

## The Cremation Center of Birmingham on How Covid-19 Has Changed How We Will Handle Death

*Kelly Johnson, owner of the Cremation Center of Birmingham and funeral director with more than 25 years funeral home experience, sheds light on what changes people will see in dealing with the death*

Birmingham, AL ([BizHWY](https://www.bizhwy.com)) February 4, 2021 - Kelly Johnson, owner of the Cremation Center of Birmingham and funeral director with more than 25 years funeral home experience, sheds light on what changes people will see in dealing with the death of a loved one, during the event of a national emergency.

No one thought the United States of America would see the day when we would see mass graves off the State of New York and funeral homes overrun with deceased family members. How could it be that a mass burial would be acceptable in the U.S.?

Death is inevitable, it comes to us all. But somehow in our thinking, we believe that working on plans for our death may bring death upon us sooner. Do we believe that having health insurance will bring on illness? Life insurance, while it is very important to the financial stability of your family, is not quite the answer either.

At the Cremation Center of Birmingham, in Alabama, it is not uncommon to see families who are not prepared to cover the cost of a \$950 basic cremation. They have not saved, even when they knew a death was imminent in their family. When a national emergency causes unexpected deaths, the situation is much worse.

What could you expect in a situation where a national emergency caused hundreds or thousands of unexpected fatalities. First, funeral homes will become pickier about what families they will help. The deceased's relative can and should expect to be queried about how they will pay for their funeral or cremation arrangements up to and including requiring payment before the remains will be picked up from the place of death.

Another reasonable possibility, is that funeral homes will stop taking life insurance assignments. A life insurance assignment is a "promise to pay" by a life insurance company, to a funeral home or cremation center, when there has been time to process a claim on a life insurance policy. Even in the best of times, processing a life insurance claim can be a long process, taking from weeks and sometimes months for the benefits "pay out." In the event of a national crisis, that time will triple and most funeral homes and cremation centers will not wait the time it takes to receive the payment from an insurance company. The family will be asked for payment up front or the family will be denied services.

Pre-payment to a funeral home can be risky. While many states have enacted laws to protect consumers from unscrupulous funeral establishments, people will find ways around and break the laws, to embezzle money from the families they have promised to protect. Some funeral establishments, like the Cremation Center of Birmingham, in Alabama, suggest Pre-Planning arrangements, but do not require prepayment. In this way, the family's money is secure.

The very best way to be sure to ensure your loved ones will be able to have the proper end of life arrangements, even in the event of a national emergency, is to put enough money aside to pay for a minimum funeral or cremation arrangement and have it available to a trusted source, whom you know will have no

problems releasing the funds when they become needed. A steady relative, church member, even an attorney, who can be trusted are some possible avenues to be sure the funds can be accessed quickly, when needed. Another way to be sure you could cover emergency funeral services, is to have a credit card, with a limit that would cover the minimum amount you would need in your area. There are credit cards available (for example Wal-mart) that you pre pay in order to have the credit available.

What is a minimum funeral or cremation arrangement? The price of funeral services varies, like other expenses, depending upon where you live. For example, like Automobiles, the type of service chosen by the family will dictate the cost. There are luxury cars and "clunkers" and many models in between. If you choose a large national chain funeral home, funeral prices can be upwards of \$10,000 and cremation over \$5,000.00. Also be wary of low prices that seem "too good to be true." Going back to the example for the automobile, if you see an ad for a brand new vehicle for one hundred dollars, would you be skeptical that the total cost will be one hundred dollars for a new car? Perhaps your Mother once said, look for the "basic" or mid range of prices, not necessarily the lowest price, look for value. In many areas a basic cremation can be priced at near \$1000.00 dollars and some family only, direct burials at near \$4000.00.

To surmise, a good "plan of action" is to be sure that as a family, there is access to at least \$1,000.00 for a cremation and near \$5,000.00 for a ground burial. The Cremation Center of Birmingham, in Alabama, has a basic cremation at \$950.00. Keep in mind, this price for burial would not include a burial plot in a cemetery. If your family does not have access to a burial plot in a cemetery and finances were an issue, consider cremation. Cremation may seem unusual or not your family tradition, however, if you can change your thinking, to it's the "size of the container" all normal funeral functions like songs and a minister, can take place at a memorial service.

It would be heartbreaking for most families to have their deceased loved one treated with less than the respect they deserve. A burial in "pauper's field" or a mass burial in an unmarked grave would make an already devastating situation feel unbearable. Many will say, "I can't save a thousand dollars or have a credit card I do not access." The alternative to not having a plan, is to lose the right to say what the final disposition of someone you loved will be. Without access to some form of payment, in an emergency situation, the choice will be taken from you. The Cremation Center of Birmingham, in Alabama, and others across the country exist, to be sure families have affordable options. In these uncertain times, when another emergency situation occurs, be sure your family will be ready.

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**Web Site:** <http://https://www.cremationcenterofbirmingham.net>

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