

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 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 cover the cost of maintaining staff and facilities between funerals.
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.** Cremation does not involve many of the costs associated with a funeral and a funeral home. Cemetery space will probably cost less than the space needed for body burial. Or cremated remains can be buried/scattered wherever you choose. It costs a great deal less to ship cremated remains from one state to another.

6. **Plan a memorial service without the body present.** In that case, there could 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. With prices as much or more than caskets, remember that it’s 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.** Some of the price-shopping may have been done for you already. Many have a contract with local funeral homes for services at a reduced price for members. There are reciprocal benefits if you move 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.

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Smoothing the Way

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.

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 Simple Burial by Ernest Morgan. Barclay House, 1994, 13th edition, 163 pages, \$14.95 (free with membership) 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.

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.

The above books are available through the FCA office. For Visa and MasterCard orders, call 1-800-765-0107.

Directory—A listing of approximately 120 U.S. affiliates. Your membership in a Funeral Consumers Alliance is transferable at any time, with rights of reciprocity. Or call to find the nearest.

If there is no funeral consumer organization near you, consider joining *Friends of FCA*. Be sure to ask for our pamphlet *Starting a Funeral Consumers Alliance*.

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