

Plan Ahead

To plan your funeral is sensible, economical, and considerate. It will be your funeral. Your family or your estate will have to pay for it. When you plan the kind of arrangements you and your family want, you. . .

- save unnecessary expense
- secure peace of mind
- smooth the way for those you leave behind.

Body Disposition

Body burial in a cemetery. Costs depend on the casket selected, the services provided by the mortician, and the charges made by the cemetery: the grave site, the vault or liner, opening and closing the grave, the marker or monument, and perpetual care. Costs range from \$1,000 to over \$5,000.

Grave liners, usually cement slabs, are not legally required but are mandated by many cemeteries to keep the ground from settling. Coffin vaults, which serve the same purpose as grave liners, cost nearly twice as much, if not more.

If you, or someone close to you own land outside the village or city limits, home burial in some states may be an economical and preferred option.

Except in special cases, embalming is not required and is rarely used in other countries.

Refrigeration may be used to preserve a body when there will be a delay in cremation.

Cremation is increasingly popular. It accomplishes in a few hours what nature takes years to complete. A modest container, rather than an expensive casket, is generally used and total costs range from about \$600 to well over \$1,900. Many crematories will work directly with the family to achieve substantial savings. All permits must be in order, accompanied by a death certificate.

Cremated remains – cremains – may be scattered, buried, or stored in an urn. They can be transported or shipped inexpensively. Their disposition can be handled by the next-of-kin or a designee.

Although some religious denominations oppose cremation, the majority accepts it.

Bequeathal of your body to a medical school is another option. Many medical schools use a body for teaching or research purposes and some may pay for transportation and final disposition, usually cremation. If requested, some medical colleges will return the cremated remains to the family for disposition.

It is important to have a written agreement with a medical school, and it is essential to have alternative plans. The circumstances of your death may render your body unacceptable for teaching purposes.

Autopsies are valuable for medical science, and organ transplants may provide life giving benefits to recipients. However, most medical schools do not accept a body on which an autopsy has been performed or from which organs other than corneas have been removed.

The Service

In addition to the disposition of your body, there is the question of the kind of service you prefer. Should it be formal or informal? Public or private? A funeral or a memorial service?

A funeral service is conducted with the body present. It is held soon after death occurs, generally in a religious setting or mortuary. There is the option, as in days past, to have a funeral at your own or family home.

A memorial service is held without the body present and does not require the services of a mortician. It can be scheduled any time after death occurs, allowing time for far-away family or friends to gather.

A graveside or committal service may be held at the graveside or in a crematory chapel before cremation.

Some people prefer to dispense with a committal service. Others dispense with services altogether. But generally some sort of observance, public or private, in a religious or familiar setting is helpful in the acceptance of death.

By talking about death and funerals now, your family will be less vulnerable to manipulation, to purchase “extras” at a time of grief. And remember, it’s *your* funeral.

If your family finds it difficult to talk about preparing for death, you may find some of our other pamphlets helpful.



Smoothing the Way Series

Cremation Explained
Death Away from Home
Did You Forget?
Earth Burial: A Tradition in Simplicity
Eco-friendly Death and Funeral Choices
Guide to Funeral Planning
How to Help Grieving People
How to Plan a Memorial Service
Lay Me to Rest in a Plain Pine Box
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

Additional Resources

Dealing Creatively With Death: A Manual of Death Education and Burial by Ernest Morgan. Barclay House, 163 pp. \$14.95

Caring for the Dead: Your Final Act of Love by Lisa Carlson. Upper Access, 640 pp. \$29.95

FCA Newsletter, quarterly, \$10.

To order any of these, call 1-800-765-0107 or check the web at www.funerals.org/

What is a Funeral Consumers Alliance?

More than fifty years ago, “memorial societies” were founded as educational cooperatives to assist consumers in planning simple dignified arrangements at prices they could afford. Most are staffed by volunteers. All are nonprofit. Because the funeral industry has begun to use the word “society” as in “cremation society,” many of our nonprofit groups are choosing to change their names to more accurately reflect that they are consumer groups. Today there are nearly 120 affiliates across the U.S.

Our groups enable their members to become informed consumers, to plan arrangements appropriate to their personal beliefs and financial circumstances. The average American funeral costs about \$5,000 — not counting cemetery expenses. Many cost far more. Yet few people are aware that they do have choices that will cost a great deal less.

We have information on cremation and burial, organ and body donation, and the legal requirements for those who wish to handle a death without a mortician.

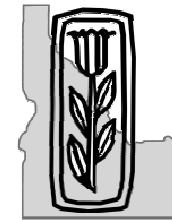
For those choosing to work with a funeral home, our affiliate has probably done the price shopping for you. It may even have negotiated a discount for members. *Those who use the information a funeral consumer group offers usually pay less than one-fifth of the average American funeral!*

Most of our consumer groups charge a membership fee of between \$20 and \$40. Some charge annual dues, and all receive and appreciate donations.

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A Guide To Funeral Planning

Affordable Options



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