

## CSN Funeral Shop Buying Guide

For most, funerals are a stressful time. With a multitude of choices available in caskets, urns and keepsakes, it is easy to become overwhelmed. We have prepared this guide to assist you in making appropriate choices -- financially and emotionally – in selecting funeral products from the comfort of your own home.

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### **I. What is The Funeral Rule?**

The Funeral Rule is a trade regulation developed by the FTC (Federal Trade Commission) that is designed to make it easier to "choose only those goods and services you want or need and to pay only for those you select, whether you are making arrangements pre-need or at need."

Following are a few points of The Funeral Rule:

- You have the right to choose the funeral goods and services you want (with some exceptions) and the funeral provider must state this right in writing on the general price list.
- If state or local law requires you to buy any particular item, the funeral provider must disclose it on the price list, with a reference to the specific law.
- The funeral provider may not refuse or charge a fee to handle a casket you bought elsewhere.
- You DO NOT have to be present at the funeral home when your casket is delivered.
- A funeral provider that offers cremations must make alternative containers available.

For more information on The Funeral Rule, visit the FTC's website at <http://www.ftc.gov/bcp/rulemaking/funeral/index.shtm> .

What this means for you is that any casket you purchase from a third party, including CSN Stores, must be accepted by the funeral home and they cannot charge you extra fees for handling the casket.

## II. Selecting a Casket

In the United States, the terms casket and coffin are interchangeable. Casket is the more common term in the United States and coffin the more common outside the US.

### Caskets Manufacturing

There are two basic parts to a casket; the interior and the exterior.

The materials used in making caskets, among other things, are the major determining factor in the final price of a casket. For example, if you choose an 18 gauge steel casket (our most popular models), it will be less expensive than a copper casket because copper is a rarer metal. A casket with a velvet interior will be more expensive than the exact same casket with a crepe interior due to the cost of the material. No matter which casket you choose – metal, wood, velvet or cotton interiors -- all our caskets are top quality.

*Please note:* Some metal caskets are identified as being "sealed" with a gasket. However, these caskets are constructed to permit the escape of gases and air; no casket is sealed air-tight.

**All caskets sold by CSN Stores by Star Legacy have a rubber gasket.**

### Casket exteriors

Caskets can be made of various materials, the most common being metal (steel, stainless steel, copper and bronze) and wood (mahogany, oak, cherry, poplar and more). Today, some caskets are also being made with "green" materials, such as bamboo, paper and tree bark. These caskets materials are referred to as biodegradable and are ideal for a "green burial."

### What does the 'gauge' mean in the term '18-gauge steel'?

The industry measurement for a metal's thickness is 'gauge.' If a metal is listed as 18-gauge, as in 18-gauge steel casket, it means that it requires 18 sheets stacked one on top of the other to equal one (1) inch thickness. 18-gauge steel takes 18 sheets of steel to equal one-inch thickness. 20-gauge would require 20 sheets of steel to equal one

inch. Note: the *lower* the gauge, the *thicker* the metal. All CSN metal caskets from Star Legacy are made with 18-gauge metals or thicker.

### **Casket interiors**

Caskets interiors come in a wide variety of materials and colors. Common fabrics used are velvet, satin crepe and cotton crepe. (Crepe has a slightly wrinkled appearance.) The most common fabric color used for casket interiors are white, cream, light blue, pale pink, and light beige.

Casket interiors may include embroidered head panels with a wide variety of designs, pictures, personal messages, and may include a religious icon.

### **Cremation caskets**

If you and your family opt for a cremation, you do not necessarily need a casket. You can wait until after the cremation and hold a service with the remains in an urn. However, if you do decide to have a funeral service prior to cremation, a cremation casket is recommended because they have a higher percentage of combustible material (wood) and less metal.

Cremation caskets are generally less expensive than regular caskets. Depending on the crematorium and the size of the casket, the cremation casket may or may not be incinerated with the deceased. Speak with your funeral director or the crematorium for the exact procedures. Some cremation caskets can also be used for burial. (CSN.com offers such caskets.)

### **Where are CSN/Star Legacy's caskets made?**

All of our metal caskets (steel, stainless steel, copper & bronze) are manufactured here in America. Our wood caskets are made, using the finest woods available, in Canada. All our caskets (wood and metal) ship from our US warehouses ... which is why we can deliver within 2 business days at no extra charge.

### **Size of Casket**

Today, casket manufacturers have determined that 96 percent of the human race will fit into a casket with interior dimensions of six feet seven inches by two feet high by two feet wide. For larger persons, oversize caskets and custom built caskets are available. (Star Legacy's Generous Dimensions, Royal Star – Wide Body and Royal Star White – Wide Body are built for larger persons.) Please call our customer service line at 877-

491-1122 if you have any concerns about what size casket you need ... especially for persons over 250 pounds.

### **Do CSN/Star Legacy caskets have locks or locking devices?**

Yes, all our caskets have locking devices as part of their standard features. All our metal caskets are gasketed and when combined with our 4 pt. locking system the casket lid is securely tightened and uniformly drawn to the gasket to provide a perfect seal, thereby insuring the resistance to the entrance of gravesite substances. Once locked and sealed the opening of the casket requires a special key (supplied with each order) to open & close.

*Please note:* Some metal caskets are identified as being "sealed" with a gasket. However, these caskets are constructed to permit the escape of gases and air; no casket is sealed air-tight. All CSN/Star Legacy metal caskets are gasketed and lined.

Our wood caskets have a 2 point lever lock that holds the lids firmly in place (also part of our wood casket standard features.)

## **III. Selecting Urns**

If you've decided on a cremation funeral, an urn is a beautiful receptacle to preserve the deceased's remains. Urns come in several styles, colors and sizes. Urns can be buried or displayed in the home or a columbarium (a vault designed with recesses or niches for urns). Be sure to check with your state for any legal restrictions.

Funeral urns are available in a wide variety of shapes, materials and sizes. CSN offers an extensive selection in wood, marble, bronze, granite, aluminum, cloisonné, and all-natural biodegradable materials. Most urns come in a classic vase-like shape, but you can find many urns in a box or chest shape, including box-shaped wooden urns and metal urns.

A non-biodegradable urn is recommended when the urn will be enclosed in a vault, displayed in the open or in the home. If your goal is to scatter remains, an urn with a wide opening and an easily accessible closure is recommended. Be sure to check with federal, state or local authorities regarding scattering regulations. Scattering is restricted and/or against the law in many areas and jurisdictions.

### **What should I know before purchasing an Urn?**

The main purpose of an urn is to protect the integrity of the cremated remains until final disposition or while it is in the custody of a person. Factors to keep in mind include:

- \* Where will the cremated remains be stored or held?
- \* How will the urn be used?
- \* When will final disposition take place?
- \* Do you want a portion of the cremated remains in multiple locations or retained by more than one person?
- \* Security concerns?
- \* Transportation concerns?
- \* What form of personalization and/or engraving is desired?

### **What are Urns made of?**

Urns are typically constructed of bronze, copper, sheet metal, stone, marble, glass, porcelain, crystal and manufactured products such as plastic. Most adult urns have a capacity of approximately 200 or more cubic inches, large enough for average adult remains.

### **What Should I Do With My Urn?**

Urns containing cremated remains can be buried in a grave, placed in a crypt in a mausoleum, placed in a niche in a columbarium or kept at home or a special location.

### **Can I Use An Urn for Scattering Ashes/Remains?**

Yes, you can. Sometimes people wish to scatter cremated remains in a location that holds fond memories. In practicality, many of our urns are suitable for scattering purposes. After dispersal of the remains, the urn is often used to hold personal memorabilia of the deceased, such as a photo, ring, watch, lock of hair and more. The urn can also be used as a decorative vase to hold flowers. Scattering of cremated remains is most easily accomplished using an urn that has a top or bottom that unscrews or has a plate that releases using a standard screwdriver. NOTE: Be sure to check with local authorities before scattering remains.

### **Which size urn should I purchase?**

Urns usually state whether they are large/adult or another size. AT CSN we have labeled all urns so it is easy to purchase the right size, including Large/Adult, Child/Infant, Keepsake and Keepsake Heart. The capacity of the urn will be shown on each product page in cubic inches. As a general rule of thumb, 1 pound before cremation equals 1 cubic inch of remains. For example, if a person weighs 175 pounds prior to cremation, you'll need an urn that has a capacity of approximately 175 cubic inches. We offer human urns in Adult, Child, Keepsake and Keepsake Heart sizes.

It is recommended that you put the remains into a sealable plastic bag and then put it into the urn. This way if kids become overly curious or anything happens, it will be easy to replace the urn if you need to without losing any of the ashes. Also, if you choose to transfer the remains to another urn, it will be easier and minimize the chances of losing any remains.

## **Keepsakes**

Keepsakes are miniature urns. They allow family members and friends to share a loved ones remains as a personal heirloom. If internment, burial or scattering is chosen for the deceased, a keepsake is a personal way to remember the individual.

NOTE/IMPORTANT: A keepsake is NOT large enough to hold the remains of entire person and, as the name implies, is a small memento or keepsake.

## **IV. Shipping Remains**

### **Can I ship cremated remains?**

Yes. When shipping within the United States we recommend using the United States Postal Service. They are experienced in these matters and provide a tracking system and furnish receipts upon delivery.

ALL foreign countries have specific and strict requirements that must be followed. Check with the consulate office of the foreign country you are shipping to and obtain a copy of their regulations. It is not advisable to ship cremated remains out of the United States to a foreign country using a mail service. Use only regulated carriers.

### **Can I ship cremated remains on airplanes?**

Since 9/11, the Transportation Security Administration (TSA) requires urns carried onboard or in checked luggage to pass testing for explosive devices.

Carry-on: All carry-on items must pass through the x-ray machine. If the urn is made of a material that prevents the screener from clearly seeing what is inside, the container will not be allowed through security.

Checked Baggage: You may transport the urn provided it is successfully screened. TSA performs screening using a variety of techniques and if cleared, it will be permitted as checked baggage only.

**CHECK WITH THE AIRLINE BEFORE ATTEMPTING TO TRANSPORT AN URN IN CHECKED BAGGAGE.**

When necessary, the cremated remains can be in a wooden or plastic urn for shipment. A heavy metal or lead-lined urn should be empty and unsealed in checked luggage. Upon reaching your destination, the cremated remains can be transferred from the wooden urn or plastic urn into the heavy metal urn. At all times during shipment, legal documentation and permits must be attached to the urn. NOTE: TSA agents are NOT required to open an urn containing remains – so be sure to call ahead to alleviate any problems.

## **V. Funeral Costs**

The average cost of a funeral today, including a casket, can run upwards of \$10,000, not including cemetery costs. Cremations, though less expensive, are also rising in costs. The average cremation, including services, is about \$2,500. With the rising costs of funerals, CSN is a great way to save money and lower the cost of a funeral or cremation.

If you are making funeral arrangements, we recommend the following tips:

- Plan as far ahead as is possible to give ample time for delivery of caskets and flowers. Call our customer service numbers (toll free) associated with the products, especially caskets, to confirm deliver time before ordering.
- Only purchase what you like, need and can afford.
- Work with a licensed, professional funeral director to plan the funeral service and make sure all required state regulations and procedures are met. The licensed funeral director is an expert and can be a great asset to assist in making arrangements.