

Did You Know?

The "American way of death" is more elaborate and costly than funerals in most other countries. Competition in the usual sense is largely absent in the U.S. funeral business. Yet, paradoxically, there are too many mortuaries; half of them receive only one or two cases a week. Their prices must be high to stay in business, while those with more business reap great profit at the consumer's expense.

In the late 1970s, the Federal Trade Commission determined that "the emotional trauma of bereavement, the lack of information, and time pressures, place the consumer at an enormous disadvantage in making funeral arrangements." It was our national organization that prompted that survey and pressed for funeral consumer protection. Although there is significant improvement still needed, the FTC Funeral Rule (1984) provides that funeral homes:

- must disclose in writing the prices for all goods and services and give prices over the phone
- must disclose in writing certain consumer rights
- may not force a consumer to purchase more than is wanted, and
- may not lie to consumers about state laws or make preservative claims for embalming and caskets.

What is a Funeral Consumers Alliance or Memorial Society?

A funeral consumers alliance is nonprofit, educational organization dedicated to protecting a consumer's right to choose a dignified, meaningful, affordable funeral. Many began as a "memorial society" and may still carry that name.

What will membership do for me?

There are many benefits from membership in a funeral consumer organization:

- You will receive literature and information on a wide range of affordable funeral options and choices. Few people are aware, for example, that embalming is not required or that in most states a family may handle all or most funeral arrangements without a funeral director.

- Many groups operate as a cooperative buyer's club and have agreements with one or more funeral homes that will provide dignified, inexpensive services to their members at a reduced cost.

- You will receive a prearrangement form or end-of-life planning kit in which to document your preference as to the disposition of your body at the time of death — burial, cremation or body donation. You can plan in detail the service you wish. Often this facilitates the family's discussion of a difficult subject, which then leads to understanding and peace of mind.

- Your support and contributions ensure that others, including your survivors, will have a consumer advocate in funeral planning for years to come.

Are there other benefits?

Yes, there are many.

- Both locally and nationally, we monitor funeral legislation, advocating for consumer protection in funeral affairs. This activity benefits both members and non-members alike.

- You are kept up-to-date on legal requirements so your decisions will be based on complete, accurate information.

- Our national office serves as a clearing house for consumer complaints in funeral transactions and can assist in filing a complaint with the appropriate state and federal agencies. Our organization serves as your advocate.

- Through publicity and educational materials, our affiliates act to increase consumer aware-

ness about funeral practices and consumer rights. Speakers are available to address interested groups.

- We keep members informed of the need for anatomical gift-giving. Forms and procedures are provided for consenting to the use of organs and tissues for transplant, or for whole body donation to be used in teaching and research.

- *Living Will* and *Durable Power of Attorney for Health Care* forms are also available to members who are concerned about death with dignity.

Is it expensive to join?

Usually, the only cost is a nominal lifetime membership contribution of \$10-\$45 per individual or family. Some groups have a small annual renewal fee (dues) or may solicit contributions from time to time.

Are these groups mainly for low-income families?

No, not at all. Naturally, some low-income people become members. But there are many members with very substantial means. In fact, studies indicate the average member has above-average income. The common denominator is a sincere desire to ensure dignified and affordable final arrangements.

Are there rules I must follow in planning my funeral?

Absolutely not. *You make the decision.* However, many believe money spent on elaborate funerals and expensive coffins could better be spent among the living. Most members prefer the following kinds of arrangements:

- *No embalming.* Some feel that embalming commits an indignity upon the body which they find repulsive. Undertakers almost invariably promote embalming and thus people think it is necessary. In fact, embalming is not required by law in normal cases. In a few states, a body being transported across state lines or shipped via public carrier must be embalmed. There is no lasting effect served by funeral-type embalming.

- *No cosmetic "make-up" or open-casket viewing.* Many feel there is no need for a body to be made to look "natural" and displayed in an open coffin. Family members who wish to say their good-byes are encouraged to do so before the funeral.

- *A simple low-cost casket.* Expensive caskets are for "show" and serve no added purpose once they are buried.

- *A simple personalized service.* Many members prefer to have a memorial service in a church or other suitable location without the body present. Some choose a simple graveside ceremony; others prefer no ceremony at all.

What if I join a group and then move to another town or state or die away from home?

Membership is transferable among all affiliates in the U.S. (and possibly Canada) for little or no charge. Furthermore, benefits are reciprocal among our affiliates. If you die in another area, you would be eligible for any discounted price in funeral arrangements at the nearest cooperating funeral home of our affiliate there. We have affiliates in most states.

How are these groups run?

A funeral consumers alliance (or memorial society) is a nonprofit, democratic organization, with unpaid directors and officers elected from the membership. They are not connected in any way

with cemeteries or with funeral establishments, nor is there any religious affiliation. A few large memorial societies have part-time paid staff, but the majority of our work is done by volunteers.

As a member, do I have to attend meetings or take part in other ways?

Your involvement can be as great or as little as you choose. As a member, you have a vote in the conduct of your organization's affairs. You are encouraged to attend the annual meeting, at which time you can vote on the election of directors and officers, review financial statements, and provide input on matters of policy. Usually, an educational program is planned for these meetings. If you wish to become active, volunteer assistance, including participating as a board member or officer, is most welcome.

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*

Beat the High Cost of Funerals

Benefits of Membership in a Funeral Consumer Group



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