Locke
Funeral Services

Generations of Compassion

Locke at Tower Park
4140 Kimball Ave
Waterloo, IA 50701
319-233-3146

Locke Garden View Chapel
3655 Logan Ave
Waterloo, IA 50703
319-232-2222

Locke on 4th
1519 West Fourth St
Waterloo, IA 50702
319-233-6138

Locke in La Porte City
606 East Main St
La Porte City, IA 50651
319-342-3131

www.LockeFuneralServices.com
319-233-6138

Our heritage and wealth of experience serving the community with integrity guide us. Every day, we strive to honor and celebrate each individual's life in a way that respects their memory and is meaningful to their loved ones.

GENERAL PRICE LIST

These prices are effective as of April 15, 2025, but are subject to change without notice.

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Funeral costs generally are divided into three areas: the services the funeral home provides, things you may purchase from a funeral home (merchandise), and things you may ask the funeral home to pay on your behalf (cash advances). This General Price List outlines those three areas. There is a lot of information here; ask your funeral professional if you have any questions.

Itemized service pricing begins on page 4. For simplicity sake, we have created packages of commonly selected options as follows:

Cremation Option Packages

If you want to arrange a direct cremation, 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 made of heavy cardboard or bamboo. Direct Cremation packages range in price from $1845 to $7680.

You will also select from options for what the body is placed in before and after cremations.

Alternative Containers range in price from $145 to $695.

If you wish to select individual items you may do so from the list of Services the Funeral Home Provides on pages 4 and 5.

6. GATHERING AND CELEBRATION FOLLOWED BY CREMATION $ 8985

Gathering and Celebration followed by Cremation includes services associated with having the body present for a visitation and funeral service with cremation following the service.

- ✓ Services of Staff ($3960)
- ✓ Care of the Body with embalming, including cremation, M.E. permit fee ($2650)
- ✓ Visitation ($680)
- ✓ Funeral Service ($1015)
- ✓ Automotive Equipment ($680)

5. DIRECT CREMATION FOLLOWED BY A GATHERING AND MEMORIAL SERVICE $ 7680

Direct Cremation Followed by a Gathering and Memorial Service includes our high level attention to detail and full services of our staff to help you plan and conduct a fitting tribute celebrating the life of your loved one. It provides all of the services included in Option 4 as well as:

- ✓ Assistance with Facilities and Staff for a Gathering the day prior to a Memorial Service.
- ✓ Assistance with planning and our assistance at a Memorial Service.

4. DIRECT CREMATION FOLLOWED BY A MEMORIAL SERVICE $ 6980

Direct Cremation Followed by a Memorial Service includes our high level attention to detail and full services of our staff to help you plan and conduct a fitting tribute celebrating the life of your loved one. It provides all of the services included in Option 3 as well as:

- ✓ Assistance with planning and our assistance at a Memorial Service.

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3. **DIRECT CREMATION DETAILED ARRANGEMENTS** **$ 5860**

Direct Cremation includes full services of staff with final disposition of the body by cremation. It allows a chance for positive identification at the funeral home or a limited chance to say goodbye by immediate family. It provides all of the services included in Option 2 as well as:

- ✓ A chance to say goodbye by Family during business hours and within 72 hours.
- ✓ In person arrangements by appointment within 72 hours, and for as long as needed to answer questions and receive our full help.
- ✓ Care of the Body when there is no embalming but with viewing.
- ✓ Attended Cremation.
- ✓ Assistance with writing an obituary and placing on funeral home website.
- ✓ Return of cremated remains at the funeral home or delivery to a cemetery.

2. DIRECT CREMATION SIMPLE ARRANGEMENTS **$ 4580**

Direct Cremation includes limited basic staff services to assist with final disposition of the body by cremation. It provides all of the services included in Option 1a or 1b as well as:

- ✓ Arrangement Conference by appointment with a funeral director.
- ✓ Positive Identification at the arrangement conference for immediate family.
- ✓ Care of the Body when there is no embalming but with viewing.
- ✓ Assistance placing an obituary on funeral home website.

1. DIRECT ONLINE SIMPLE CREMATION **$ 1990**

Direct Cremation includes limited basic staff services to assist with final disposition of the body by cremation. This option includes an Alternative Container made of cardboard ($145):

- ✓ Transfer from a Black Hawk County hospital or Care Center.
- ✓ Arrangements online including for vital statistic information, authorizations from authorizing agent, and payment. Assistance and answers to questions are also available by phone.
- ✓ Obtain required authorizations and Iowa Medical Examiner permit.
- ✓ Prepare and file necessary certificates in Iowa.
- ✓ Refrigeration and Cremation.
- ✓ Positive Identification at the place of death or by an authorizing agent by photo.
- ✓ Assistance placing an obituary on funeral home website.

- This option **does not** include Viewing or Care of the Body when there is no embalming but with viewing.

1a. Direct Cremation *with container provided by purchaser* **$ 1845**

1b. Direct Cremation *with container selected from our options* **$ 1845**

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Burial Option Packages

Regardless of what options you choose, we strongly urge you to consider what you can do to:
Do what you can to keep the people you care most about close to you.
Do what you can to keep your loved one's memory close to you.

We offer complete Option Packages for those who purchase funeral services and merchandise from us. It is available if you purchase both funeral service items and a casket from us.

If you wish to select individual items you may do so from the list of Services the Funeral Home Provides on pages 4 and 5. Service package options include a description of included items from the blue and asterisked items on pages 4 and 5.

Some Packages can be modified by adding additional items. Your funeral professional is available to help with questions.

1. GATHERING AND CELEBRATION $ 8290

This package includes all of the Services that the Funeral Home Provides that are in blue and marked with an asterisk on pages 4 and 5. It includes:

- ✓ *Services of Staff ($3960)*
- ✓ *Care of the Body and Embalming ($1950)*
- ✓ *Visitation the day before the service at the funeral home ($680)*
- ✓ *Funeral Service ($1015)*
- ✓ *Automotive Equipment ($685)*

2. CELEBRATION $ 7610

This package includes all of the options above with the exception of a period of visitation the day before the service. It includes:

- ✓ *Services of Staff ($3960)*
- ✓ *Care of the Body and Embalming ($1950)*
- ✓ *Funeral Service ($1015)*
- ✓ *Automotive Equipment ($685)*

3. **TRIBUTE PACKAGE $ 8250**

This package includes a weekday service before 2:00 and a casket. It is a savings of $905.

- ✓ *Services of Staff*
- ✓ *Care of the Body and Embalming*
- ✓ *Funeral Service*
- ✓ *Automotive Equipment*
- ✓ *Kinsey Casket*
- ✓ *Standard Memorial Package*

No substitutions to this package.

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The goods and services shown below are those we can provide to our customers. You may choose only the 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 we provide describing the funeral goods and services you selected.

Services of Staff $ 3960

Our fee for the services of funeral professional and staff includes, but is not limited to, staff to respond to initial request for service; arrangement conference with family or responsible party; preparation and filing of necessary authorization, certificates, and permits; and preparation of obituary notices. Also included in this charge are overhead expenses relative to our facility such as insurance, maintenance and utility expenses, and secretarial and administrative costs.

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.)

Additional Services the Funeral Home Provides

B. **Care of the Body**

a. Transfer of the Body to our Care, Care of the Body with Embalming and Casketing $ 2020

b. Transfer of the Body to our Care, Care of the Body when there is no Embalming including refrigeration, followed by Cremation $ 2020

c. Transfer of the Body to our Care, Care of the Body with Embalming and Casketing, followed by Cremation $ 2735

*1. Transfer of the Remains to our Care. $ 865

2. Additional mileage for non-local removal $3.15 per mile.

*3. Embalming $ 980

Except in certain special cases, embalming is not required by law. Embalming may be necessary, however, if you select certain funeral arrangements, such as a funeral with viewing. If you do not want embalming, you usually have the right to choose an arrangement that does not require you to pay for it, such as direct cremation or immediate burial. Iowa Law, §645-100.6(3), requires embalming if final disposition does not take place within 72 hours.

4. Other Preparation of the Body

*a. Dressing, cosmetics, and placing remains in casket. $ 175

5. Special Care for Autopsied or Tissue Donation Remains. $ 350

*6. Care of the Body when there is no embalming but with viewing. by immediate family. $ 440

*7. Cremation: charge includes Medical Examiner Permit, refrigeration, and cremation. $ 715

8. Sheltering of remains after 8 days. $ 50 / day

C. **Visitation at the Funeral Home**

*1. Includes visitation area setup, use of facilities, display of flowers, and attendance/supervision for one-day visitation. $ 810

2. Visitation day of service. $ 325

3. Visitation each additional day. $ 425

4. Conduct special service, visitation, or viewing. $ 475

5. Holiday Visitation. $ 625

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D. Services

*1.	Funeral Service at Funeral Home Includes staff direction of service, use of facilities and equipment, and flower care and display.	$ 1120
*2.	Funeral Service at Church or Chapel Includes staff direction of service, equipment/setup for service, and flower care and display.	$ 1120
*3.	Memorial Service Includes staff direction of service, use of facilities and equipment/setup for service, and flower care and display.	$ 1120
4.	Graveside Service Only. Includes staff, setup and direction of graveside service.	$ 550
5.	Flower set up, display equipment, and delivery following the service.	$ 155
6.	Conduct Saturday Service or Visitation; Evening Service (after 4:30) or visitation at a church.	$ 525
9.	Conduct Sunday or Holiday Service.	$1125
10.	Waiting time between service and committal for reception at a church.	$ 265
11.	Service if more than five (5) days following death.	$ 355
12.	Celebrant – This person is available to meet with you and your family to help craft and conduct a service that is meaningful to you when you may not have a connection with a minister.	$ 350

E. Catering

Our Tower Park Location includes a catering kitchen and beverage service area. Visit with us about food and beverage options available during visitations, or before and after services, ranging from appetizers to full meals; and coffee or lemonade to a full bar.

F. Automotive Equipment (for local service)

*1.	Hearse	$ 685
*2.	Other Automotive Equipment	$ 165
3.	Passenger Van	$ 165
4.	Additional mileage for non-local service is $3.15/mile per vehicle	
5.	Transportation to/from Des Moines Airport	$ 385

G. Merchandise

1. **Caskets** are available from $ 1,430 to $18,950
   Cremation Caskets and Alternative Containers are available from $ 145 to $ 3,925
   A complete price list will be provided at the funeral home.
   Through an arrangement with the New Melleray Abbey we are also able to offer caskets crafted at the Abbey. A complete price list will be provided at the funeral home.
2. **Outer Burial Containers** are available from $ 1,075 to $13,150
   A complete price list will be provided at the funeral home.
3. **Cremation Urns** are available from $ 195 to $ 3595
   - Memento Urns are available from $ 95
   - Memory Capsule Urn Vaults are available from $ 620 to $ 1610

   A complete price list will be provided at the funeral home.
4. **Memorial Packages** are available from $ 340 to $ 675
   Options include register book, service folders, and acknowledgement cards.
   A complete price list will be provided at the funeral home.
5. Custom Acknowledgement Cards $ 105
7. Register Book $ 30 to $ 115
8. Service Folders $ 325 to $ 625

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G. **Merchandise (cont.)**

9. Memorialization Options—Families express and reflect memories of loved ones in many ways. We can assist you and your family in developing a personalized, meaningful, and appropriate service. Some of the options are time sensitive, so please visit with your funeral professional about your choice of personalization. A few examples which families have chosen are Picture Collage Boards for the visitation, Fingerprint Thumbies® as personal keepsakes, or memorial video production.

10.	Temporary Grave Marker	$ 55
11.	Rental Caskets are available from	$ 1425 to $ 1835

F. **Cash Advances**

This price list does not include costs for certain items which you may ask us to buy for you, such as honorariums for people who have a part in a service like a minister or musician, flowers, newspaper notices, hairdressers, certified copies of the death certificate, or cemetery expenses. The prices for those items will be shown on the statement we provide describing the funeral goods and services you selected. We may advance these funds as a convenience to the family and make no charge for this service.

H. **Specific Services**

2. **Immediate Burial**

Includes services of staff, transfer to the funeral home from Black Hawk County, care of the body when there is no embalming, and transport to a local cemetery. It **does not** include casket, embalming, or facilities and staff for viewing or ceremony.

a.	Immediate Burial with casket provided by purchaser.	$ 5915
b.	Immediate Burial with casket purchased from our funeral home.	$ 5810

3. **Celebration of Life Visitation** $ 4630

This package includes services of staff associated with arrangement facilities, and presence at a visitation. It does not include care of the body.

4. **Celebration of Life Service** $ 5075

This package includes services of staff associated with arrangement and presence at a Memorial Service. it does not include care of the body.

5. **Forwarding Remains to Another Funeral Home** $ 3975

Includes services of staff; transfer to funeral home from Black Hawk County; embalming; and shipping container. It **does not** include use of facilities or staff for viewing or transportation to non-local airport.

7. **Receiving Remains From Another Funeral Home** $ 3895

Includes service of staff and transportation to a local cemetery. It **does not** include facilities or staff for viewing or ceremonies or transportation from a non-local airport.

9. **Donation for Medical Science**

a. **Direct Donation** $ 5190

Includes limited services of staff, transfer to funeral home from Black Hawk County, and transportation to Iowa City.
It **does not** include viewing, visitation or memorial services.

b. **Direct Donation with Memorial Service** $ 6195

Includes services of staff, transfer to the funeral home from Black Hawk County, memorial services, and transportation to Iowa City.
It **does not** include viewing or visitation.

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Covering the Cost of Funeral Expenses

Many people plan ahead for their last rites and the costs associated with them. Financially, their plans may include a prepaid funeral plan, life insurance, savings or investments. For others death comes unexpected and without the opportunity to plan or prepare.

It is important to be realistic about funeral expenditures. We do not want anyone to spend more than they are able to pay. It is our desire to offer affordable options to everyone, regardless of their situation.

As in all other transactions you are involved in, payment for our services, merchandise, and advance payments to others on your behalf is due at the time arrangement for the services are made. We know this can present an unneeded burden at a difficult time. Please visit with us about any special circumstances which you face.

We will openly and honestly discuss costs associated with our services, costs of merchandise, and costs of other arrangements. We will discuss with you the options we have for payment of these costs.

Consider the Pros and Cons of Each Payment Method
With any option that you choose, you must weigh the risks and benefits of each. On one end of the spectrum, you have fully-insured prepaid funeral plans. These plans offer the highest amount of protection. On the other end of the spectrum, you have personal accounts. These offer the least amount of protection for funeral funds. In the end, it's up to you to decide which option is the best for you and your family.

—Pre-funded funeral arrangements
—Cash Transaction. We accept Cash, Check, Cashier's Check or Money Order
—Credit Card payment. We accept Visa, MasterCard, Discover and American Express or a combination thereof
—Assignment of verifiable life insurance. The vendor we use for processing an Assignment charges a fee of 3.9% of the Assignment amount.

Estate Payment Policy: Because funds will not be immediately available from a deceased's estate, we request that payment be made by you, and then you may be reimbursed by the deceased's estate once an estate is opened.

After the Services

Out of commitment for service, we offer our **Continuous Care program** to listen, care, educate, and provide you with support in difficult times. It is a free support service provided by the funeral home for the weeks and months to come. A Continuous Care Coordinator can help by providing support and resources for individuals and families after loss.