



**30895 Huron River Drive
Flat Rock, MI 48134 (734) 783-2646
Daniel P. Dwyer, President and General Manager
Corey L. Calderone, Vice-President and Chief Operating Officer**

PAYMENT POLICY

Michigan Memorial Funeral Home, Inc. has established a uniform payment policy to serve all families fairly and to prevent misunderstandings. This payment policy enables us to contain our costs to all the families we serve.

Our policy requires that all financial arrangements must be completed prior to the setting of services or viewing times. Payment for our merchandise and service is due one full day before the service time or use of our merchandise or property.

THE FOLLOWING ARE ACCEPTABLE PAYMENT ARRANGEMENTS

1. Cash or Check. Checks are subject to electronic funds verification. Third party checks are **NOT** acceptable.
2. VISA, MasterCard or Discover.
3. Assignable insurance, for the face value of the policy only, once the insurance company has verified the assign-ability and beneficiary. Policies under two years old are generally contestable and are not acceptable. When acceptable insurance has been assigned, a monthly statement may be sent to the purchaser until payment is received from the insurance company. When payment is received, a statement may be sent showing the amount, date, and paid in full or new balance due. The normal processing time for a policy is 4 to 6 weeks.

Michigan Memorial Funeral Home does not accept future payment from “Estate Funds”.

DISCLAIMER OF WARRANTIES

Our funeral home makes no representations of warranties regarding caskets, urns, or other funeral goods sold by the Funeral Home. The only warranties granted, express or implied, in connection with the goods sold with this funeral service are the manufacturers thereof, if any. No other warranties, express or implied, including implied warranties of merchantability or fitness for a particular purpose, are extended by the Funeral Home.

Note – 1) Thumbies™ became part of the package price offering on June 1, 2007, Videos and Collages became part of the package price offering on April 1, 2005. None of these items can be guaranteed available on a “pre-need” basis because they are provided by outside vendors. 2) Urn Credit, Death Certificates and Medical Examiner became included in Cremation Packages after July 1, 2008. These items are guaranteed.

Effective Date: October 20, 2011

Michigan Memorial Funeral Home
30895 Huron River Drive
Flat Rock, Michigan 48134
(734) 783-2646

An Open Letter

For many years the funeral “industry” had done a very good job of keeping its customers confused about what their options are and how one funeral home may meet their particular needs better than another. This has led many people to believe that all funeral homes are the same, or, that all funeral homes charge the same price.

As a fourth-generation funeral director I have seen and heard many things over the course of my career that have caused me great concern. There are 4 things in particular, listed below, that the funeral consumer should be aware of.

DID YOU KNOW?

- If you have already prearranged your funeral, you can transfer it to another funeral home? Possibly at a cost savings.
- Every funeral home *must* provide you with a General Price List of all services they provide, upon request.
- You should be wary if a funeral home agrees to match or undercut a price from another funeral home. It may be a disservice. It is important for all funeral homes to be able to compare what they offer and stand behind the price that they charge.
- That you can “shop” and compare funeral homes to choose the one that best fits your tastes, needs and budget. If the funeral home you have “always used” hasn’t “kept up with the times” it may be time to consider a change.

It is important to remember, we work for you. Michigan Memorial Funeral Home is open for your inspection 7 days a week and price list comparisons of all Downriver funeral homes are always available. We welcome you to stop in, or if you would like to schedule an appointment you can call me or Corey Calderone at (734) 783-2646. Thank you.

Sincerely,

Daniel P. Dwyer
President and General Manager
Michigan Memorial Funeral Home, Inc.

Michigan Memorial Funeral Home

GENERAL PRICE LIST (Effective October 20, 2011)

The goods and services shown below are those we can provide to our customers. You may choose only the items you desire. However, any funeral arrangements you select will include a charge for our basic services. If legal or other requirements mean you buy any items you did not specifically ask for, we will explain the reason in writing on the statement we provide describing the funeral goods and services you selected.

This list does not include prices for certain items that you ask us to buy for you, such as cemetery or crematory services, flowers, newspaper notices and other outside charges commonly referred to as “cash advances”. The prices for those items will be shown on your bill or the statement describing the funeral goods and services you selected.

Funeral Goods and Services *Professional Services*

1) Basic Services of our Funeral Director and Staff and Overhead **\$1,795**

Our charge includes, but is not limited to:

- . Shelter and care of the deceased for up to three (3) days before ceremonies and services
- . Arrangement conference/consultation with the family
- . Use of our facilities for the arrangement conference
- . Obtaining necessary authorizations and signatures from doctors/hospitals/hospices or other entity (local – within 30 miles)
- . Consultation with clergy
- . Recording of vital statistics
- . Preparing and placement of obituary and death notices (not cost of notices)
- . Preparing social security and/or military claims
- . Coordinating with others to provide portions of the requested services
- . A proportionate share of our basic overhead costs

This fee for our basic services and overhead will be added to the total cost of the funeral arrangements you select. (This fee is already included in our charges for direct cremations, immediate burials, and forwarding or receiving remains.)

Infant and Children Pricing – (See on Page 11 for details).

Immediate Burial / Direct Cremation – Range from consumer provided container to funeral home provided container.

- | | | |
|----|--|----------|
| 1. | Immediate Burial / Direct Cremation with container of your selection (plus casket price) | \$ 1,825 |
| 2. | Immediate Burial / Direct Cremation with Container provided by purchaser* | \$ 1,825 |
| 3. | Direct Cremation with Alternative Container (Corrugated Cardboard) | \$ 1,825 |

**If you want to arrange a direct cremation, you can use an alternative container. Alternative containers encase the body and can be made of materials like fiberboard or composition materials (with or without outside covering). The containers we provide are corrugated cardboard.*

Preparation

1) Embalming

\$ 895

Except in certain special cases, Michigan law does not require embalming. 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. Michigan law *does*, however, *require* embalming in cases such as when certain infectious diseases caused death, or when the body isn't taken to its final destination (cemetery, crematory, medical school or other) within 48 hours. If a delay is caused by other than Michigan Memorial Funeral Home (i.e. medical examiner, doctor, hospital, family, etc.) it is deemed selected and authorized, and it will be charged for. Ref. MI Public Health Rules R325.1142 Rule 1 and Rule 2

2) Other Preparation of the Deceased

- | | | |
|----|---|--------|
| a) | Washing, Bathing, Cleaning, cosmetics, dressing, casketing or other specialized care. | \$ 295 |
| b) | Use of facilities for preparation of the body by family (Per Hour) | \$ 295 |
| c) | Refrigeration (starts after 48 hours) <i>Per Day</i> | \$ 295 |
| d) | Use of facilities for private autopsy (in addition to Pathologist) | \$ 650 |
| e) | Use of staff / vehicle / facilities for Anatomical Donation (50 mi.) | \$ 985 |

Visitations and Services

- | | | |
|----|---|----------|
| 1. | Use of our facilities and staff for a viewing in our Visitation Room | |
| | a. 2 Days between the hours of; Day 1 , 5-9 pm and Day 2 , 12-8 pm | \$ 1,350 |
| | b. 1 Day between the hours of - 12 – 9 pm | \$ 1,095 |
| 2. | Use of our facilities and staff for a Memorial Service – 2 Hours | |
| | a. A) In our Visitation Room – (ending between 12 – 5 PM) | \$ 995 |
| | b. B) In our Visitation Room – (ending between 9AM – 12 PM) | \$ 795 |
| | c. C) Additional - Per Hour | \$ 295 |
| 3. | Use of our facilities and staff for a Funeral Ceremony – 2 Hours | |
| | a. A) In our Visitation Room – (ending between 12 – 5 PM) | \$ 995 |
| | b. B) In our Visitation Room – (ending between 9AM – 12 PM) | \$ 850 |
| 4. | Use of our equipment and staff for a Funeral Ceremony at a Non-Michigan Memorial Funeral Home site – up to 3 Hours | \$ 895 |
| 5. | Use of our equipment and staff for a Memorial Service at a Non-Michigan Memorial Funeral Home site – up to 3 Hours | \$ 895 |
| 6. | Use of Equipment & Staff for Graveside Service (per hour) | \$ 150 |

Transportation and Vehicles

1) Removal vehicle and staff to transport the deceased (to MMFH, to a local cemetery, or to any other destination) up to 30 miles	\$ 345
Each additional 25 miles or any part therein	\$ 45
2) Traditional MMFH Hearse - up to 30 miles	\$ 365
Each additional 25 miles or any part therein	\$ 45
3) Limousine - up to 30 miles and 3 Hours (each additional hour \$100.00)	\$ 365
Each additional 25 miles or any part therein	\$ 45
4) MMFH Horse Drawn Hearse	
a) On Michigan Memorial property	\$1,000
b) Off Michigan Memorial property (Horses walk a three mile limit)	starts at \$1,500
5) Horse Drawn Limousine	starts at \$1,000
6) Motorcycle Hearse – up to 50 miles	
a) On Michigan Memorial property – services by MMFH	\$ 295
c) Services by other than MMFH	starts at \$ 625
Each additional 25 miles or any part therein	\$ 45

Other Merchandise and Services* (may be included in packages)

1) Crucifix / Cross	\$ 35
2) Register Book*	
a. Standard*	\$ 45
b. Custom (a full selection of packages available)	starting at \$ 125
3) Standard Thank You Cards (Box of 50)*	starting at \$ 25
4) Memorial Folders / Prayer Cards*	starting at \$ 30
5) Video / Collage Package*	\$ 395
<i>(Pkg. for previously funded MMFH service (before 3/5/05))</i>	\$ 195
6) DVD <u>or</u> Collage only (does not include copies)	\$ 145
7) Copies	DVD - \$7.95 / Collage \$ 5.00
8) <i>Event-by-Wire™</i> – Video web-casting (DVD copies - \$12.95)	\$ 75
9) Keepsake Jewelry (<i>Thumbies™</i> , Cremation Necklaces, etc.)*	starting at \$ 135
10) Clothing (including underwear)	starting at \$ 125
11) Hairdresser (<i>Coloring or specialized care will be additional</i>)	\$ 85
12) Clergy Fee (if arranged by MMFH)	\$ 175
13) Packaging and Mailing of Cremated Remains (in USA) (includes postage / insur.)	\$ 80
14) Administrative fee for processing insurance claims	\$ 95
15) Death certificate filing/documentation fee (vehicle and staff) over 30 miles	\$ 95
16) Air tray for air shipment of casketed human remains	\$ 215
17) Human remains pouch	\$ 165
18) Combination tray for air shipment of non-casketed human remains	\$ 265
19) Family Witness of Cremation	starting at \$ 395
20) Caskets (a more complete list will be provided)	\$197,500 - \$ 595
21) Rental Casket – Hardwood (as available)	\$ 895
22) Urns, Urn Vaults and Keepsake Urns	\$ 5,000 - \$ 45
23) Infant and Child Caskets (5'-6" and smaller)	\$ 3,500 - \$ 725

Addendum to General Price List

Traditional Funeral and Cremation Funeral Packages

For your convenience and to assist in your selection process of the funeral services that we offer, we have “pre-packaged” some of the most frequently requested traditional services. (**Please Note:** all package prices are in addition to merchandise selected and cash advanced items) Deductions will not be made to these packages. If a type of arrangement is desired that is not packaged, selections must be made from the itemized section of the General Price List.

Traditional Service Packages

1. Traditional Funeral Service with 2 day Visitation	(usually from 5-9 pm / 12-8 pm)
a. With Antique Horse-Drawn Hearse on property	\$5,895
b. With Customized Harley-Davidson Drawn Hearse on property	\$5,495
c. Standard Package	\$5,295

Our charge includes the following:

- Basic services of our funeral director and staff
- Use of our vehicle to transport deceased to MMFH (up to 30 miles)
- Traditional Hearse (up to 30 miles)
- Filing and documentation (up to 30 miles)
- Embalming
- Other preparation of the deceased such as washing, bathing, cleaning, cosmetics, dressing and casketing
- Use of our facilities, equipment and/or staff for two day viewing
- Use of our facilities, equipment and/or staff for the funeral ceremony
- Use of our equipment and staff for a committal (at cemetery) service
- \$75.00 credit toward any acknowledgment package
- \$100.00 credit toward Death notice in the News-Herald (Michigan Memorial Funeral Home will place the notice and it must include our funeral home name, address and phone number)
- 1 DVD Video / 2 Photo Collages (cannot be guaranteed pre-need)
- 1 *Thumbie*[™] Charm, basic Sterling Silver or credit toward another *Thumbie*[™] selection (cannot be guaranteed pre-need)
- 5 *Michigan* Death Certificates (cannot be guaranteed pre-need)

2. Traditional Funeral Service with 1 day Visitation	(usually 12-8 pm)
a. With Antique Horse-Drawn Hearse on property	\$5,695
b. With Customized Harley-Davidson Drawn Hearse on property	\$5,095
c. Standard Package	\$4,895

Our charge includes the following:

- Basic services of our funeral director and staff
- Use of our vehicle to transport deceased to MMFH (up to 30 miles)
- Traditional Hearse (up to 30 miles)
- Filing and documentation (up to 30 miles)
- Embalming
- Other preparation of the deceased such as washing, bathing, cleaning, cosmetics, dressing and casketing
- Use of our facilities, equipment and/or staff for one day viewing
- Use of our facilities, equipment and/or staff for the funeral ceremony
- Use of our equipment and staff for a committal (at cemetery) service
- \$75.00 credit toward any acknowledgment package
- \$100.00 credit toward Death notice in the News-Herald (Michigan Memorial Funeral Home will place the notice and it must include our funeral home name, address and phone number)
- 1 DVD Video / 2 Photo Collages (cannot be guaranteed pre-need)
- 1 *Thumbie*_™ Charm, basic Sterling Silver or credit toward another *Thumbie*_™ selection (cannot be guaranteed pre-need)
- 5 *Michigan* Death Certificates (cannot be guaranteed pre-need)

3. Traditional Funeral Service with 1 day Visitation, Same day Service	(usually 12-8 pm)
a. With Antique Horse-Drawn Hearse on property	\$5,395
b. With Customized Harley-Davidson Drawn Hearse on property	\$4,795
c. Standard Package	\$4,595

Our charge includes the following: (Interment scheduled at MMFH discretion)

- Basic services of our funeral director and staff
- Use of our vehicle to transport deceased to MMFH (30 miles)
- Traditional Hearse (30 miles)
- Embalming
- Filing and documentation (up to 30 miles)
- Other preparation of the deceased such as washing, bathing, cleaning, cosmetics, dressing and casketing
- Use of our facilities, equipment and/or staff for one day viewing
- Use of our facilities, equipment and staff for funeral ceremony
- Use of our equipment and staff for a committal (at cemetery)
- \$75.00 credit toward any acknowledgment package
- \$100.00 credit toward Death notice in the News-Herald (Michigan Memorial Funeral Home will place the notice and it must include our funeral home name, address and phone number)
- 1 DVD / 2 Photo Collages (cannot be guaranteed pre-need)
- 1 *Thumbie*_™ Charm, basic Sterling Silver or credit toward another *Thumbie*_™ selection (cannot be guaranteed pre-need)
- 5 *Michigan* Death Certificates (cannot be guaranteed pre-need)

4. Traditional Funeral Service Preceded by 3 Hour Visitation

a. With Antique Horse-Drawn Hearse on property	\$5,395
b. With Customized Harley-Davidson Drawn Hearse on property	\$4,795
c. Standard Package	\$4,595

Our charge includes the following:

- Basic services of our funeral director and staff
- Use of our vehicle to transport deceased to MMFH (30 miles)
- Traditional Hearse (30 miles)
- Embalming
- Filing and documentation (up to 30 miles)
- Other preparation of the deceased such as washing, bathing, cleaning, cosmetics, dressing and casketing
- Use of our facilities, equipment and staff for 3 hour viewing
- Use of our facilities, equipment and staff for funeral ceremony
- Use of our equipment and staff for a committal (at cemetery)
- \$75.00 credit toward any acknowledgment package
- \$100.00 credit toward Death notice in the News-Herald (Michigan Memorial Funeral Home will place the notice and it must include our funeral home name, address and phone number)
- 1 DVD / 2 Photo Collages (cannot be guaranteed pre-need)
- 1 *Thumbie*™ Charm, basic Sterling Silver or credit toward another *Thumbie*™ selection (cannot be guaranteed pre-need)
- 5 *Michigan* Death Certificates (cannot be guaranteed pre-need)

5. Traditional Funeral Service Preceded by 1 Hour private Family Visitation

a. With Antique Horse-Drawn Hearse on property	\$4,495
b. With Customized Harley-Davidson Drawn Hearse on property	\$3,995
c. Standard Package	at 11:00 AM or after - \$3,795
d. Standard Package	Before 11:00 AM - \$3,595

Our charge includes the following:

- Basic services of our funeral director and staff
- Use of our vehicle to transport deceased to MMFH (30 miles)
- Traditional Hearse (30 miles)
- Embalming
- Filing and documentation (up to 30 miles)
- Other preparation of the deceased such as washing, bathing, cleaning, cosmetics, dressing and casketing
- Use of our facilities, equipment and staff for 1hour viewing / funeral service
- Use of our equipment and staff for a committal (at cemetery)
- \$75.00 credit toward any acknowledgment package
- \$100.00 credit toward Death notice in the News-Herald (Michigan Memorial Funeral Home will place the notice and it must include our funeral home name, address and phone number)
- 1 DVD / 2 Photo Collages (cannot be guaranteed pre-need)
- 1 *Thumbie*™ Charm, basic Sterling Silver or credit toward another *Thumbie*™ selection (cannot be guaranteed pre-need)
- 5 *Michigan* Death Certificates (cannot be guaranteed pre-need)

6. Minimum Cemetery Service **\$1,995**

Our charge includes the following:

- Adjusted Basic services of our funeral director and staff
- Use of our vehicle to transport deceased to MMFH (30 miles)
- Use of our service vehicle to transport deceased to cemetery (30 miles)
- Other preparation of the deceased to include dressing and casketing
- Filing and documentation (up to 30 miles)
- \$100.00 credit toward Death notice in the News-Herald (Michigan Memorial Funeral Home will place the notice and it must include our funeral home name, address and phone number)

IMPORTANT - PLEASE READ

Embalming is not included in this package charge. If you select embalming or if it is required by law, an additional charge of **\$650.00** will be added. Michigan Law requires that a deceased person must be embalmed if it doesn't reach its final destination (cemetery, crematory, medical school, etc.) within 48 hours. If a delay is caused by other than Michigan Memorial Funeral Home (i.e. medical examiner, doctor, hospital, family, etc.) it is deemed selected and, thus charged for. *Ref. MI Public Health Rules R325.1142 Rule 1 and Rule 2*

7. Receiving remains from another Funeral Home (Remains already embalmed and casketed)

2-Day Visitation / 3rd Day Service

a. With Antique Horse-Drawn Hearse on property	\$5,380
b. With Customized Harley-Davidson Drawn Hearse on property	\$4,780
c. Standard Package	\$4,580

1 Day Visitation / 2nd Day Service (usually 12-8 pm)

a. With Antique Horse-Drawn Hearse on property	\$5,080
b. With Customized Harley-Davidson Drawn Hearse on property	\$4,480
c. Standard Package	\$4,280

1 Day Visitation / Same Day Service (usually 12-8 pm)

a. With Antique Horse-Drawn Hearse on property	\$4,680
b. With Customized Harley-Davidson Drawn Hearse on property	\$4,080
c. Standard Package	\$3,880

Up to 2 Hour Visitation Followed by Service

a. With Antique Horse-Drawn Hearse on property	\$4,480
b. With Customized Harley-Davidson Drawn Hearse on property	\$3,880
c. Standard Package	\$3,680

Our charge includes the following:

- Basic services of our funeral director and staff
- Use of our vehicle to transport deceased to MMFH (30 miles)
- Traditional Hearse (30 miles)
- Filing and documentation (up to 30 miles)
- Use of our facilities, equipment and staff for viewing
- Use of facilities, equipment and staff for funeral ceremony

(This package continued on following page)

- Use of our equipment and staff for a committal (at cemetery)
- \$75.00 credit toward any acknowledgment package
- \$100.00 credit toward Death notice in the News-Herald (Michigan Memorial Funeral Home will place the notice and it must include our funeral home name, address and phone number)
- 1 DVD / 2 Photo Collages (cannot be guaranteed pre-need)
- 1 *Thumbie*[™] Charm, basic Sterling Silver or credit toward another *Thumbie*[™] selection (cannot be guaranteed pre-need)

8. Forwarding Remains to Another Funeral Home \$1,395

Our charge includes the following:

- Adjusted Basic services of our funeral director and staff
- Use of our vehicle to transport deceased to MMFH (30 miles) and local airport (30 miles)
- Filing and documentation (up to 30 miles)
- Embalming
- \$100.00 credit toward Death notice in the News-Herald (Michigan Memorial Funeral Home will place the notice and it must include our funeral home name, address and phone number)

9. Receiving Remains from Another Funeral Home with No Ceremony \$1,395

Our charge includes the following: (Interment scheduled at MMFH discretion)

- Adjusted Basic services of our funeral director and staff
- Use of our vehicle to transport deceased to MMFH (30 miles)
- Use of our service vehicle to transport deceased to cemetery (30 miles)
- \$100.00 credit toward Death notice in the News-Herald (Michigan Memorial Funeral Home will place the notice and it must include our funeral home name, address and phone number)

10. Immediate Burial without Ceremony \$1,825

Our charge includes the following: (Interment scheduled at MMFH discretion)

- Adjusted Basic services of our funeral director and staff
- Use of our vehicle to transport deceased to MMFH (30 miles)
- Use of our service vehicle to transport deceased to cemetery (30 miles)
- Filing and documentation (up to 30 miles)
- \$100.00 credit toward Death notice in the News-Herald (Michigan Memorial Funeral Home will place the notice and it must include our funeral home name, address and phone number)

IMPORTANT - PLEASE READ

Embalming is not included in this package charge. If you select embalming or if it is required by law, an additional charge of **\$650.00** will be added. Michigan Law requires that a deceased person must be embalmed if it doesn't reach its final destination (cemetery, crematory, medical school, etc.) within 48 hours. If a delay is caused by other than Michigan Memorial Funeral Home (i.e. medical examiner, doctor, hospital, family, etc.) it is deemed selected and, thus charged for. Ref. MI Public Health Rules R325.1142 Rule 1 and Rule 2

Infant and Children Pricing

At the discretion of Michigan Memorial Funeral Home we will provide specific services for infants and children under the age of 10 (Ten) at no cost. They include a traditional funeral package with a 2-hour visitation and 1-hour service ending before 12 noon. Full-service arrangements for children up to twelve (12) are 50% of the standard service fees as listed and itemized. **For this pricing, the casket must be purchased from Michigan Memorial Funeral Home.** This policy does not apply to any cash advance items or motor vehicles.

	<u>Burial</u>	<u>Cremation*</u>
Eagle - Guardian Angel 18"	\$725	\$ 925
Eagle - Guardian Angel 24"	\$795	\$ 995
Eagle - Guardian Angel 33"	\$995	\$1,095

* Cremation Package includes Medical Examiner Permit, Crematory Fee and an Urn Credit of \$65.00

CREMATION SERVICE PACKAGES

For Catered “Celebration of Life” – please see page 17

For your convenience and to assist in your selection of the funeral services that we offer, we have “pre-packaged” some of the most frequently requested cremation services. (**Please Note**: all package prices are in addition to merchandise selected and cash advanced items) No deductions will be made to these packages. If a type of arrangement is desired that is not packaged, selections must be made from the itemized section of the General Price List. *Not included in packages are other cash advance items.*

If you want to arrange a direct cremation, you may choose an alternative container. Alternative containers encase the body and can be made of materials like fiberboard or composition materials (with or without hard outside covering). The containers we provide are corrugated cardboard. You also have the right to provide your own container.

NOTE – If family wants to witness cremation add the following charges to the selected package;

- a. **Scheduled accompaniment and transport by hearse to crematory.....\$495**
- b. **Scheduled accompaniment and transport by van to crematory.....\$395**

(all cremation prices include crematory only if selected by MMFH)

1. Traditional Funeral Service with 2 day Visitation	(usually from 5-9 pm / 12-8 pm)
a. With Antique Horse-Drawn Hearse on property	\$6,425
b. With Customized Harley-Davidson Drawn Hearse on property	\$5,925
c. Standard Package	\$5,725

Our charge includes the following:

- Basic services of our funeral director and staff
- Use of our vehicle to transport deceased to MMFH (up to 30 miles)
- Transportation to crematory (up to 30 miles)
- Filing and documentation (up to 30 miles)
- Embalming
- Other preparation of the deceased such as washing, bathing, cleaning, cosmetics, dressing and casketing
- Use of our facilities, equipment and/or staff for viewing
- Use of our facilities, equipment and/or staff for funeral ceremony
- Use of our equipment and staff for a committal (at cemetery) service
- \$75.00 credit toward any acknowledgment package
- \$100.00 credit toward Death notice in the News-Herald (Michigan Memorial Funeral Home will place the notice and it must include our funeral home name, address and phone number)
- 1 DVD Video / 2 Photo Collages (cannot be guaranteed pre-need)
- 1 *Thumbie*™ Charm, basic Sterling Silver or credit toward another *Thumbie*™ selection (cannot be guaranteed pre-need)
- Crematory Fee (MMFH selects the crematory)
- Michigan Medical Examiner permit
- \$100.00 credit toward an urn from the MMFH selection
- 5 Michigan Death Certificates (cannot be guaranteed pre-need)

2. Traditional Funeral Service with 1 day Visitation	(usually 12-8 pm)
a. With Antique Horse-Drawn Hearse on property	\$6,225
b. With Customized Harley-Davidson Drawn Hearse on property	\$5,625
c. Standard Package	\$5,425

Our charge includes the following:

- Basic services of our funeral director and staff
- Use of our vehicle to transport deceased to MMFH (up to 30 miles)
- Transportation to crematory (up to 30 miles)
- Filing and documentation (up to 30 miles)
- Embalming
- Other preparation of the deceased such as washing, bathing, cleaning, cosmetics, dressing and casketing
- Use of our facilities, equipment and/or staff for viewing
- Use of our facilities, equipment and/or staff for funeral ceremony
- Use of our equipment and staff for a committal (at cemetery) service
- \$75.00 credit toward any acknowledgment package
- \$100.00 credit toward Death notice in the News-Herald (Michigan Memorial Funeral Home will place the notice and it must include our funeral home name, address and phone number)
- 1 DVD Video / 2 Photo Collages (cannot be guaranteed pre-need)
- 1 *Thumbie*[™] Charm, basic Sterling Silver or credit toward another *Thumbie*[™] selection. (cannot be guaranteed pre-need)
- Crematory Fee (MMFH selects the crematory)
- Michigan Medical Examiner permit
- \$100.00 credit toward an urn from the MMFH selection
- 5 Michigan Death Certificates (cannot be guaranteed pre-need)

3. Traditional Funeral Service with 1 day Visitation, Same day Service	(usually 12-8 pm)
a. With Antique Horse-Drawn Hearse on property	\$5,825
b. With Customized Harley-Davidson Drawn Hearse on property	\$5,225
c. Standard Package	\$4,995

Our charge includes the following:

- Basic services of our funeral director and staff
- Use of our vehicle to transport deceased to MMFH (up to 30 miles)
- Transportation to crematory (up to 30 miles)
- Filing and documentation (up to 30 miles)
- Embalming
- Other preparation of the deceased such as washing, bathing, cleaning, cosmetics, dressing and casketing
- Use of our facilities, equipment and/or staff for viewing
- Use of our facilities, equipment and/or staff for funeral ceremony
- Use of our equipment and staff for a committal (at cemetery) service
- \$75.00 credit toward any acknowledgment package
- \$100.00 credit toward Death notice in the News-Herald (Michigan Memorial Funeral Home will place the notice and it must include our funeral home name, address and phone number)
- 1 DVD Video / 2 Photo Collages (cannot be guaranteed pre-need)

(this package is continued on the next page)

- 1 *Thumbie*_™ Charm, basic Sterling Silver or credit toward another *Thumbie*_™ selection (cannot be guaranteed pre-need)
- Crematory Fee (MMFH selects the crematory)
- Michigan Medical Examiner permit
- \$100.00 credit toward an urn from the MMFH selection
- 5 *Michigan* Death Certificates (cannot be guaranteed pre-need)

4. Traditional Funeral Service Preceded by 3 Hour Visitation

a. With Antique Horse-Drawn Hearse on property	\$5,825
b. With Customized Harley-Davidson Drawn Hearse on property	\$5,225
c. Standard Package	\$4,995

Our charge includes the following:

- Basic services of our funeral director and staff
- Use of our vehicle to transport deceased to MMFH (up to 30 miles)
- Transportation to crematory (up to 30 miles)
- Filing and documentation (up to 30 miles)
- Embalming
- Other preparation of the deceased such as washing, bathing, cleaning, cosmetics, dressing and casketing
- Use of our facilities, equipment and/or staff for viewing
- Use of our facilities, equipment and/or staff for funeral ceremony
- Use of our equipment and staff for a committal (at cemetery) service
- \$75.00 credit toward any acknowledgment package
- \$100.00 credit toward Death notice in the News-Herald (Michigan Memorial Funeral Home will place the notice and it must include our funeral home name, address and phone number)
- 1 DVD Video / 2 Photo Collages (cannot be guaranteed pre-need)
- 1 *Thumbie*_™ Charm, basic Sterling Silver or credit toward another *Thumbie*_™ selection (cannot be guaranteed pre-need)
- Crematory Fee (MMFH selects the crematory)
- Michigan Medical Examiner permit
- \$100.00 credit toward an urn from the MMFH selection
- 5 *Michigan* Death Certificates (cannot be guaranteed pre-need)

5. Traditional Funeral Service Preceded by 1 Hour private Family Visitation

a. With Antique Horse-Drawn Hearse on property	\$4,925
b. With Customized Harley-Davidson Drawn Hearse on property	\$4,425
c. Standard Package	at 11:00 AM or after - \$4,225
d. Standard Package	Before 11:00 AM - \$3,925

Our charge includes the following:

- Basic services of our funeral director and staff
- Use of our vehicle to transport deceased to MMFH (up to 30 miles)
- Transportation to crematory (up to 30 miles)
- Filing and documentation (up to 30 miles)
- Embalming
- Other preparation of the deceased such as washing, bathing, cleaning, cosmetics, dressing and casketing
- Use of our facilities, equipment and/or staff for viewing
- Use of our facilities, equipment and/or staff for funeral ceremony
- Use of our equipment and staff for a committal (at cemetery) service
- \$75.00 credit toward any acknowledgment package
- \$100.00 credit toward Death notice in the News-Herald (Michigan Memorial Funeral Home will place the notice and it must include our funeral home name, address and phone number)
- 1 DVD Video / 2 Photo Collages (cannot be guaranteed pre-need)
- 1 *Thumbie*_™ Charm, basic Sterling Silver or credit toward another *Thumbie*_™ selection (cannot be guaranteed pre-need)
- Crematory Fee (MMFH selects the crematory)
- Michigan Medical Examiner permit
- \$100.00 credit toward an urn from the MMFH selection
- 5 *Michigan* Death Certificates (cannot be guaranteed pre-need)

6. Direct Cremation with Container Provided by Purchaser **\$1,825**

Our charge includes the following:

- Adjusted basic services of our funeral director and staff
- Use of our vehicle and staff to transport the deceased (30 miles) and crematory (30 miles)
- Crematory Fee (MMFH selects the crematory)
- *Michigan* Medical Examiner permit
- Filing and documentation (up to 30 miles)
- \$100.00 credit toward an urn from the MMFH selection
- \$100.00 credit toward Death notice in the News-Herald (Michigan Memorial Funeral Home will place the notice and it must include our funeral home name, address and phone number)
- 1 *Thumbie*_™ Charm, basic Sterling Silver or credit toward another *Thumbie*_™ selection (cannot be guaranteed pre-need) – (added Oct. 20, 2011)
- 5 *Michigan* Death Certificates (cannot be guaranteed pre-need)

IMPORTANT - PLEASE READ

Embalming is not included in this package charge. If you select embalming or if it is required by law, an additional charge of **\$650.00** will be added. Michigan Law requires that a deceased person must be embalmed if it doesn't reach its final destination (cemetery, crematory, medical school, etc.) within 48 hours. If a delay is caused by other than Michigan Memorial Funeral Home (i.e. medical examiner, doctor, hospital, family, etc.) it is deemed selected and, thus charged for. Ref. MI Public Health Rules R325.1142 Rule 1 and Rule 2

7. Direct Cremation with Alternative Container

\$1,825

Our charge includes the following:

- Adjusted basic services of our funeral director and staff
- Use of our vehicle and staff to transport the deceased (30 miles) and crematory (30 miles)
- Crematory Fee (MMFH selects the crematory)
- **Michigan** Medical Examiner permit
- Filing and documentation (up to 30 miles)
- \$100.00 credit toward an urn from the MMFH selection
- \$100.00 credit toward Death notice in the News-Herald (Michigan Memorial Funeral Home will place the notice and it must include our funeral home name, address and phone number)
- 5 **Michigan** Death Certificates (cannot be guaranteed pre-need)
- 1 **Thumbie_™** Charm, basic Sterling Silver or credit toward another **Thumbie_™** selection (cannot be guaranteed pre-need) – (added Oct. 20, 2011)

IMPORTANT - PLEASE READ

Embalming is not included in this package charge. If you select embalming or if it is required by law, an additional charge of **\$650.00** will be added. Michigan Law requires that a deceased person must be embalmed if it doesn't reach its final destination (cemetery, crematory, medical school, etc.) within 48 hours. If a delay is caused by other than Michigan Memorial Funeral Home (i.e. medical examiner, doctor, hospital, family, etc.) it is deemed selected and, thus charged for. Ref. MI Public Health Rules R325.1142 Rule 1 and Rule 2

8. Direct Cremation with Alternative Container and Cemetery Service at MMP (added 2/1/10) \$2,125

Our charge includes the following:

- Adjusted basic services of our funeral director and staff
- Use of our vehicle and staff to transport the deceased (30 miles) and crematory (30 miles)
- Crematory Fee (MMFH selects the crematory)
- MMFH Staff-member present to coordinate cemetery services at MMP – family and friends gather at MMFH 30 minutes before service and are lead in procession to MMP
- An MMFH staff-member for a committal (at cemetery) service
- **Michigan** Medical Examiner permit
- Filing and documentation (up to 30 miles)
- \$100.00 credit toward an urn from the MMFH selection
- \$100.00 credit toward any acknowledgment package
- \$75.00 credit toward Death notice in the News-Herald (Michigan Memorial Funeral Home will place the notice and it must include our funeral home name, address and phone number)
- 5 **Michigan** Death Certificates (cannot be guaranteed pre-need)
- 1 **Thumbie_™** Charm, basic Sterling Silver or credit toward another **Thumbie_™** selection (cannot be guaranteed pre-need) – (added Oct. 20, 2011)

IMPORTANT - PLEASE READ

Embalming is not included in this package charge. If you select embalming or if it is required by law, an additional charge of **\$650.00** will be added. Michigan Law requires that a deceased person must be embalmed if it doesn't reach its final destination (cemetery, crematory, medical school, etc.) within 48 hours. If a delay is caused by other than Michigan Memorial Funeral Home (i.e. medical examiner, doctor, hospital, family, etc.) it is deemed selected and, thus charged for. Ref. MI Public Health Rules R325.1142 Rule 1 and Rule 2

Celebration of Life

For the convenience and ease of having everything in one place

9. Celebration of Life - up to 4 Hours for Memorial Service / Reception \$3,995

➤ *Michigan Memorial Funeral Home's caterer must be used with this package.*

Recommendations

- Memorial hours; 5:00 – 8:00 PM with service at 6:00 PM
- cold appetizers / water / pop / coffee; 5 – 5:45 PM
- hot appetizers / bar; end of service – 8:00 PM

Our charge includes the following:

- Basic services of our funeral director and staff
- Use of our vehicle to transport deceased to MMFH (30 miles) and to crematory
- Crematory Fee (MMFH selects the crematory)
- Use of our facilities, equipment and staff for Memorial Service / Reception
- *Michigan* Medical Examiner permit
- \$100.00 credit toward an urn from the MMFH selection
- \$75.00 credit toward any acknowledgment package
- \$100.00 credit toward Death notice in the News-Herald (Michigan Memorial Funeral Home will place the notice and it must include our funeral home name, address and phone number)
- 1 *Thumbie*[™] Charm, basic Sterling Silver or credit toward another *Thumbie*[™] selection (cannot be guaranteed pre-need)
- 1 DVD / 2 Photo Collages (cannot be guaranteed pre-need)
- Video-taping of funeral service (doesn't include committal service and cannot be guaranteed pre-need)
- 5 *Michigan* Death Certificates (cannot be guaranteed pre-need)
- 2, eight-person tables and 12, six-person tables with linens; 3 buffet tables with linens and 1 bar (additional tables w/ linens - \$25.00 ea.)
- \$150.00 credit toward table decorations from Michigan Memorial Flower Shop
- 1 – 28" X 22" photo of deceased for easel display (professionally taken photos require a release from photographer) flowers for picture not included

❖ **CATERING – Please make selections from MMFH catalog. This total will be added to your funeral contract.**

IMPORTANT – PLEASE READ

Embalming is not included in this package charge. If you select embalming or if it is required by law, an additional charge of **\$650.00** will be added. Michigan Law requires that a deceased person must be embalmed if it doesn't reach its final destination (cemetery, crematory, medical school, etc.) within 48 hours. If a delay is caused by other than Michigan Memorial Funeral Home (i.e. medical examiner, doctor, hospital, family, etc.) it is deemed selected and, thus charged for. Ref. MI Public Health Rules R325.1142 Rule 1 and Rule 2

Memorial Services

10. a. Cremation with 2 Hour Visitation and Memorial Service (ending before 12 noon) \$3,325

b. Cremation with 2 Hour Visitation and Memorial Service (ending at 12 noon or after) \$3,625

Our charge includes the following:

- Basic services of our funeral director and staff
- Use of our vehicle to transport deceased to MMFH (30 Miles)
- Crematory Fee (MMFH selects the crematory)
- Filing and documentation (up to 30 miles)
- Use of our facilities, equipment and staff for memorial service
- *Michigan* Medical Examiner permit
- \$100.00 credit toward an urn from the MMFH selection
- \$75.00 credit toward any acknowledgment package
- \$100.00 credit toward Death notice in the News-Herald (Michigan Memorial Funeral Home will place the notice and it must include our funeral home name, address and phone number)
- 1 *Thumbie*[™] Charm, basic Sterling Silver or credit toward another *Thumbie*[™] selection (cannot be guaranteed pre-need)
- 1 DVD / 2 Photo Collages (cannot be guaranteed pre-need)
- 5 *Michigan* Death Certificates (cannot be guaranteed pre-need)

IMPORTANT - PLEASE READ

Embalming is not included in this package charge. If you select embalming or if it is required by law, an additional charge of **\$650.00** will be added. Michigan Law requires that a deceased person must be embalmed if it doesn't reach its final destination (cemetery, crematory, medical school, etc.) within 48 hours. If a delay is caused by other than Michigan Memorial Funeral Home (i.e. medical examiner, doctor, hospital, family, etc.) it is deemed selected and, thus charged for. Ref. MI Public Health Rules R325.1142 Rule 1 and Rule 2

When cremation has already taken place using a funeral home, cemetery, society or service other Than Michigan Memorial Funeral Home

11. a. 2 Hour Visitation and Memorial Service (ending before 12 noon) \$2,495

b. 2 Hour Visitation and Memorial Service (ending at 12 noon or after) \$2,795

Our charge includes the following:

- Basic services of our funeral director and staff
- Use of our facilities, equipment and staff for memorial service
- \$100.00 credit toward an urn from the MMFH selection
- \$75.00 credit toward any acknowledgment package.
- \$100.00 credit toward Death notice in the News-Herald (Michigan Memorial Funeral Home will place the notice and it must include our funeral home name, address and phone number)
- Video-taping of funeral service (doesn't include committal service and cannot be guaranteed pre-need)

Selecting a Funeral Home – It's All About You

Making arrangements for a funeral is a naturally difficult process; don't let a funeral home make it worse. Choosing your funeral home should be done with care and consideration. You shouldn't feel obligated to select a funeral home that doesn't meet your standards simply because your family's funerals have always been held there, or, because it is the closest to your home. A funeral is a life event, much like a wedding. Don't settle for anything that doesn't provide the value that you are entitled to.

Why Select Michigan Memorial Funeral Home?

Because at Michigan Memorial Funeral Home our philosophy is simple – *You* are our guest. For *you* we provide the following;

- A beautifully appointed, first-class facility capable of hosting services from 50 people to more than 500.
- A comfortable lobby with several seating arrangements that allow you a place to relax or have a cup of coffee in front of the fireplace.
- Creation of a Memorial Tribute DVD to be played at the funeral home and given to you as a keepsake.
- Placement of a death notice in the downriver newspaper, at our expense, either before or after the service. The death notice is a broad way to communicate this important news with people that otherwise may not hear of it. Also, the death notice is a valuable connection for your personal records and should always be complete with visitation and cemetery information.
- A large coffee and food lounge. Coffee and hot chocolate are provided at no cost and we encourage you to bring in food. Food has always been central to life's events and a visitation and funeral are no different. Because of this, our lounge is open to you and your guests for as long as you are here. When you're done, we'll clean up. That is our job because you are our guest.
- An on-site, full service flower shop to handle all of your immediate floral needs, as well as, cemetery flower and wreath placement into the future. The flower shop also provides you and your guests a place to order "last-minute" tribute items such as flowers, plants and sympathy cards
- A complete line of keepsake memorial products in our resource center and floral shop.
- Specialty hearses. Cadillac and Lincoln are not always the most suitable transportation choices. We offer an 1890 horse-drawn carriage that has been immaculately restored and a customized 2005 Harley-Davidson drawn motorcycle hearse. These vehicles allow a very unique avenue to express an individual's personality.
- If you are using Michigan Memorial Park, we have a private road that connects our funeral home to it. This allows for a formal and respectful funeral procession without the worry of navigating our increasingly dangerous roads.
- An open mind. If there is something that you need, ask us. Because, you are not an imposition, you are our guest.

And, that is what separates us from all of the other funeral homes.

Price Comparison of Downriver Funeral Homes to MMFH Packages

One Day Visitation / 2nd Day Service

The following is our best possible, *actual* comparison of prices for a 1 day visitation with the funeral service on the 2nd day as offered by Michigan Memorial Funeral Home in its package price. The prices were taken from the General Price Lists (GPL's) supplied to us by the individual funeral homes in September, 2011 by each of the listed funeral homes. The prices are subject to change without notice.

For the comparison, these prices include the following: Basic Services of Funeral Director & Staff, Embalming, Dressing of Deceased, Use of Staff and Facility for Viewing and Funeral Service, Transportation of Deceased to Funeral Home and Hearse and Service Cars for the Funeral. Also, Register (Guest) Book, Memorial Folders / Cards (100), Thank You Cards (100), Death Notice in News-Herald Newspaper (est. \$100), Memorial Tribute DVD, 5 Death Certificates from any Registrar in MI (est. \$43) and a *Thumbietm* Memorial Keepsake Charm (these prices also allow for the purchase of a casket from a provider *other* than the funeral home);

<u>Funeral Home / Location</u>	<u>Adjusted Service Fee</u>
1. Howe-Peterson, Taylor	\$6,228
2. J. L. Peters, Lincoln Park	\$5,833*
3. Brown, Belleville	\$5,542*
4. R. J. Nixon, Wyandotte	\$5,333*
5. Czopek, Wyandotte	\$5,313*
6. Crane, Romulus	\$5,223*
7. Weise, Allen Park	\$5,208*
8. Bobcean, Flat Rock / Carleton	\$5,183*
9. R. C. Aleks, Lincoln Park	\$5,158*
10. Girbach-Krasun, Southgate / River Rouge	\$5,148*
11. Solosy, Lincoln Park	\$4,958*
12. Michigan Memorial	\$4,895
13. Molnar, Southgate / Brownstown	\$4,840.50*
14. Martenson, Trenton / Allen Park	\$4,708*
15. Voran, Taylor / Allen Park	\$4,543*

*There is no indication on any of these GPL's regarding Memorial Tribute DVD pricing so, if this is available the funeral home charges may, most likely, increase. Also, only *Howe-Peterson* and *Girrbah-Krasun* indicate the availability, with pricing, of *Thumbietm* Memorial Keepsake Charms. These charms, typically, start at around \$120.

1. ***Michigan Memorial Funeral Home is the only funeral home Downriver that has a full-time, full-service flower shop located within its facility.***
2. ***All of the General Price Lists for the listed funeral homes are available at Michigan Memorial Funeral Home. Specific questions concerning a particular funeral home should be directed to that funeral home.***

Michigan Memorial Funeral Home has itemized breakdown of all listed GPL's for your review.

Price Comparison of Downriver Funeral Homes to MMFH Packages

Direct Cremation

The following is our best possible, *actual* comparison of prices for a Direct Cremation without Ceremony or Services as offered by Michigan Memorial Funeral Home in its package price. The prices were taken from the General Price Lists (GPL's) supplied to us by the individual funeral homes in November, 2010 by each of the listed funeral homes (except Bobcean – 4/15/2009). The prices are subject to change without notice.

For the comparison, these prices include the following: Basic Services of Funeral Director & Staff, Transportation of Deceased to Funeral Home and to the Crematory, Cremation Container, Crematory*, Urn (\$100), Death Notice in News-Herald Newspaper (est. \$100), 5 Death Certificates from any Registrar in MI (est. \$43) and MI Medical Examiner Permit (example used is Wayne County - \$75) and a *Thumbie™* Memorial Keepsake Charm;

<u>Funeral Home / Location</u>	<u>Adjusted Service Fee</u>
1. Brown, Belleville	\$3,658
2. Howe-Peterson, Taylor	\$3,028
3. J. L. Peters, Lincoln Park	\$2,908
4. Martenson, Trenton / Allen Park	\$2,723
5. Crane, Romulus	\$2,443
6. Weise, Allen Park	\$2,353
7. Girbach-Krasun, Southgate / River Rouge	\$2,258
8. Bobcean, Flat Rock / Carleton	\$2,088
9. Molnar, Southgate / Brownstown	\$2,028
10. Czopek, Wyandotte	\$1,955.80
11. Michigan Memorial	\$1,825
12. R. C. Aleks, Lincoln Park	\$1,763
13. R. J. Nixon, Wyandotte	\$1,738
14. Cremation Society of Michigan (non-member) **	\$1,713
15. Voran, Taylor / Allen Park	\$1,653
15. Solosy, Lincoln Park	\$1,653

*The State of Michigan, by law, prohibits a funeral home from owning, operating or controlling a crematory within the state. Therefore, funeral homes must use a crematory service provider for the actual cremation. Because most, if not all, of the funeral homes listed here use Southern Michigan Services (SMS), including Michigan Memorial Funeral Home, their base fee of \$240 or the specifically listed price for that particular funeral home has been used in this comparison except for Howe-Peterson. Howe-Peterson appears to use a different crematory in which they have “complete control” according to their GPL. There is no pricing available and, due to state law, we assume that it is located in another state. Also, only Howe-Peterson and Girrbah-Krasun indicate the availability, with pricing, of *Thumbietm* Memorial Keepsake Charms.

**Cremation Society of Michigan only guarantees that cremation will take place within 5 “working” days of receipt of signed death certificate. Also, it doesn't appear to include the Medical Examiner fee of \$75 so, that has been added to the comparison.

All of the General Price Lists for the listed funeral homes are available at Michigan Memorial Funeral Home. Specific questions concerning a particular funeral home should be directed to that funeral home.

Michigan Memorial Funeral Home has itemized breakdown of all listed GPL's for your review.