

Ten Tips for Saving Funeral \$\$\$

1. **Talk about funerals with family members ahead of time** so that all will know of your wishes and you will know of theirs. At the time of death, survivors may be vulnerable to the subtle ploys of the mortician to spend, spend, spend—“to show how much you care.” If your plans are mentioned only in a will, the will may not be read until long after other arrangements have been made.

2. **Price shop by phone or in person.** There are at least twice as many funeral homes in this country as can be supported by the death-rate. Therefore, many fees include the waiting-around-until-you-die time . . . full-time pay for part-time work. That's not always the case, however, and price-shopping can save you thousands of dollars.

To see if you'd be getting a reasonable deal, mentally calculate the actual time you think each funeral option takes. Then add an hour or two for behind-the-scenes work for each one. (Remember, too, that funeral homes have large property tax bills, 24-hour phone coverage, and expensive Yellow Pages ads.) Carefully total the cost for everything and then ask, “Will there be any other charges?” If you will be paying more than \$100 per hour, you've got a high-priced mortuary. If the cost for services seems reasonable, be sure to check the cost for caskets (see next item). Many mortuaries depend on a high mark-up for their profit.

3. Have a family member **make a simple wood casket.** It is illegal for a mortuary to charge a “handling fee” for using a casket

obtained elsewhere. Or choose a “minimum container” from the mortuary and drape it with attractive material of your own taste. If a funeral home charges much more than \$400-\$500 for a modest casket, it's a good bet it's taking a 300%, 400%, or 500% mark-up. That thought alone might be enough to decide on a simple but dignified “plain pine box.”

4. If you are funeral shopping at a time of immediate need, **take a friend or clergy with you**, someone who will help you resist subtle pressures to spend more than you want.

5. **Consider cremation.** It costs a great deal less to ship cremated remains from one state to another. Cemetery space will probably cost less than the space needed for body burial. Or cremated remains can be buried/scattered wherever you choose.

6. **Plan a memorial service without the body present.** In that case, there would be no need for embalming, a fancy casket, or expensive transporting of the body back and forth. Private family visitation and “good-byes” can occur in the hospital or home, before you call a funeral director. Use a church, park, or community center for the memorial service without attending funeral home staff. You can then comfortably consider using a low-cost funeral director from another community to transport the body directly to a crematory or cemetery, if the local prices are too high.

7. **Consider body donation to a medical school.** In some areas, there may be no cost to the family whatsoever. In other circumstances, the cost of transporting the

body may be the only cost. Often—if you ask—cremated remains will be returned to the family after scientific study, usually within a year or two.

8. If you prefer body burial, **ask for a “grave liner”—rather than a “coffin vault”**—at a portion of the price. And again, be sure to shop around. The “outer burial container” is quickly becoming a new way for morticians to increase their income and is an added burden on your funeral finances. With prices as much or more than caskets, remember that it is just a box-for-the-box—which gets quickly covered by the cemetery lawn.

9. **Consider handling all arrangements without using a mortuary.** This is permitted in all but five states, and families have found it loving and therapeutic. The book, *Caring for the Dead: Your Final Act of Love*, tells what permits are required in each state, where and when to file them, plus a great deal of other practical information for anyone choosing this meaningful way to say goodbye.

10. **Join a Funeral Consumers Alliance.** Many have a contract with local funeral homes for services at a reduced price for members. Or some of the price-shopping may have been done for you already. There are reciprocal benefits if you move to or die in another state. Supporting an Alliance will help to keep this consumer information available for future generations, and the membership contribution is modest.

If your family finds it difficult to talk about preparing for death, you may find one of these pamphlets helpful. They are available from your local Alliance or from the national FCA office. Please send a business-sized SASE and a donation to cover copying costs.

Additional Resources

Smoothing the Way Series

Common Funeral Myths
Cremation Explained
Death Away from Home
Did You Forget?
Earth Burial: A Tradition in Simplicity
Eco-friendly Death and Funeral Choices
How to Help Grieving People
How to Read a General Price List
Light, Like the Sun—an essay on cremation
No One Wants to Talk about Death
Organ & Body Donation: A Gift to Science
Prepaying Your Funeral: Benefits & Dangers
Recycle Your Medical Devices
Simple & Cheap, My Father Said—daughter of Supreme Court Justice Hugo Black
Ten Tips for Saving Funeral Dollars
Twelve Reasons People Spend “Too Much”
Veterans Funeral & Burial Benefits
Viewing & Visitation: The Difference
What Shall We Do with the Ashes?
What You Should Know about Embalming

Caring For the Dead: Your Final Act of Love
by Lisa Carlson, Upper Access, 1998, 640 pages,
\$29.95 (member price \$15) + S/H

— *Funeral law for the consumer, state-by-state, and a complete guide for families who might wish to handle a death without the use of an undertaker. Lists crematories and medical schools. Considers practical matters and how to obtain and file permits. Very useful, even if you choose to work with a funeral home.*

Dealing Creatively With Death: A Manual of Death Education and Simple Burial by Ernest Morgan, Upper Access, 2000, 14th edition, 160 pages, \$14.95 (member price \$7.50) + S/H

— *A concise and readable guide on simplicity in funeral arrangements, cremation, body and organ donation, advice on procedures at the time of death, suggestions for memorial services, and much more.*

The above books are available through the FCA office. Please include \$2.50 per book for book-rate shipping. Use the address on the front of this brochure when mailing your order. For Visa and Mastercard orders, call 1-800-765-0107.

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Funeral Consumers Alliance
33 Patchen Road
South Burlington, VT 05403
802-865-8300
800-765-0107

www.funerals.org