the Funeral Rule**, which is available from the Federal Trade Commission ([www.ftc.gov](http://www.ftc.gov)). In addition, you may wish to compare GPLs from several funeral establishments in your area. The GPL must include the price of each of the following basic services provided by the funeral establishment, along with the date the prices are effective and a description of the services:

- Forwarding remains to another funeral establishment—May include embalming, removal of remains, minimum service of staff, necessary authorizations, and local transportation.
- Receiving remains from another funeral establishment—May include minimum service of staff and transportation of remains to funeral establishment.
- Direct cremation—May include basic services of funeral director and staff, a proportionate share of overhead costs, removal of remains, necessary authorizations, and cremation. Be sure to ask if the price for direct cremation includes the cost of the cremation itself and the cost of storing the body.
- Immediate burial—May include basic services of funeral director and staff, a proportionate share of overhead costs, removal of remains, and local transportation to cemetery.
- Basic services of funeral director and staff, including overhead.
- Transfer of remains to funeral establishment—A flat fee may apply for weekdays, nights, weekends, and holidays within a specific area, with mileage charges for transportation outside the area.

- Embalming—Must include the following statement: “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 direct cremation or immediate burial.”
- Other preparation of the body—Services may be priced individually and may include dressing, make-up, casketing, hair care, post-autopsy care, refrigeration, and reconstruction/restorative arts.
  - Use of facilities and staff for viewing.
  - Use of facilities and staff for funeral ceremony.
  - Use of facilities and staff for memorial service.
  - Use of equipment and staff for graveside service.
  - Hearse.
  - Limousine.
  - The range of casket prices that appear on the Casket Price List, including the price range for adult caskets, infant/child caskets, rental caskets, and alternative containers.
  - Either individual outer burial container prices or the range of outer burial container prices if the funeral establishment sells them.
- Preneed agreements—A statement, on the first page, separate and apart from other information, that the person making funeral arrangements for a deceased person receive a copy of any signed preneed agreement paid for in full or in part prior to the drafting of any contract.



# COMPLAINTS

If you have a complaint about a funeral establishment, crematory, hydrolysis facility, or state-regulated cemetery, or employees within the industry, try to settle it with management first. If you can't resolve the issue, you can file a complaint online at [www.cfb.ca.gov](http://www.cfb.ca.gov). You can also download a complaint form online and mail it directly to the Bureau. Many complaints are resolved quickly. More serious complaints require a thorough investigation, and the Bureau will take disciplinary action against the licensee if warranted.

For complaints you are unable to resolve with cemeteries that are not licensed under state jurisdiction, contact an official of the managing organization. Unresolved complaints about retail casket sellers should be directed to your local district attorney. You may also choose to pursue the matter in Small Claims Court or retain the services of private legal counsel.



# GLOSSARY OF TERMS

**Casket/Coffin**—A box or chest for burying human remains.

**Cemetery Property**—A grave, crypt, niche, or defined area for scattering cremated remains or hydrolyzed human remains.

**Cemetery Services**—Opening and closing graves, crypts, or niches; setting grave liners and vaults; setting markers; and long-term maintenance of cemetery grounds and facilities.

**Cemetery Maintenance Standards**—Establishes the minimum standards necessary to prevent the offensive deterioration of an endowment care cemetery licensed by the Bureau. Cemeteries must follow a minimum list of items (exception provided to certain items for natural condition sections), or may choose to incorporate those items into their rules and regulations. Cemeteries must provide consumers with a written copy of their maintenance standards upon request.

**Columbarium**—A structure with niches (small spaces) for placement of cremated remains or hydrolyzed human remains in urns or other approved containers. It may be outdoors or part of a mausoleum.

**Cremation**—Exposing human remains and the container holding them to extreme heat and flame and processing the resulting bone fragments to a uniform size and consistency.

**Crypt**—A space in a mausoleum or other building to hold cremated, hydrolyzed, or whole human remains.

**Disposition**—The placement of cremated, hydrolyzed, or whole human remains in their final resting place. A Disposition Permit must be filed with the local registrar before disposition can take place.

**Endowment Care Fund**—Money collected from cemetery property purchasers and placed in trust for the maintenance and upkeep of the cemetery. The state monitors the fund and establishes the minimum amount that must be collected. However, the cemetery is permitted to collect more than the minimum to build the fund. Only the interest earned by such funds may be used for the care, maintenance, and embellishment of the cemetery.

**Entombment**—Burial in a mausoleum.

**Fraternal Cemetery**—A cemetery regulated by the Bureau that is owned, operated, controlled, or managed by any fraternal organization in which the sale of cemetery space is restricted principally to its members.

**Funeral Ceremony**—A service commemorating the deceased with the body present.

**Funeral Services**—Services provided by a funeral director and staff, which may include consulting with the family on funeral planning; transportation, shelter, refrigeration, and embalming of remains; preparing and filing notices; obtaining authorizations and permits; and coordinating with the cemetery, crematory, or other third parties.

**Funeral Consumer Organization**—See [Memorial Society](#).

**Grave**—A space in the ground in a cemetery for the burial of human remains.

**Grave Liner or Outer Container**—A concrete cover that fits over a casket in a grave. Some liners cover tops and sides of the casket. Other liners (vaults) completely enclose the casket. Grave liners minimize ground settling on the cemetery grounds.

**Graveside Service**—A service to commemorate the deceased held at the cemetery prior to burial.



**Hydrolysis**—Reduction of the body of a deceased person to its essential organic components and bone fragments by alkaline hydrolysis. “Alkaline hydrolysis” is a process using heat or heat and applied pressure, water, and potassium hydroxide or sodium hydroxide in a hydrolysis chamber; and processing the resulting bone fragments to a uniform size and consistency.

**Hydrolysis Container**—A hydrolysable body wrapping into which the body of a deceased person is placed prior to insertion into a hydrolysis chamber. The wrapping must consist of 100% protein-based material, such as silk, suede, leather, feather, fur, or wool.

**Hydrolyzed Human Remains Container**—A receptacle in which hydrolyzed human remains are placed after hydrolysis.

**Hydrolysate**—The resultant liquid from the hydrolysis of human remains, which liquid is a sterile, benign, micronutrient-rich solution consisting of sugars, salts, peptides, and amino acids. Hydrolysate and calcium phosphate “ashes” are the two end results from the alkaline hydrolysis process.

**Interment**—Burial in the ground, entombment, or in the case of cremated remains or hydrolyzed human remains, inurnment or scattering in a cemetery.

**Inurnment**—The placing of cremated remains or hydrolyzed human remains in an urn.

**Mausoleum**—A building in which human remains are interred (entombed).

**Memorial Service**—A ceremony commemorating the deceased without the body present.

**Memorial Society**—A nonprofit organization that provides information about funerals and disposition but is not part of the state-regulated funeral industry. May also be called a funeral consumer alliance.

**Niche**—A space in a columbarium, mausoleum, or niche wall to hold an urn.

**Private Cemetery**—A cemetery regulated by the Bureau which is described as a burial park for earth interments or a mausoleum for crypt or vault interments and is owned and operated by a private corporation.

**Public Administrator**—The local governing body with jurisdiction over the assets of the deceased when there are no known next-of-kin or where the deceased is indigent.

**Scattering Urn**—A closed container containing cremated remains that will dissolve and release its contents within four hours of being placed at sea.

**Urn**—A container to hold cremated or hydrolyzed human remains. It can be placed in a columbarium or mausoleum, or it can be buried in the ground.

**Vault**—A grave liner that completely encloses a casket.



## FOR MORE INFORMATION

The Bureau does not endorse or recommend any of the following organizations; however, they can provide additional information to you.

### COLLEGES OF MORTUARY SCIENCE

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**Cypress College Mortuary  
Science Department**  
9200 Valley View Street  
Cypress, CA 90630-5897  
(714) 484-7270  
[www.cypresscollege.edu](http://www.cypresscollege.edu)

**American River College Funeral  
Service Education Program**  
4700 College Oak Drive  
Sacramento, CA 95841  
(916) 484-8432  
[www.arc.losrios.edu](http://www.arc.losrios.edu)

### CONSUMER ADVOCACY GROUPS

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**Funeral Consumers Alliance  
of California**  
P.O. Box 6788  
Eureka, CA 95502  
(209) 427-6086  
(650) 325-2000  
[fcacalif@gmail.com](mailto:fcacalif@gmail.com)  
[www.fca-calif.org](http://www.fca-calif.org)

**Funeral Consumers Alliance, Inc.**  
33 Patchen Road  
South Burlington, VT 05403  
(802) 865-8300  
[fca@funerals.org](mailto:fca@funerals.org)  
[www.funerals.org](http://www.funerals.org)

### **Final Passages**

P.O. Box 1721  
Sebastopol, CA 95473  
(707) 824-0268  
[www.finalpassages.org](http://www.finalpassages.org)

### GOVERNMENT ORGANIZATIONS

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**Federal Trade Commission Local  
Office of Consumer and Business  
Education**  
Washington, DC 20580  
(877) 382-4357  
[www.ftc.gov](http://www.ftc.gov)

**California Department  
of Public Health**  
Vital Records – MS 5103  
P.O. Box 997410  
Sacramento, CA 95899-7410  
(916) 445-2684  
[www.cdph.ca.gov](http://www.cdph.ca.gov)

**U.S. Department of Veterans  
Affairs National Cemetery  
Administration**  
(800) 827-1000  
[www.cem.va.gov](http://www.cem.va.gov)

### **Local District Attorney or Consumer Affairs Office**

(See “Government” section of your local phone book or search internet listings.)



## ORGAN AND BODY DONATION

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### **Donate Life California**

3940 Industrial Blvd.  
West Sacramento, CA 95691  
(866) 797-2366  
<http://www.donatelifecalifornia.org>  
(English)  
<http://www.donevidacalifornia.org>  
(Spanish)

### **Anatomical Donation Program/ University of California**

[www.ucop.edu/uc-health/  
initiatives/anatomical-donation-  
program.html](http://www.ucop.edu/uc-health/initiatives/anatomical-donation-program.html)

## INDUSTRY/TRADE ASSOCIATIONS

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### **California Funeral Directors Association**

One Capitol Mall, Suite 800  
Sacramento, CA 95814  
(800) 255-2332  
[www.cafda.org](http://www.cafda.org)

### **Cremation Association of North America**

499 Northgate Parkway  
Wheeling, IL 60090-2646  
(312) 245-1077  
[www.cremationassociation.org](http://www.cremationassociation.org)

### **Cemetery and Mortuary Association of California**

925 L Street, Suite 260  
Sacramento, CA 95814  
(916) 441-4533  
[www.cmaccalifornia.org](http://www.cmaccalifornia.org)

### **International Cemetery, Cremation and Funeral Association**

107 Carpenter Drive, Suite 100  
Sterling, VA 20164  
(800) 645-7700  
[www.iccfa.com](http://www.iccfa.com)

### **International Conference of Funeral Service Examining Boards**

1885 Shelby Lane  
Fayetteville, AR 72704  
(479) 442-7076  
[www.theconferenceonline.org](http://www.theconferenceonline.org)

### **National Funeral Directors Association**

13625 Bishop's Drive  
Brookfield, WI 53005-6607  
(800) 228-6332  
[www.nfda.org](http://www.nfda.org)

### **Green Burial Council**

2720 Cold Springs Road  
Placerville, CA 95677  
(888) 966-3330  
[info@greenburialcouncil.org](mailto:info@greenburialcouncil.org)  
[www.greenburialcouncil.org](http://www.greenburialcouncil.org)

## OTHER BUREAU PUBLICATIONS

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*Preneed Q&A* pamphlet

*Peace of Mind* brochure





CEMETERY & FUNERAL  
BUREAU

1625 NORTH MARKET BLVD., STE. S-208  
SACRAMENTO, CA 95834

[www.cfb.ca.gov](http://www.cfb.ca.gov)

(916) 574-7870 | (800) 952-5210



CALIFORNIA DEPARTMENT OF  
**CONSUMER**  
AFFAIRS