

Sound Retirement Radio.COM
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HOSTED BY JASON PARKER



**023 Final Expense – Peoples Memorial Association
with Kathy Long**

Speaker 1: Welcome back America to *Sound Retirement Radio*, where we bring you concepts, ideas, and strategies designed to help you achieve clarity, confidence, and freedom as you prepare for and transition through retirement.

Now here is your host, Jason Parker.

Jason: Seattle, Tacoma, Olympia, Gig Harbor, all the good people right here in Kitsap County, good morning. Welcome back to another round of *Sound Retirement Radio*. I'm Jason Parker, your host. As always, I sure appreciate you tuning into this program. It's hard to believe but it's been over 5 years now that I've been the host of *Sound Retirement Radio*. From day 1, the focus of this program has been to bring experts onto the program that can add significant meaningful value to your lives as you prepare for and transition through retirement.

Today, we have a guest on the program that's going to help address a very important topic and we'll get into that in just a minute, but I know how much you all look for to our morning jokes so I've got a couple of them for you.

First one is, "What did one Math book say to the other Math book?"
"Boy, do I have problems."

Then the second one is, "Why are ghosts bad liars?"
"Because you can see right through them."

I went out golfing with some friends recently and they told me I was too serious. They must not listen to the radio show. Geez, what do I have to do?

Anyways, so I went out to grab a cup of coffee at a local cafe here in Silverdale. By the way, just to shout out for one of my favorite places in the world, Monica's Cafe and Bakery, right here in old town Silverdale. If you're ever in Silverdale, they've been nominated and they've won Best Bakery in Central Kitsap, 5 years running. Great place to stop in for a sandwich or a cup of coffee or chocolate chip cookies, so there's my shout out to Monica's Waterfront Bakery.

I was in there grabbing a cup of coffee. I wanted to some clients of mine

and they started asking me about services that can be provided for you when you pass away. I had run into an organization called People's Memorial several years ago and so we started talking about that over coffee. I thought to myself, "This would be a great program for our listeners." This is, of course, not exactly the way everybody likes to start a Saturday morning talking about dying, but none of us are getting out of here alive and so it's good to know what your options are and how this all works.

Today, I have Kathy Long on the program. She is the executive director for the People's Memorial Association. Kathy long, welcome to *Sound Retirement Radio*.

Kathy: Thanks, Jason. I'm glad to be here, what a treat.

Jason: I want to let you know years ago when I first heard about People's Memorial, a friend of mine his mom actually had signed up for your guys' service and they used it. I remember him saying how easy the whole process was when she passed away and how happy he was that People's Memorial existed, so I've actually known about you guys for years. I've told a lot of people about you so this is really an honor for me to have you on the program and I've got a lot of questions for you because I really don't know how all this all works. I was hoping you could start out by sharing with us what's the story behind People's Memorial, how did this get started.

Kathy: Jason, we started 75 years ago. It was at the end of Depression 1939 and called the Church of the People in the University District area had somebody who passed away and the family had no money. The traditional funeral homes at the time wanted to charge the family an exorbitant amount of money for a burial plot, embalming, casket. The pastor Reverend Fred Shorter was absolutely aghast about the whole thing and had said we've got to come up with a simpler way that does dignified burial, dignified cremation, all of those kinds of things.

At the time, it was the time of cooperatives. Group Health got started and all other kinds of co-ops started happening. There was a co-op time of the country and so that's what they started as a cooperative, where people would buy into the association and then have affordable end-of-life arrangement provided for the membership.

Jason: That's really what People's ... When you become a member then of People's Memorial that's the service that you're providing today, is that right?

Kathy: Right. We provide affordable, simple dignified cremation and burial arrangements for our members. We encourage them to think and plan ahead for that and then share that information with their family so that at a time of a lot of emotions there's a clear head going in because the family all knows what the person who passed away wanted for their end-of-life arrangement and it goes a lot smoother and simpler.

Jason: AS a firm that specializes in working with retirees, one of the hard things about the work that we do here is that I unfortunately make this transition with a lot of people where people are passing away. Of course, we've heard and seen some really awful stories out there about end-of-life preparations and burials and cremations and just how expensive it can be. Do you have any stories that come to mind, anything that you've experienced since you've worked in this industry that just has really surprised you or shock you?

Kathy: I think that the part of it is that when people are emotional and don't know what to do and that sometimes it may be a shock or a surprise that someone passed away, but the reality is is that you shouldn't have to pay for more than you can afford. The idea of that was just horrifying that people are taken advantage of and maybe not intentionally as necessarily so, I don't want to say that, but sometimes it can be very, very shocking.

My father and mom just passed away about 3 years ago and even then we knew what kind of arrangements he wanted because of the moment at the time my husband has to pay \$12,000 as funeral service and embalming and the whole thing, and even though they had plenty of money that's still huge amount of money to pay for something like that. It's quite a shock to find out what people's end-of-life arrangement can cost.

Jason: Give us an idea from the cost stand point. What should people expect to pay for end-of-life arrangement?

Kathy: They can run anywhere from direct cremation which is usually the least expensive. Those prices can arrange anywhere from about 699 if you're a member of People's Memorial all the way to \$2,400 I've heard in some parts of the state where those are the costs of direct cremation. For burial, our burial plan started a little bit less than \$3,000. They can go up to huge amounts of money in terms of the kind of casket that people want, the kinds of services. Then that doesn't include the actual burial part of it which cost for the cemetery plot and the opening and closing of the grave and those prices can be all over the place in terms of those costs at the other end.

Jason: It was crazy to me and this is just a quick story of a couple. I had met them and they were married and they have been married for 60 years. Just a wonderful beautiful couple and I remember him. He had this wonderful laugh. I really enjoyed my time with him, but he ended up passing away first. They had prepaid for their burial plots. They weren't expecting to have to pay a lot of money. They had done some preplanning and they thought that this was going to be a relatively inexpensive proposition.

I remember the woman and her daughter calling me up and they had a bullet point of all the different costs that they're going to be incurring and it was over \$19,000 and they had already prepaid for their burial plots. I just couldn't believe that this is going to be almost \$20,000 for a funeral service with burial plots that had already been paid for

what all is included? Take the mystery out of this for us. Help us understand what should people expect because none of us are thinking about this all the time.

Kathy: Exactly. A lot of it is that what you pay a funeral home is not all that is involved because then, like you said, there's also the final resting place costs and those can be. Even if you've already pre-bought a burial plot, a cemetery will charge you for opening the grave, closing the grave. Many times they all require a liner or sometimes it's referred to as a vault which is designed to have the casket placed in that, so there's those costs and there could be the headstone cost as well.

A big part of the reason, cemeteries require the use of a vault or a cemetery grave liner so that they can maintain the property of the cemetery more easily by using and keeping it flatter as opposed to having some humps so it makes it easier for large lawn mowers and that kind of thing in the perpetual care kinds of pieces of that end of it.

In terms of the actual funeral part of it, you can be charged individually for being picked up, it depends. Sometimes you can be charged more if you're picked up at home or if you're picked up at an adult family home as opposed to a facility like a nursing home or hospital. There can be cost for the kind of arrangements you want, whether it's direct cremation with embalming, without embalming, do you want a visitation. All of those things can be itemized out in terms of what people ... what they choose to have for those arrangements and so funeral homes can charge you for each one of those things individually.

Again, that was one of the things that the association and the board became more involved about what they wanted to have covered, some really simple things to educate our members on what to expect in terms of the kinds of cost that might be involved. We are an education organization.

Jason: You used that term direct cremation. Is there indirect cremation? Why do you call it direct cremation?

Kathy: I think it's for the simplicity of where we simply ... in our situation with the People's Memorial Association, our members, our least expensive thing is called the direct cremation and that includes our contracts with funeral homes going into kin of decin wherever they are at anytime of day or night, at any type of facility taken them to the care facility which may be the funeral home or the crematory having them been taken care of and held on to while our funeral homes help with the family get the death certificate filed, because nothing happens to people until death certificate has been filed, and then having the cremation done and then the family would come and pick up the arrangements of their remain.

Jason: I'm just looking at the time here and it looks like we are at that time right now where we need to take our first break. We'll be right back in just a minute.

All righty folks, welcome back to another round of Sound Retirement Radio. I'm your host, Jason Parker. Today, I have Kathy Long on the program. Kathy is the executive director for the People's Memorial Association. They're a nonprofit group and end-of-life issues are not ... this is not something most of us like to talk about, like to think about.

I know a lot of people won't even get their will done. My grandmother was one of those people. She said she didn't want to get her will done because she thought if she got her will done, she was going to die. You know what? She got her will done and about 6 days later she passed away. Unfortunately she made the decision to get her will done in the hospital and she was dying and she knew she finally had to get it done.

Death and dying it's going to happen to us all so I know a lot of the people we serve they want to have a plan. They want to know what that's going to look like and this can be a very emotional time in people's lives. You lose somebody you care about and you want the best for them.

Unfortunately, Kathy, it sounds like is that sometimes people because they're emotional, they're not thinking straight. They will spend a lot more money than they need to in this type of situation. What's the most money you've heard somebody spent in? Is there anything out there where you've just heard a dollar amount where people have had to pay for final expenses?

Kathy: Oh, gosh. I think sometimes I've heard \$50,000 or more.

Jason: \$50,000 or more, wow. How does somebody end up in that situation where you've got people through People's Memorial maybe they're paying \$3,000 for burial and somebody else is paying \$50,000? How can that happen to somebody?

Kathy: If they start to go down the path and start visiting with a funeral home, that may or may not care if the family may not have enough money or that sort of thing. They can be talked in because they always like to use words where you want to honor the decin or you want to have a farewell that shows how much you love them and those kinds of things.

I don't know that it happens like that very often anymore, but I do know that there are sometimes people who get really taken advantaged because they didn't have the conversations with their families ahead of time. I think that's the biggest part of it, thinking, planning and sharing, that's really a huge part of what we are all about.

Jason: Thinking, planning and sharing, that is great. People need to have a conversation. They need to share with their family members what they want. Help our listeners understand a little better about People's Memorial. You mentioned that it's affordable, dignified end-of-life services that you provide but you guys are nonprofit organization. How does this work? If somebody is a member of People's Memorial, what

exactly is it that you guys are doing?

Kathy: What we do we send ... When people sign up to become a member it's currently a \$25 lifetime membership so they just pay that 1 price one time. We in turn send them a member card with a member number and we send them a document called a Disposition Authorization, which walks them through all of the kind of questions that they may need to consider for their end-of-life arrangement, like do they want to be cremated or do they want to be buried.

If they're going to be cremated, what's going to happen with their ashes? Are they going to sit on somebody's shelf? Do they need a lovely urn for that, do they not? Do they want to be scattered? Where do they want to be scattered? If they want to be buried, where do they want to be buried? What kind of final resting place that they have? Do you have a plot, do you not? Who's going to take care of those arrangements? Do you want an obituary? Do you not want an obituary? Do you want flowers? Do you want to have memorial donations in your name? All of those kinds of things.

Do you want to donate your eyes? Do you want to donate your body? Do you want to donate any of your organs? All of that kind of information and then we give the information so that they can fill out for the death certificate. As I mentioned before, nothing happens to anybody until that death certificate has been filed in the county of the place where the person passed away. Those kinds of information is really, really helpful.

In addition to that, about quarterly our education fund which is our education part of our organization in the 501(c)(3) puts your death in a row workshops, where we provide speakers who come in and talk about getting advanced directives in order or if you're interested in finding about more about the Death with Dignity Law. We have elder care lawyers that come in and speak and then we talk about what People's Memorial provides our members.

We do all of these kinds of things to educate our membership so that they can make an informed decision about the kind of arrangements they want. Then we really encourage them to let their families know and have those conversations so that it's much simpler and that overall sadness of not knowing what to do at the time with all the emotions it's a very simple thing.

Jason: \$25 lifetime membership, you're going to help people understand what their disposition options are. You're going to send them out some paperwork to fill out so that these people can be in control with that process.

Kathy: Absolutely.

Jason: From a cost standpoint though, what does it mean if you're a member of People's Memorial when you pay that \$25 lifetime membership?

How does that impact the cost that people pay?

Kathy: What we do additionally besides as an education organization, we contract with the select group of funeral homes across the state. We currently have about 19 of them and we contract with them for a certain level of prices for a certain level of different plans, whether it's like we mentioned before direct cremation all the way to a full mortuary service with embalming, a chapel service and then delivering the deceased to the graveyard or cemetery of their choice.

We have prices that go from 699 to 2799 and so those are very, very reasonable prices. We are very upfront about exactly what all of that includes so that there's no hidden agenda and all we hear is what you might want, oh we didn't tell you about that. We're very, very upfront about making sure that people know exactly what they're getting. If they choose to add more to it, that's their decision and there's no pressure from any of our funeral homes.

Jason: 19 funeral homes. All of these funeral homes have agreed to cost. Do these costs change every year then? How does that work?

Kathy: We actually negotiate the prices for 2-year contracts. The one we're currently in right now is from 2013 and will end on May 1st in 2015. Our prices in general don't really go up that much. I've been here a couple of years and the contract before of these the prices for direct cremation were also 699 and 2 years before that it was 649. In general, we're able to keep the prices pretty, pretty affordable and competitive if folks think that they can find a less expensive cremation or burial plan but in general our prices are hard to beat.

Jason: Costs are one thing. What about quality? If people sign up for this service, are they going to have a good experience even though they're not paying \$50,000 for it?

Kathy: Yes, I really do believe so. In addition to one of the things we do is that we require our funeral homes when they handle any of our members they have to send us the information on what we call a case log and then we in turn send family members of the member how would they rate their service and the funeral directors, the funeral homes, did they feel they got a good value, was there anything that we could have done differently. We then get these surveys back and then share that information with our funeral homes and obviously a couple sheets out to our membership. I would have to say that we are consistently have 90% and higher complete and total satisfaction and so it's a pretty great, great experience for folks.

Jason: This is just so interesting to me and it's not something most people talk about and like I say most people don't want to talk about it. Do you have any funny stories, anybody running to you? Some people are just ... They got quite a sense of humor; apparently I'm not one of them. Have you run in any stories out there that are a little bit humorous when it comes to this type of planning?

Kathy: I'm sure I could think of one but I'm having trouble who could have a blank.

Jason: That's okay. We'll come back to it. I was thinking back my dad when we were kids and he used to joke around saying that he wanted to have a TV screen, a little monitor embedded in his tombstone and have it motion activated so anytime somebody walked over the top of it, his face would pop up and saying, "Hey, get off of me." We're sick. The Parkers, we've got something wrong with us. It runs in the family, anyhow.

You've got this serv. You provide quality end-of-life services, disposition services and one of the things that makes you guys People's Memorial unique is that it's not just cremation. There's a quite a few other of these types of organizations that exist out there. People's Memorial is just for Washington State, is that correct?

Kathy: Right, but we are one ... We have a Washington affiliate for a larger group called the Funeral Consumer Alliance. We have sister affiliates all over the country. Many, many states have multiple organizations like ours but we just happen to have this one here. We were merged with the Spokane Memorial Association and the Central Washington Association in 2000s and so now were statewide. There used to be 3 of us but now we're all just one People's Memorial, but we are a part of a national organization.

Jason: People listening to the radio show here in Seattle, everybody obviously probably live in Seattle area, Kitsap area, but we've got people listening to the podcast all around the country. If they're interested in this type of service, how would they find out more information? How would they find your type of organization in the state that they live in?

Kathy: The easiest way is that they have access to the internet. They could go to funerals dot ORG, that's a plural funerals, funerals dot ORG and there's a little button that says Find a Local FCA, for Funeral Consumers Alliance, and they can click on their state and see if the closest one is there for them.

Jason: In order to take advantage of the pricing that you offer for these services, do you have to be a member before you pass away or can somebody sign up after the ... can sign up after the fact, but could the family members sign up after the fact? That's a pretty weird question.

Kathy: Ideally, it's always best that people sign up beforehand so we can get the documents to them. However, sometimes that just isn't available and usually we will be able to have someone sign up at the time of death provided they have not been picked up by another funeral home. When someone is with another funeral home, we can't help them at all. Many times we get a lot of referrals from hospice workers and hospital staff and so sometimes we do in fact sign people up but it's very, very rare. Normally, most people have signed up before.

Jason:

LOOKS like we re at that point again where we need to take another break, Kathy. We'll be right back after this.

All righty folks, welcome back. This is Jason Parker. I'm the president of Parker Financial here in old town Silverdale, the host of Sound Retirement Radio and I'd like to encourage you. I write a blog just about every week at soundretirementplanning.com and I'd like to encourage you to visit the website. We've got Sound Retirement Planning, Sound Retirement Radio all in one place now. If you want the transcript of today' radio show, you can download that at soundretirementplanning.com. If you go to soundretirementradio.com now, it points you to Sound Retirement Planning.

I want to apologize. Some of you have been long-time subscribers of ours on iTunes and we recently have a little bit of a technological glitch where our RSS feed broke and so our shows stop updating on iTunes. You actually have to re-subscribe to the program and I apologize for that. I think we're still number 5 or 6 at iTunes under the phrase retirement, so thank you for sticking with us and making us one of the top shows on retirement issues on the whole entire iTunes ecosystem there, so that's pretty cool.

I've got Kathy Long on the program with us today. Kathy is the executive director for People's Memorial Association and she's sharing with us some of the things that people need to be thinking about as they're preparing for end of life and the cost associated with end of life. One of the great things, Kathy, if we could just hit on this again that people who are listening around the country, tell them again where they can go to find an organization that does the same type of work that you folks do.

Kathy:

Yeah. It's at Funeral Consumers Alliance website and it's funerals.org and if they want to click on Find a Local FCA on the tab on the website, they'll go to list of the states and you just click on your state and that will give you the list of Funeral Consumers Alliance affiliates like we are for Washington State.

Jason:

What about People's Memorial? How do people find out more about you guys right here in Washington?

Kathy:

They can call us at 206-325-0489 or they can visit our website at People's Memorial dot ORG and they can get a hold of us and we'll be happy to talk with them. We spend a lot of our time during the day on the telephone with folks and we enjoy it, answering their questions and helping them get through troubling times.

Jason:

What kind of question would you say you get most often on those phone calls?

Kathy:

First, they always want to know about our prices and what they will

need to sign up and where can I go with funeral homes do we have to choose from and what are our prices. It's just a very ... We just try and reassure them that it's not as overwhelming as they think it is and we just have a real patient time with them making sure that we hear them and answer their questions. Many, many times it's at the last minute that they're calling us and so we always want to make sure we take our time with them.

Jason: The disposition document that you send to folks to have them fill out ahead of time, it really just spells out exactly what they want, do they want to be burials, do they want to be cremated, do they want their ashes spread. Is that a document that you guys encourage people to keep with their will, their last will and testament?

Kathy: Yes, absolutely and not only that. We actually encourage that whomever they want to handle those arrangements for them at that time needs to have a copy of it too because honestly that's the very first thing that's going to happen when someone dies. The first thing they're going to ... the people who were with the person who passed away is what funeral home do you want to us to call to come and get them and the funeral home will call them and say, "We need the information for the death certificate," almost way before wills and testaments and all of those kinds of things. It's really, really an important thing to have, not only but their private papers but to give a copy to the folks who are going to take care of those arrangements for them.

Jason: Somebody just passes away and the very first question that they're going to be asked is who do you want ... which funeral home do you want to work with, that's the first question?

Kathy: Absolutely.

Jason: That's the first question.

Kathy: Yes, pretty much if they're in assisted living or a nursing home or adult family home, if they're in the hospital. Those are the very first thing they're going to be [inaudible 30:23] to come and pick the deceased up. If you passed away at home, you have to call 911 and the first responders will come and ask you questions and then they will [take care 30:36] whether the deceased needs to go to the county medical examiner's office or if a funeral home needs to be called. Those are really is one of the most important things which funeral home needs to come and pick up this person.

Jason: If you haven't made these plans ahead of time, what do people do? They just pick up the phonebook and start looking for ...

Kathy: Yes, I guess so. I'm not sure but as you can see that would be pretty stressful

Jason: It would be very stressful.

Kathy: Yes, not having those answers ahead of time.

Jason: You mentioned that when people belong to People's Memorial, first of all they know who to call. You mentioned that they will come and pick the deceased up no matter where they are in Washington State or is that around the world, around the country?

Kathy: When you call one of our funeral homes, they'll only pick you up within the Washington State. Usually, the reason why we have 19 different funeral homes is we pretty much cover the entire state and so each of our plan for our prices include a 30-mile radius from the funeral home and most people like to choose a funeral home that's close to them anyway just because it makes them feel more comfortable and from an ease of handling issues with the families and the funeral homes.

We pretty much have 19 funeral homes all around the state and so people choose usually the one closest to them and the person with the funeral home send their folks to come and pick up the deceased pretty much within a couple of hours to pick them up.

Jason: What happens if somebody is on vacation, they're on a cruise ship or they're out of the country? How does that work?

Kathy: That is really sticky. I really can't tell you what would happen. If you're out of the country, you really would have to go and get in touch with the counselor in embassy because they're going to help you and make those arrangements. If you're in the state and the person is a member of People's Memorial, a lot of times they'll call me and ask me, not that it's happened that often, but they would say, "Where is the closest affiliate of yours," and we would help them get in touch with them so that they can help make the arrangements there. That's how that would work and that happened a couple of times where I've helped our members get connected to Funeral Consumers Alliances in other parts of the country and they were able to help the family members there.

Jason: There are these other organizations that people have heard of and probably the one that most people think of is the Neptune Society. They seemed to have a fairly large presence. Are you on the same playing field as the Neptune Society? Do you guys do the same thing?

Kathy: I don't know for sure that we do exactly the same thing. They are a for-profit company and they are owned by Service Corporation International, which is the world's largest funeral company. They do have some nice features. If you are somebody who travelled internationally and that sort of thing, there is that ability to have them come and take care of you should you pass away out of the country. Their prices I understand are quite a bit more than ours, probably closer to double than what ours are in terms of for sure direct

cremation.

That's what they do therefore they're making money for profit whereas our organization is a not for profit and we just pretty much turn the money around and put it right back into the organization to help you more services in terms of our ... whether there are deaths in a row or more emails out to our members and share information with them.

Jason: Does the Neptune Society only do cremation or do you know do they also provide the full range of services?

Kathy: I think Neptune is just a cremation company and then if you want burial then their parent corporation owns a number of funeral homes all over the country and the world actually.

Jason: What would be a reason that people would not want to use a service like People's Memorial? Why wouldn't people want to sign up for this?

Kathy: I don't know. I guess maybe ... I have no idea why they wouldn't want to because we really, really ... We use licensed funeral homes and our folks are absolutely wonderful. They take great care with their families. It's very affordable. You know what you're getting from the very beginning. There's no hidden agenda, nothing. We're very, very straightforward.

I think [inaudible 35:36] are really big important selling feature for us in terms of why you wouldn't want to spend \$25 for a lifetime membership to guarantee you're going to have great service and care at the time.

Jason: Is that \$25 per person then and it's a lifetime so a married couple both people would need to sign up to become member?

Kathy: \$50, right, for a lifetime membership. Exactly.

Jason: When you sign up, you become a member. You lock in the guaranteed rates whatever ... I guess People's Memorial goes out with the different funeral homes and negotiates what the new prices are going to be. Is that the way that that works?

Kathy: Right and the prices do go up from time to time every couple of years, but it isn't a huge amount. It's not like they get doubled or anything like that but prices no matter ... It's very rarely that you can even lock in prices even completely in terms of those kinds of things because whether or not you "buy" a cremation or a burial at a different funeral home, they're taking your money and putting it into some trust account and that money of yours is earning interest and so therefore at the time you won't get any return necessarily. If you pay for it now and you don't die for 10 years, they're going to take whatever their current

costs are and if there's any leftover, they may give it back to you.

In terms of the way we do it, we actually don't necessarily encourage people to prepay. A lot of times they want to and so we provide other options like savings account or buying insurance policies through our funeral homes.

Jason: I'm glad you brought up insurance I want to ask you about that. If somebody did not become a member of an organization like yours and they just went in and try to negotiate the prices on their own, would they be able to get the comparable prices without being a member of People's Memorial or do you feel like there's real value provided or is just taken the emotion out of it?

Kathy: I think probably they wouldn't get quite so good prices. A lot of time you'll see some online funeral homes say that they are the same price or 599 but if you look closer, they only say that they'll only pick up at a institution so that means they will charge more for picking up people at home and so they can start to nickeling dime families for pricing because of that whereas our prices are all in. Here's the price of that set.

I just think for not spending \$25 for comfort feeling to know that it's going to be taking care of and I know where I'm getting myself into and there's not any hidden fees or hidden explanations. There's a lot of those little things that people could possibly get something as the same as ours but they have to do some serious negotiating.

Jason: Let's say somebody signs up that for People's Memorial today and People's Memorial has a funeral home here in Kitsap County that is currently part of your guys, one of your funeral homes that work within the scope of your guys' arrangement. The folks don't die for 20 years and then let's say 20 years from now that funeral home is no longer a part of People's Memorial. What happens under that kind of situation?

Kathy: In general, what we're trying very, very hard to do is make sure that we find funeral homes that do want work with us that would "replace" that particular funeral home. Many, many times we are very successful in doing that, sometimes we aren't but we keep trying to find funeral homes that do want to work with us, depending on. It's clearly whether the funeral homes want to participate with us or not. We can't make them, but we do look and try and our contract committee works on those constantly to try and find other funeral homes to replace the funeral home we've lost.

Jason: A minute ago, you mentioned insurance. What are the types of insurance policies people are going to be presented when they start looking at these final expense options?

Kathy: There are different kinds of companies that specialize in this specific kind of insurance and some are called [inaudible 40:26], Purple Cross, American Memorial, or 3 of the most common names in folks. It's actually can be a very good thing if families want to make sure that there's a piece of paper that they want to pay for and they need to hold on to obviously receipts. I'm sure you told people that a million times about things and keeping their papers with them in terms if they buy a policy like that.

They don't necessarily have to. You can also open up a pay-upon-death account at your bank account so that money can be put into that account and held on to and you can earn interest and those kinds of things and then the only way the money can come out is with the proof the submission of the death certificate and so then those moneys can be given to the funeral home to pay them for their arrangements that were made. That's another way that people can also do it.

Jason: When people are taking out these final expense policies, are they generally for \$5,000, \$10,000, \$20,000? How much insurance are ... Do you know any idea how much insurance people are usually buying?

Kathy: Less than \$1,000.

Jason: Oh, less than \$1,000.

Kathy: Yeah, most of our folks figure out what kind of arrangements they want. Most of them want cremation. About 80%, 90% of the folks in this part of the state go with cremation and so they figure out their problems. Isn't it seems like it's around \$800 or \$1,000 is all they put away for that.

Jason: That's how much they save for that expense but in terms of insurance if they take out an insurance policy, you can get an insurance policy to just pay \$1,000?

Kathy: Yeah, absolutely.

Jason: Wow. That would probably be a fairly inexpensive. You have to qualify for those policies on a health basis?

Kathy: No. You don't have to use a good [inaudible 42:25] contact lots of funeral homes and say, "I'd like to buy an insurance policy for my end-of-life arrangement," and they'll sell you one.

Jason: You can be in really poor health and still be able to buy one of those insurance policies?

Kathy: yes.

Jason: That's interesting. The whole idea behind insurance I've always thought they try to weed out the unhealthy people and keep the healthy people, but what you're saying is that they have this ...

Kathy: The only downside is that there isn't much interest or in terms of if you're very close to passing away so otherwise sometimes our funeral homes will actually say, "Oh, just hold on to year money," rather than open a policy.

Jason: Oh, I see. You buy \$1,000 life insurance policy but it's going to cost you \$950 to buy it kind of thing.

Kathy: Yes. Why do it? I think that most of the funeral homes would be really straightforward in terms of that because it doesn't do them any good to sell you something, an insurance policy and you're going to need it in 6 months. They'll just say, "Just hang on to that money," and make sure you doesn't need an agent for those agents or the person handling those affairs can get to that money at the time and go from there.

Jason: Most of the people that I think listen to this radio show and I know a lot of the people that we serve, they tend to be higher-net-worth people so they have the resources to be able to pay for final expense. What do people do if they don't have \$3,000 in the bank to be able to pay for a burial? Do the family members end up having to finance that? Do the funeral homes offer financing? How do people pay for those final expenses if they don't have cash on the end?

Kathy: I will have to say the state of Washington it is a state law that the next of kin are responsible for end-of-life arrangement payments for folks. In those times, they haven't very much money and certainly the states have given it to the counties to help indigent folks who don't have any money for those arrangements and even then it's very, very ... those coffers are very, very empty.

It's very, very tricky. Families need to ... I think they need to think about those kinds of things and plan for those kinds of arrangements ahead of time. They really believe you.

Jason: Next of kin are responsible for the funeral costs. I did not know that.

Kathy: Yeah, it's on the state law.

Jason: Wow, there you go kids. Can you gift a membership to somebody or do the people actually have to buy it for themselves?

Kathy: No. You can absolutely gift it. Me, personally, I bought all my brothers and sisters policies. My son has a policy. I bought one for my neighbor. I've given all ... This is last year's Christmas and birthday presents to

everybody in my family and even if they didn't live in my state I bought a membership for them in the state that they did live with that particular Funeral Consumers Alliance affiliate. Absolutely, you can absolutely buy family members membership to our organization or in other states.

Jason: We've got a couple of minutes left so I'm hoping for those of you that are just tuned in into the program, we're talking about end-of-life care and this is not an easy subject, maybe not end-of-life care but end-of-life preparations, what's going to happen, are you going to be buried or are you going to be cremated, how do you go about planning for this and so today we have Kathy Long on the program. She's the executive director for the People's Memorial Association.

Can people sign up for this right online if they want to become members of People's Memorial?

Kathy: Absolutely, People's Memorial dot ORG and click the join now button. It's very, very simple with the visa or MasterCard and you immediately become a member because a member number is generated. When you're looking on it and it said submit and it blinks then you got a member number and it's that simple.

Jason: If you could just give people one bit of advice, what's the most important thing do you want people to know out there if they're starting to think about having to make this type of arrangements?

Kathy: I would absolutely ... The very first thing is to think about it and talk about it with your family so that there's no surprises and your wishes are honored. Whether it's more elaborate or simple, make sure your family absolutely knows what kind of arrangements you want to have. It's really, really important.

Jason: That's very good. Kathy Long, executive director for People's Memorial. One more time, what's the website?

Kathy: People's Memorial dot ORG.

Jason: Kathy Long, thank you so much for talking time out of your busy schedule to be a guest on Sound Retirement Radio.

Kathy: Oh, it's a great treat. Thanks a million.

Jason: All right, thank you. Take care.

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