CONGREGATION FUNERAL PLAN REPORT

June 10, 1994

Sonya Marks Dinnsen
Executive Director
Congregation Solel
Highland Park, Illinois
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FORMATION

Solo has always been a congregation that encourages member participation in every facet of synagogue life. Its philosophy of a lay-led congregation encourages members to work together on committees, the Executive Committee and Board of Directors, the Religious School Council and special Task Force projects. In addition, the congregation urges members to actively participate in services and to help each other in times of happiness and sorrow. They are a community family congregation.

Several years ago, the rabbi and a few members of the congregation were discussing these ideals and ways to define them with regard to life cycle events. They wanted to offer members an opportunity to help each other in all life cycle observances. They knew that on joyous occasions, this was already being done - friends celebrating the festivals together, providing Onegs, watching each other's children or helping plan and set up special celebrations. In addition, there was the Mitzva Committee whose members communicate with congregants in whatever way possible, i.e., visiting, phoning and writing letters to the sick, preparing a meal, or providing transportation to a doctor or to Shabbat services.

Someone suggested that perhaps more could be done to help a member when death occurred in their family, and the dialogue turned toward this worthy cause. The conversation became impassioned as members began to share their own personal experiences in dealing with death. One spoke of the lingering
distress he felt over pressures placed upon him while making funeral arrangements for a family member. Like so many others, he was forced to make financial and pragmatic decisions at a time when least capable of doing so. How could anyone be expected to make instantaneous decisions that affected a loved one who had just died. The pressure of making such decisions caused stress and guilt -- he may not be doing what was right for his loved one - not selecting a casket that was 'good enough' or 'costly enough'. Unable to think clearly, he had to depend on strangers to guide him. Each member who spoke brought a different perspective to the problem, however, the same thread of concern continued throughout - people shouldn't be forced to make practical decisions concerning a loved one at a time when they are most vulnerable.

The rabbi spoke of growing up in a large close family. He told of the 'family committees' that took care of various life cycle events and/or problems that arose in the circle of their expanded family. Whenever there was a death, the 'family committee' took charge of making all the arrangements for the funeral. The immediate family had the pain of losing their loved one but not the stress of having to find a funeral home, select a proper casket, or buy a cemetery plot. Their burden was also eased in knowing that those making the arrangements were loving family members who knew exactly what to do.

The group felt that something like this could be worked out for the congregation family members. No matter what plan evolved from their ideas, it would have to be something that they, as well as the members of the
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congregation, could believe in and depend on. The time had come for a cohesive committee to be organized.

The Funeral Program Committee was given the charge of developing a plan to assist the members of their congregation when they most needed it - when there was a death in their family. They would research all avenues of concern and possibilities. It was their goal to develop a plan that would provide a "comprehensive program that would ease the burdens of funeral arrangements and reduce excessive costs." It would have to be halachically correct, economically sound, and spiritually comforting.

The rabbi met with them, gave them material to read and led educational discussions on Jewish customs and practices when death occurs. He provided the necessary religious and traditional components for inclusion in any plan formulated. The committee studied all of the materials, wanting to ingest everything they could of the Jewish traditions involved. Whatever program they chose had to be backed with knowledge and understanding. Having undergone this religious educational process, they were now ready to develop the practical side of a workable plan.

After a few modest starts, in 1975 the committee adopted a Standard Funeral Plan. This plan permitted members the use of a pre-arranged funeral which was handled by the congregation office without having to go through a funeral director. The program reduced the difficulties and pressures encountered by bereaved families and kept costs at a minimum. As time went on some of the original funeral homes who had participated in the plan dropped out. This coupled
with the rising costs of the plan made it no longer feasible. They felt it was time to research new ideas. An in-depth investigation of viable alternatives was begun. They wanted a plan that would be an integral part of the congregation; one that as much as possible, would allow congregants to help other congregants. Funeral homes they had previously worked with were invited to participate in a cooperative plan, but they declined. They tried working on their own, checking out suppliers of funeral equipment, i.e., caskets, candles, cards, books. The casket was the singular most expensive item for any funeral. They thought they might be able to select a casket for the plan, make wholesale purchases and store the inventory in a warehouse that they would rent. This proved to be fruitless since only a licensed funeral director is able to purchase caskets on a wholesale basis. The committee wanted to do everything possible for the congregants but they did NOT then nor do they now, want to become a funeral home. Their purpose was to help ease the burdens caused by the death of a family member.

In their research they found another temple in the area who had put together its own plan. This temple had found an independent funeral director who was able to provide a pre-arranged plan that was mutually workable and economical. The committee members investigated this plan and decided it was something they, too, should consider. The rabbi, the administrator and the committee members met with the funeral director from the other temple to discuss the possibilities of working with him. They provided the funeral director with their criteria and requested that he use this information to work out a Funeral Plan unique to our
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congregation and meet all our specific needs -- religiously, physically, and financially. Since the funeral director’s overhead was kept at a minimum by independently leasing space with other funeral homes, they were able to work out the costs and logistics that would be mutually agreeable to all parties. Supplies were ordered, i.e., register books, kriah ribbons, memorial candles, prayerbooks for the minyan service, kaddish cards, extra kipot -- the plan was ready to be put into motion.

Defining the Plan

The pre-arranged Funeral Plan provided that when death occurred - members would need to make only one telephone call. They would call the congregation office and from that moment on, the business/practical side of funeral arrangements would be taken care of for them by members of their congregational family.

A Solel Funeral would be available for any member of the congregation, a member’s child and a member’s parent. No one is obligated to use the plan. It is explained and understood that it is a pre-arranged plan that comes as a contained package. There are no substitutions such as selecting a different casket or having the service at some other synagogue. All funerals will take place at the congregation or at graveside and the rabbi will officiate at the service. There will be times, of course, when the rabbi is not available to officiate. In these cases, the committee will assist the family in finding another rabbi and pay for any costs of same.
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The plan encompasses the following:

Funeral service in the sanctuary or at graveside

Removal of deceased to funeral home

Preparation of deceased by Funeral Director or, at the request of the family, by the Sacred Burial Society (Chevra Kadisha)

Shroud for Burial

Casket of stained solid oak conforming to Jewish tradition

Professional services and ushers

One family limousine and hearse

Funeral supplies - Register book, memorial candle, acknowledgement cards

Removal of deceased and attainment of doctor's signature

Filing Certificate in the local counties involved

Filing with coroner/medical examiner

Six (6) Certified Copies of Death Certificate

Obituary notices in the two major newspapers

City Permits

Arrangements with the cemetery for interment, including grave opening,

Grave Box liner and placement in grave opening

Filing of Social Security and/or V.A. forms.

It would not include the cost of the cemetery plot. There would be no embalming and no public viewing of the deceased. However, should the immediate members of the family wish to view the deceased, they would be able to do so one half hour
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before the start of the service at the congregation. The only time a congregant would have any expense would be if death happened outside of the state or surrounding area. The funeral director would assist in making all of the arrangements but the family would be responsible for any costs incurred to bring the deceased back to this area. They would also be responsible for the cost of any additional limousine required. None of these expenses would be payable until the regular billing was sent out by the congregation.

IMPLEMENTATION

An answering service was immediately put into place so that calls could be handled on a 24-hour basis. No matter what time a death occurred the member had only to call the congregation office. From 5:00p.m. to 9:00a.m. Monday through Thursday, and from 3:00p.m. on Friday to 9:00a.m. on Monday, and on all holidays, the answering service would take the call and gather just the most basic information, i.e., name of person calling; number this person can be reached at for the next few hours and the name of the deceased. A working Funeral Practices Committee was formed and has now progressed to cover various areas of the funeral plan. Any calls coming in during the day are handled by the executive director. Any calls coming in after hours are handled by a committee member (as described below).

The committee consists of approximately fifteen members at the present time. It is basically divided into three areas. Some members of the committee
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concentrate on only one area while others participate in all phases of the tasks involved.

The chair of the committee works closely with the executive director in coordinating all details of the funeral arrangements provided by each of the three groups. There is a list with names and phone numbers of the committee members broken down according to the tasks involved. The list is kept at the congregation, as well as at home by the chairperson and the executive director enabling immediate action once notified of a death. With the exception of the funeral director and the limousine driver, everything is handled by a member of the congregation who is part of the committee.

The first group handles all of the calls that come in after hours. A committee member is on call for one month at a time. The office staff provides the answering service with the list of names of people to call in the event of a death. The service first attempts to reach the person on call for that particular month. Should the person on call be unreachable at any time during the month, the answering service has emergency numbers for the committee chairperson, the executive director and the president of the congregation. Therefore, no one is ever left unattended in a time of need. Once the call is received from the answering service, the committee member would follow the procedures as listed below beginning with Step 1.

The second group handles the ushering at each funeral. This involves passing out books, seating people, - general ushering duties. In addition to this and carrying through the ideal of members assisting members, one usher assists in
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leading the casket out of the sanctuary. The usher will enter the sanctuary after the *El Malei Rachamim* has been recited and stand at the head of the casket. The honorary pall bearers will come forward and the usher will guide the casket from the sanctuary to the hearse.

The third group handles leading the *minyan* service for the family wherever they are sitting *Shiva*. This might be necessary for one night or for the entire week. Generally, the family requests it for at least two evenings.

**Step 1**

(A) Return the call to the person given to you by the answering service; offer your condolences and tell them that you need to ask a few questions (which are listed below). Let them know at the start of the conversation that the funeral director will be calling to ask the necessary legal questions. Let them also know that the Rabbi will be calling them to set the date and time for the funeral and to set up a time to meet with them.

(B) Proceed with the following questions: Note: Answers to some of the questions may already have been given to you by the answering service but it is important to ask them again to verify that you have correct information:

1. Ask for and confirm number where person can be reached for the next hour and also for the next twenty-four hours. This is important since they may be at the hospital or nursing home and may be planning to leave for a different location. This would prevent the funeral director from reaching them as soon as possible to begin taking whatever steps are needed.
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(2) Name of Deceased;

(3) Location of the deceased; Name and phone number of Person to contact at this location;

(4) Is deceased a member of the congregation?

(5) If yes, relationship of person calling to the deceased

(6) If deceased is not a member of congregation - what is name of member and what is relationship to deceased;

(7) Do they have a cemetery plot. (7a) If so, name of cemetery.

(8) If not, let them know that the funeral director will assist them and has the names and phone numbers of the cemeteries in the areas. Let them know also that the Congregation has a special section at Shalom Memorial Park.

Step 2

Before hanging up reassure them that everything will be taken care of and remind them that:

(1) The funeral director will be calling them within 30 minutes

(2) The rabbi will be in touch with them as soon as possible

(3) Give them your number to assure them that someone is standing by and is available to speak with them should unforeseen problems arise or should they just need someone to talk with.

Step 3

(1) Call funeral director. Give him the information you have obtained

(2) Call the rabbi
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(3) Call executive director in the morning - If you need to reach her prior to morning you may do so at any time. (In the instruction sheet, the committee member is supplied with, all phone numbers, car phones and pagers of any person they may have to reach.)

Step 4

The funeral director will call the family to ascertain the legal information needed and to get some idea as to when they would like to have the funeral. Besides handling the normal 'funeral home' procedures, he will work with the cemetery to make preliminary arrangements.

The rabbi will phone the family and make arrangements to meet with them. At that time he will tentatively set the date and time of the funeral, confirming same after speaking with the executive director to make sure that nothing has previously been set up that cannot be changed, i.e., large meetings where it is impossible to contact all persons involved. He will then verify with the funeral director that the cemetery is able to accommodate the family on the date and time planned for the funeral.

After meeting with the family, the rabbi will also advise the executive director and the committee chairperson (1) Where and when the family will be sitting Shiva. (2) If they need someone to lead a minyan and if so, how many nights and at what location.

The committee chair will begin contacting the minyan leaders to arrange for the dates and times requested by the family. After the minyanim have been set
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up, the executive director will let the family know who will be leading each minyan. At that time she will try to discern how many people might be expected at the funeral so that the proper number of ushers can be provided. Once this is determined, the Funeral chairperson will be advised and will begin calling the ushers.

If the deceased is a member of the congregation, the staff notifies each of the Officers of the Board. The officers, in turn, will notify the Board members. A card is also mailed out to the congregation announcing the death and giving the date and time of the funeral. Since the funeral is set for the earliest time possible, it is usually too late for the card to arrive before the funeral. In these cases, the card will announce the death, date/time funeral was held and give Shiva information. Printed directions to the Shiva house will also be available at the congregation on the day of the funeral.

The Funeral Director will advise the executive director what checks will be needed from the temple on the day of the funeral. These checks would be for the cemetery and grave opening only. All other bills are sent into the congregation by the funeral director within the next two weeks. A month after the funeral, the congregation will send out a letter with a statement for the entire bill if it is for a non-member.

On the day of the funeral, the office staff will set up the rabbi’s office for the immediate family and reserve the appropriate number of seats for the family in the front of the sanctuary. The family waits in the rabbi’s study prior to and after the
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funeral in the sanctuary. At the end of the service, it is announced that in accordance with Jewish tradition, mourners should offer their condolences after the burial.

The office staff makes sure that enough prayerbooks are available and that the proper 'funeral' signs are put up. They will also provide the ushers with a detailed instruction sheet and check-off list. Cards with directions to the various cemeteries have been pre-printed by the office. These cards, the Kaddish cards, and funeral stickers will be given to the ushers and funeral director to be handed out to the mourners as they leave for the cemetery.

Depending on the number of mourners anticipated, the custodians/staff will set up the necessary lecterns outside the sanctuary and place a Register book and pen on each of them.

The staff will also have prepared a box containing prayerbooks for the minyan, the memorial candle, kipot and acknowledgement cards. After the service has begun, the funeral director will combine the Mourners' Register Books into one and place it into the box. The office staff will give the box to the limousine driver and he will drop it off with the family upon return from the cemetery. The committee member leading the last minyan service will bring the box of supplies back to the office.

The Budget

To initiate the plan, a letter of explanation and a brochure which briefly described the plan was sent out to every member. Each member-family was asked
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to make a one-time contribution of $20.00 toward the plan for start up costs. While not everyone sent in the voluntary donation, approximately $6,000 was received. With funeral costs being between $1,200 and $1,500 at that time, this provided enough funds so that it was not necessary to allocate any monies from the budget. The entire cost of a funeral for any member of the congregation is paid for in full by the congregation (with the exception of the cemetery plot.)

The plan is sustained through funerals for extended family members, (parents of members) and donations in memory of the deceased. The obituary states that 'in lieu of flowers, memorial donations may be made to the congregation.' Additionally, many times when the deceased is a member of the congregation, the family will ask the cost of the funeral and donate this amount back to the congregation. They do this because they are grateful to have been given this special care and because they want to help insure that others will have the same benefit when it is needed. At the same time, those who cannot afford to do this do not feel any pressure to do so. We have between twelve and fifteen funerals a year with an average of two being for a member of the congregation. Of these two, at least one of the families will donate the entire cost back to the congregation. One year we had four member funerals and three of them donated the entire amount back to the congregation.

Following is a very conservative example of a one-year chart where there are thirteen funerals. This chart reflects three member funeral with only one donating the cost back to the congregation. The charge for a non-member (NM) of
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the congregation reflects (a) cost for the grave box and grave opening (b) cost of funeral, and (c) 50% of that cost. There is no surcharge placed on the grave box or grave opening as this is not part of the expenses for our plan (except for members.) The family would pay this amount whether or not they used our plan or some other plan. Also, if the family has to purchase a plot at the time of the funeral, the cemetery will require them to pay for the plot, grave box and opening at that time. There would, of course, be no charge for these items should there be a cremation. See Form ‘A’ following Bibliography for sample billing worksheet.

CHART OF COSTS/PAYMENTS FOR ONE YEAR

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<td>(B)</td>
<td>(C)</td>
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*Entire cost donated to congregation

One Year Net Gain $12,738
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Funeral costs will, naturally, vary from one area of the country to another. The variants in the basic costs indicate requests from the family for such items as extra limousines (or no limousine), other newspaper notices or legal requirements for filings in different counties and/or filings with coroner/medical examiner, depending on circumstances of death or county involved. The total amount as shown above under 'D' is very competitive, however, no dollar amount can be placed on the plan itself - it is a blessing for all concerned.

All expenses related to supplies for the funeral program are paid for out of the net income as shown above. These items would include the answering service, register books, Kriah ribbons, kipot, acknowledgement cards, prayerbooks for the minyan, funeral stickers, printing of the brochure and any other printed material needed. All transactions (income and expense) for the funeral program are recorded as a line item in the general ledger which, of course, gives a complete breakdown of all monies. A chart similar to the one above is kept by the office on a continuous basis with names and dates included.

Publicity

Letters reminding the congregation of the funeral plan are sent out periodically. A new brochure is being printed and will be sent to all members with an explanatory cover letter. This will bring the congregants up-to-date in all areas of the funeral plan. The brochure will also be placed in our 'Member Applicant' package.
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Donation cards are available for purchase at all events and meetings. A sheet is put into every packet of cards which lists the funds and gives a brief description of same. We plan to mail the sheet to the congregation at the beginning of each year and to list the various funds in the bulletin. Articles will also be placed in the congregation bulletin describing the availability of the plan. Currently, there is a standard notice that appears in every bulletin reminding people to call the congregation in time of need. We are working on a more detailed notice to appear in the bulletin.

FOLLOW UP AND EVALUATION

In order to broaden the services offered, such as assisting families in the purchase of burial plots, and to open committee participation to other members of the congregation, the Funeral Practices Committee was reorganized this year. To facilitate this expansion, annual workshops led by the Rabbi were planned. The first workshop was held six months ago and was enthusiastically attended by several members. The overall goal of the workshop was to acquaint and train members to handle all aspects of the committee’s work - taking the phone calls, ushering and leading minyanim. The rabbi discussed the philosophy of the plan as well as future goals. He led a session on how to lead a minyan, discussing in detail the various aspects involved; the chairperson spoke on the different facets now encompassed into the plan, assigning committee members to areas they were interested in and arranging scheduling; the executive director discussed the
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process of how the plan worked and reviewed the instruction sheet. A general
discussion followed the workshop concerning ways the committee could be
expanded and what other types of services the congregation could offer in this
regard. The members then shared their reasons for wanting to be part of the
committee. At least half of the people there had used the plan for a family
member and they wanted to help others in need as they had been. Some of them
said that even though they knew the plan existed, they had no idea of the comfort
it would give them before they actually had to use the plan.

Three years ago the Funeral Committee chairpersons felt that certain
changes should be made. Since first starting the plan, the monies collected have
leveled off and we have maintained a steady average. The Chairpersons felt that
with an aging congregation, the monies available for the program might become
depleted or severely affected. A motion was presented to the board, therefore, to
raise the price of a non-member funeral from 'cost plus 30%' to 'cost plus 50%.'
The Board acted on the recommendation and made this change. This did bring in
additional revenues and raise the overall average. The balance, however, has again
stabilized and remains level at this new average with no discernable ups or downs.
Prices have, of course, gone up over the last few years. This fact together with
the change to 50% has, therefore, made the program considerably more costly for
non-member funerals, the income of which is a major factor in sustaining the
program. It may be that we will revisit this issue and change the amount back to
30%. They may also take under consideration concerning member funerals, of
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not paying for the grave box and grave opening. This is an option they chose to include at the inception of the plan. The plan it was modeled after did not include paying this cost.

The plan itself has been a mitzva for everyone -- the families using the plan and the committee members who provide the various services.

The committee member experiences the mitzva of involvement and commitment in helping a congregant family member at a time when great support and care is needed. They know that they have eased their burden greatly.

Members experience profound comfort in the love and help that is given to them. They are forever grateful that the onus of unnecessary decision making has been removed from them, both pragmatically and financially. They are being taken care of by devoted and knowledgeable members of their congregational family. They are spiritually nourished and they are able to mourn the loss of their loved one in the way that Jewish tradition dictates.
Funeral Plan Report

Bibliography

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   *In Time of Grief*. Chicago: 1962

Doppelt, Frederic A., and David Polish.

Fairmont Temple.

Freehof, Solomon B.

Gaster, Theodor H.

Grollman, Earl A.

Rabinowicz, Rabbi H.

Schauss, Hayyim.

Spiro, Jack D.

Zlotnick, Dov.
# FUNERAL BREAKDOWN NON MEMBERS

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**Professional Services**

**Transportation**

**Use of Facilities**

**Removal Charge**

**Securing Doctor’s signature**

**Filing Certificate in Cook County**

**Filing with coroner/med examiner**

**Certified Copies of Death Certificate**

**Chicago Tribune**

**Chicago Sun Times**

**Other Newspapers**

**City Permit**

**Casket per program**

**Shroud for Burial**

**Sacred Burial Society (Chevra Kadisha)**

**Limousine**

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1. **Sub Total of Plan Expenses** $ __________
2. **50% of (1) above** $ __________
3. **Sub Total (1&2)** $ __________

To above total add following:

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<tr>
<td>Cost of Grave opening</td>
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<tr>
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4. **Sub Total Cemetery Costs** $ __________

**TOTAL BILLING (3 & 4)** $ __________

Date Billed: ____________________  Date Paid: ____________________

E:/users/ajl/funeral/funform