

## Cemeteries, costs vary

### Last Rites

**David Baez**  
Herald-Citizen Staff

COOKEVILLE -- The dead in Putnam County could populate a small town. The money that gets lavished on their burials would rival a small-town budget.

In 2003, the latest year on record, 692 people died in the county. Some of those people were pre-need buyers, meaning that they had made arrangements for their burial while they were alive. Others passed without having made plans, leaving the task of finding a burial spot and selecting the form of burial to relatives left behind. And death is expensive.

A plot at City Cemetery is \$800. You'll pay anywhere from \$600 to \$1,395 to be interred at privately owned Crest Lawn. Arlington of Tennessee, the smallest of the three, charges \$1,000 for its plots. A headstone, which is not required by law, goes from anywhere from \$600 to \$3,000. Caskets diverge wildly in cost -- from \$750 to almost \$20,000 at Speck Funeral Home. While the law also does not require a vault for the coffin, a coffin buried by itself will inevitably cave in when the grave sinks over time. The vaults sell for \$1,200 to \$10,000, although its disputable whether one is any more effective than another.

At Speck, funeral arrangements, which include everything from the placing of a death notice to the ceremony itself, will set you back \$2,950. Cremations, which are becoming more and more popular, are less expensive because four cremation boxes, each of which is about 8x11 inches wide and long, will fit in a single grave. A 4x10 grave sits in a 12x10 plot that can accommodate three coffins.

When the deceased is from an indigent family, and especially when it's a baby, City Cemetery will sometimes offer them a donated grave in the lower, less-populated part of the grounds. Funeral homes will often donate a coffin and vault, or else drastically reduce the cost. The homes will also sometimes offer a free funeral service.

### **What's the difference between cemeteries?**

The Department of Commerce oversees 192 privately-owned cemeteries in the state, of which only two -- Crest Lawn and Arlington -- are in Putnam County. Cemeteries that are run by municipalities, such as City Cemetery, are exempt from Department of Commerce regulations. In addition to municipal burial grounds, there are smaller community cemeteries, many of which are also granted exemptions from state oversight. They are usually run by a board of directors that sets policy.

The cemeteries that are registered with the Department of Commerce are what are known as "perpetual-care" cemeteries; a percentage of every plot sale goes into a trust fund that is used to maintain the cemetery grounds over time. Vinny Faccinto, the owner of Crest Lawn, said that he thinks the trust fund is the reason that people might select his cemetery, which came into existence in 1955, over City Cemetery. He estimated that one quarter of people buried in Putnam County are at Crest Lawn.

City Cemetery sits on 33 acres, and has 3,500 to 4,000 vacant plots, said Janice Myers of the Cookeville Department of Leisure Services.

Crest Lawn and Arlington have space available as well. Crowding has become a problem, however, at some smaller municipal cemeteries. The City Cemetery in Monterey is full; people have been redirected toward a privately run cemetery, often at the cost of being separated from their loved ones.

Around 4,500 people are buried at Crest Lawn; 600 at Arlington Tennessee. The City Cemetery, with its hordes of confederate soldiers and other illustrious dead, boasts at least 9,000 headstones. An undocumented number of small community cemeteries countywide up the figure.

## CONSUMER TIPS FROM THE TENNESSEE DEPARTMENT OF COMMERCE

### SHOP AROUND IN ADVANCE

Compare prices from at least two funeral homes. Remember that you can supply your own casket or urn.

#### \* ASK FOR A PRICE LIST

The law requires funeral homes to give you written price lists for products and services.

#### \* RESIST PRESSURE

to buy goods and services you don't really need or want.

#### \* AVOID EMOTIONAL OVERSPENDING

It's not necessary to have the fanciest casket or the most elaborate funeral to properly honor a loved one.

#### \* RECOGNIZE YOUR RIGHTS

Laws regarding funerals and burials vary from state to state. It's a smart move to know which goods or services the law requires you to purchase and which are optional.

**\* APPLY THE SAME SMART SHOPPING TECHNIQUES**

you use for other major purchases. You can cut costs by limiting the viewing to one day or one hour before the funeral, and by dressing your loved one in a favorite outfit instead of costly burial clothing.

**\* PLAN AHEAD**

It allows you to comparison shop without time constraints, creates an opportunity for family discussion, and lifts some of the burden from your family.

*Published March 13, 2006 11:41 AM CST : Herald Citizen Newspaper, Cookeville, TN*

<http://www.ajlambert.com>

