STEUERNOL & MCLAREN

Over 100 years experience in helping others

Funeral Homes, Inc.



MAIN OFFICE

Philip W. Stephens, Mgr. 109 E. Houghton Ave. West Branch, MI 48661 (989) 345-0112 **Rayme R. LaBean, Mgr.** 611 Bennett St. Rose City, MI 48654 (989) 685-2133 **Philip W. Stephens, Mgr.** 702 N. St. Helen Rd. St. Helen, MI 48656 (989) 389-7423

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Independent funeral homes

A Brief History of Our Company

On April 5, 2010, the Steuernol & McLaren Funeral Home celebrated 100 years of service to northern Michigan.

The brothers, Elmer and Kazimer Steuernol, began with a furniture and undertaking combination in downtown West Branch. The furniture business was later sold and the funeral home moved to its present location in West Branch.

New homes were acquired - in Roscommon in 1952 and Rose City in 1965. In 1970 the Prudenville home was built.

On July 1, 1984, Steuernol Funeral Homes, Inc. was purchased by Terry R. McLaren and H. Michael Axford. On November 1,1990 the interests of Michael Axford were purchased by Terry R. McLaren and the business was renamed Steuernol & McLaren Funeral Homes. In May and June of 2002 Prudenville and Roscommon branches were sold and in December of 2002 the St. Helen branch was established and opened. On July 1, 2012 Steuernol & McLaren Funeral Homes, Inc. was purchased by Philip W. Stephens and Rayme R. LaBean.

The families we serve live in an area of approximately 60 miles square, making us one of northern Michigan's largest funeral homes.

PREPLANNING

Many people are unfamiliar with arranging a funeral, the options available and the costs involved. An uneasiness still exists in our society, about death and dying and thus inhibits prudent planning. Unless preplanned, funeral arrangements and decisions may be made under very stressful circumstances.

We offer many avenues for preplanning.

They can be very informal:

Discussing with families their own desires, options and prices.

or more formal:

Actually making definite funeral arrangements including the selection of funeral merchandise and assistance in setting aside funds for funeral expenses through many different avenues.

We are always ready to assist in preplanning in any appropriate way.

We have many avenues in which to fund prearranged funerals.

GENERAL PRICE LIST

These prices are effective as of January 1, 2025 and are subject to change without notice.

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

This list does not include prices for certain items that you may ask us to buy for you: such as, cemetery expenses, newspaper notices, markers or letterings. The price for those items will be shown on your statement describing the funeral goods and services you selected.

SELECTED

PROFESSIONAL SERVICES	
BASIC SERVICES OF FUNERAL DIRECTOR AND STAFF	/; s, g d
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 and funeral service packages.) (In certain packages, limited basic services are adjusted accordingly.) * In the case of weekends and holidays, there may be extra fees.	
EMBALMING DIFFICULT CASE EMBALMING (Autopsy, Restorative, Gift of Life) Except in certain special cases (see requirement of Michigan law set out below), embalming is not require by law. Embalming may be necessary, however, if you select certain funeral arrangements, such as funeral with viewing or visitation. Most common carriers also require embalming. If you do not war embalming, you usually have the right to choose an arrangement which does not require you to pay for i such as direct cremation or immediate burial. Michigan law requires embalming when death was cause by certain infectious diseases or, with very limited exceptions, when the body is not taken to its final destination (such as a cemetery or crematory) within 48 hours of the time of death.	.\$750.00 d a at t, d
OTHER PREPARATION OF THE BODY. This charge includes bathing, shaving, grooming, closing mouth/eyes, dressing of remains, cosmetic application, and casketing of remains and/or handling of unembalmed body. FACILITIES, EQUIPMENT & ADDITIONAL STAFF SERVICE USE OF FACILITIES AND STAFF FOR VIEWING OR VISITATION:	.\$225.00
At other location	
USE OF FACILITIES AND STAFF FOR FUNERAL CEREMONY: At funeral home At other location.	\$600.00
USE OF FACILITIES AND STAFF FOR MEMORIAL SERVICE: At funeral home At other location	•
USE OF STAFF FOR GRAVESIDE SERVICE	\$250.00
STANDARD AUTOMOTIVE EQUIPMENT	* 050.00
TRANSFER OF REMAINS TO FUNERAL HOME This charge is for the removal or transfer of the remains from the place of death, within a 30 mile radius.	\$250.00
SERVICE VEHICLE This charge is for the use of our car for the filing of necessary certificates and permits. Also for the transportation of flowers and pall bearers if any to the cemetery and/or nursing home.	\$250.00

TRANSPORTATION\$3 per mile one way

Outside Service Area

MERCHANDISE

CASKETS We offer caskets which range in price from	\$200.00 to \$10,000.00
OUTER BURIAL CONTAINERS FOR CASKET & CREMATION BURIALS We offer outer containers which range in price from	\$250.00 to \$4,600.00
MEMORIAL ITEMS & CLOTHING Register Book, Memorial Cards, and Acknowledgment Package Register Book Digital Guest Book Memorial Cards / Prayer Cards per 100 (Includes Set Up Fee) Acknowledgements per box Candle Bookmarks Crucifix or Cross Markers or Monuments from Burial Clothing Casket Corner (1) Casket Panels from Flag Cases Memorial Video Tribute Live Streaming or Recording of Service	\$90.00 \$200.00 \$100.00 \$100.00 \$65.00 \$25.00 \$35.00 \$1000.00 \$125 - \$200 \$25.00 \$250 - \$400 \$40 - \$300 \$55.00
URNS Cremation urns range in price from	\$100.00 to \$3.500.00
FUNERAL SERVICE PACKAGES TRADITIONAL FUNERAL SERVICE PACKAGE This funeral service package includes basic services of funeral director and staff, embal the body, use of facilities and staff for viewing and visitation, use of facilities and staff for staff and equipment for off-premise funeral service, use of equipment and staff for gran remains to the funeral home, service vehicle, and use of hearse. TRADITIONAL FUNERAL SERVICE WITH OFF PREMISE VIEWING	Iming, other preparation of or funeral service, or use of oveside service, transfer of services, transfer of services, transfer of services but are of the services of funeral viewing and visitation, use service vehicle, and use of the preparation of service vehicle, and use of the services of funeral viewing and visitation, use service vehicle, and use of the view of the service vehicle, and use of the view of
IMMEDIATE BURIALS Prices range from Our charge for an immediate burial without any attendant rites or ceremonies includes lingular funeral director and staff, other preparation of the body, transfer of remains to funeral house of hearse.	mited basic services of
Immediate burial with casket selected from our funeral home (in addition to cost of casket Immediate burial with alternative container Immediate burial with container provided by purchaser • Does not include Embalming or Viewing.	\$3,075.00

IMMEDIATE BURIAL WITH MINIMUM FUNERAL SERVICES
FORWARDING OF REMAINS TO ANOTHER FUNERAL HOME This charge includes limited basic services of funeral director and staff, embalming, transfer of remains to funeral home, and service vehicle. (Does not include transportation to airport or airfare)
A. With minimum combination container\$1,950.00
B. With casket selected from our funeral home (In addition to the cost of this casket)\$1,600.00
C. Air Tray (to be used when casket is selected)\$400.00
D. With container provided by purchaser\$1,600.00
DECENTING OF DEMAINS FROM ANOTHER FUNERAL HOME
RECEIVING OF REMAINS FROM ANOTHER FUNERAL HOME\$2,875.00 This charge includes limited basic services of funeral director and staff, use of facilities and staff for viewing and/o
visitation. Also included in this charge is the use of facilities for the funeral services, graveside services, services vehicle and use of hearse. (Does not include transportation to the airport or airfare)
ANATOMICAL DONATION\$1900.00
Limited basic services of funeral director and staff, transfer of remains to funeral home and service vehicle. (Does not include transportation to the Medical College)
CREMATION SERVICE PACKAGES
CREMATION SERVICE PACKAGES Below is a list of cremation packages that are available through Steuernol & McLaren Funeral Homes. Because of ou commitment to the families we serve we are able to tailor our cremation packages to your specific needs. These packages do not include any third party cash accommodations.
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With use of the rental casket.....\$5,700.00

PRIVATE FAMILY VIEWING FUNERAL SERVICE PACKAGE......\$2,850.00

This package includes limited basic services of the funeral director and staff, other preparation of the body, 2 hour use of facilities, transfer of remains to the funeral home and crematory, and service vehicle. (Not included is cash accommodations and cremation container.

DIRECT CREMATION WITH MEMORIAL SERVICES/CELEBRATION OF LIFE SERVICE

This package includes limited basic services of funeral director and staff, other preparation of the body, transfer of remains to the funeral home, crematory and service vehicle.

Memorial Service/Celebration of Life Service held at another location	\$2,975.00
Memorial Service/Celebration of Life Service held at the funeral home	\$3.275.00

DIRECT CREMATION WITH CEMETERY SERVICE OF CREMATED REMAINS\$2,975.00

This package will include limited basic services of funeral director and staff, other preparation of the body, use of equipment and staff for graveside service, transfer of remains to the funeral home and crematory, and service vehicle. (Does not include merchandise or cash accommodations.)

DIRECT CREMATIONS

Our charges for direct cremation without ceremony includes limited basic services of funeral director and staff, other preparation of the body, transfer of remains to funeral home, service vehicle to deliver body to crematory and to return remains to funeral home.

You are not required to purchase a casket for a direct cremation, but you may do so if you wish. If you want the minimum, 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 an outside covering). The containers we provide are corrugated board.

Other charges not included are the use of facilities and staff for viewing or visitation (whether public or private), the actual cost of the cremation process, and any other goods or services except those expressly set out above.

Direct cremation with casket from our funeral home (In addition to cost of casket))\$2,375.00
Direct cremation with alternative container	\$2,575.00
Direct cremation with container provided by purchaser	\$2,375.00

PLEASE NOTE: Cemeteries or crematories may have certain restrictions concerning the type of burial or cremation container they will accept, may require the use of an outer burial container, and may have other rules, regulations and restrictions which may limit your choices or require you to purchase certain goods or services. We have no control over the policies of cemeteries/crematories. We will, however, advise you of the policies of cemeteries/crematories and whether your choices of funeral goods and services are compatible with your choice of cemetery/crematory.

GENERAL POLICIES

- A. Cemeteries and/or Crematories may have certain restrictions concerning the type of outer burial or cremation containers that they will accept. They may require the use of an outside burial container, and may have other regulations and restrictions which may limit your choices. We have no control over the policies of cemeteries or crematories. We will advise you, to the best of our knowledge, of the regulations and policies of the cemetery or crematory of your choice.
- B. The Steuernol & McLaren Funeral Homes, Inc. reserves the right to refuse any container that is, in its opinion, defective or inadequate. If the container is determined to be acceptable by the Steuernol & McLaren Funeral Homes, Inc., the family will sign an assumption of liability for the container and the professional liability of the Steuernol & McLaren Funeral Homes, Inc.
- C. The Steuernol & McLaren Funeral Homes, Inc. shall require the embalming of any body that is to be publicly viewed.
- D. This list does not include prices for certain items that you may ask us to buy for you, such as cemetery or crematory services, flowers and newspaper notices. The prices for those items will be shown on the bill or the statement describing the funeral goods and services you selected. We will bill you for our services in buying these items.

CREDIT POLICIES

- 1. Cash advance items (money sent to third party(s) on your behalf) are charges necessary to conduct a funeral service. Said charges represent a cash outlay, **without** a profit being realized by the Funeral Home (e.g., no commission is charged on the cemetery costs of opening and closing of the grave). Therefore, reimbursement for such advances is required at the time of the funeral service.
- 2. Payment Policy Total Funeral Bill

We are a small business providing services and merchandise, being totally dependent upon our clients for prompt payment for said services and merchandise. Our payment terms are as follows:

- A. Balance is due at the time of the arrangement conference.
- B. In all cases where total payment is not received in 30 days, a lost payment penalty or an estate charge will be charged at a rate of 6% on the total funeral expenses.
- C. When monies are not readily available or guaranteed to us for funeral expenses, evidence of financing and payment must be given prior to the time of services.
- D. Under circumstances where the deceased's estate must stand the burden of paying the funeral expenses, we ask that a member of the family pay the funeral expenses and file their claim for reimbursement with the decedent's estate.
- E. In cases where an insurance policy is to pay for the expenses, the policy must be reviewed with the insurance company after which time an assignment can be accepted.
- 3. Financial responsibility must be mutually agreed upon by both the client and the Funeral Home representative. This is evident with a Funeral Purchase Contract signed by both parties.

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CASKET PRICE LIST

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DISCLAMER OF WARRANTIES

FTC COMPLIANCE FUNERAL HOME MAKES NO REPRESENTATIONS OR WARRANTIES REGARDING THE CASKETS LISTED ABOVE. THE ONLY WARRANTIES, EXPRESSED OR IMPLIED, GRANTED IN CONNECTION WITH CASKETS SOLD ARE THE EXPRESS WRITTEN WARRANTIES, IF, ANY, EXTENDED BY THE MANUFACTURERS THEREOF. FTC COMPLIANCE FUNERAL HOMES HEREBY EXPRESSLY DISCLAIMS ALL WARRANTIES, EXPRESSED OR IMPLIED, RELATING TO THE CASKET, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

METAL CASKET SELECTIONS

TYPE	CASKET DESCRIPTION	PRICE
Stainless Steel	"Vandorbilt" Solid Stainless with Velvet Interior and Last Supper Hardware.	\$3,700.00
20ga. Steel	"Silver Rose" Silver Rose Platinum Finish with Light Pink Velvet Interior.	\$2,900.00
18ga. steel	"Tractor" Custom Painted Green and Yellow with Rosetan Crepe and Tractor Panel.	\$2,450.00
20ga. Steel	"Carnation" Antique White Shaded Gold with Pink Crepe Interior.	\$2,450.00
20ga. Steel	"Auburn" Painted Auburn with Champagne Velvet Interior.	\$2,400.00
20ga. Steel	"Going Home" Brushed Storm Blue Finish with Blue Pastel Satin Interior.	\$2,400.00
20ga. Steel	"Virgo Series" Painted Silver, White, Copper, or Blue with Crepe Interior.	\$2,350.00
20ga. Steel	"Countryside" Shaded Bronze Finish with Rosetan Crepe Interior.	\$2,300.00
20ga. Steel	"Gone Hunting" Shaded Bronze Finish with Rosetan Crepe Interior and Deer Panel.	\$2,300.00
20ga. Steel	"Independence" Painted Liberty Blue with a Flag Cap Panel with Lt. Blue Interior .	\$2,300.00
20ga. Steel	"Cherish Rose" Painted Rose Pink with Pink Crepe Interior.	\$2,300.00
20ga. Steel	"Aries Series" Painted Copper, Silver, Blue or Orchid with Crepe Interior.	\$1,850.00
20ga. Steel	"Spectra Series" Painted Black, Silver, White, Blue or Orchid with Crepe Interior.	\$1,850.00
20ga. Steel	"Gemini Series" Painted Copper, Silver, Blue, or White with Crepe Interior.	\$1,400.00
20ga. Steel	"Apollo Series" Painted Silver, Blue, White, Black with Satin Interior.	\$1,000.00

WOOD CASKET SELECTIONS

TYPE	CASKET DESCRIPTION	PRICE
Hardwood	"Trinity" Beautiful Oak Wood Grain Finish with Champagne Velvet Interior.	\$3,700.00
Hardwood	"Barnett" Rustic Barnwood Finish with Duckcloth Interior, lace or camo overlay.	\$3,675.00
Hardwood	"Dalton" Dark Poplar Stain Veneer with Rosetan Crepe Interior.	\$3,250.00
Hardwood	"Branson" Medium Stain with Woven Saffron Interior.	\$2,950.00
Hardwood	"Parkside" Dark Stain with Rosetan Crepe Interior with Dual overlay.	\$2,550.00
Hardwood	"Libra Series" Dark, Light Brown or Red Finish with Rosetan Crepe Interior.	\$2,400.00
Poplar	"Sandwood" Light Honey Tone Satin Finish with Ivory Crepe Interior.	\$2,350.00
Poplar	"Dryden" Medium Red Stain Veneer with Ivory Satin Interior.	\$2,000.00
Hardboard/Cloth	"State" Reinforced Cloth Covered Cardboard with White Satin Interior.	\$850.00
	CREMATION CASKETS SELECTIONS	
Hardwood	"Clifton" Constructed of Medium Oak with Rosetan Crepe Interior.	\$2,250.00
Oak Rental	"Rental Casket w/ Liner" Solid Oak Hardwood Shell with Rosetan Crepe Insert.	\$1,400.00
Hardwood	"Lyra" Constructed of Hardwood with Rosetan Crepe Interior.	\$1,350.00
Hardwood	"Pacific Pine" Authentic Pinewood Appearance with Rosetan Crepe Interior.	\$1,300.00
Hardboard	"Standard" Simple Design with Crepe Interior.	\$450.00
Cardboard	"Alternative" Reinforced Cardboard with Wood Insert Bottom.	\$200.00

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OUTER BURIAL CONTAINER PRICE LIST

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In most areas of the country, state or local law does not require that you buy a container to surround the casket in the grave. However many cemeteries require that you have such a container so the grave will not sink in. Either a grave liner or a burial vault will satisfy these requirements.



DISCLAMER OF WARRANTIES

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OUTER BURIAL CONTAINER SELECTIONS

TYPE	OUTER BURIAL CONTAINER DESCRIPTION	PRICE
BRONZE	Bronze & ABS Trilon Liners, with Extra Heavy Concrete Construction.	\$4,600.00
COPPER	Copper & ABS Trilon Liners, with Extra Heavy Concrete Construction.	\$4,200.00
STAINLESS	Stainless Steel & ABS Trilon Liners, with Extra Heavy Concrete Construction.	\$3,300.00
CORINTHIAN	Outer & Inner ABS Trilon Liners, Between Extra Heavy Concrete.	\$2,700.00
SEVILLE	ABS Trilon Liner, Gothic Design Carapace Construction.	\$1,950.00
VANGUARD	Strentix Inner Liner with Extra Heavy Concrete Construction.	\$1,500.00
SENTINEL	Strentix Inner Liner with Heavy Concrete Construction.	\$1,350.00
GUARDIAN DELUXE	Asphalt Coated, Concrete Construction.	\$1000.00
GRAVELINER	Concrete Construction Only.	\$825.00