

## Cutting your final bill

by Isabel Berney

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Mounting financial pressures are forcing families to cope with all sorts of challenges in the economic downturn as many come to realize we can't afford to live like we used to.

We can't afford to die that way either. Dining out, entertainment, and fancy duds are optional, but death isn't. If you're worried about that \$1,000 mortgage payment next month, imagine facing an \$8,000 funeral bill. Nationally, the average cost of a full-service funeral is running between \$6,500 and \$7,000. That just gets you to the cemetery gates — graveside fees can easily tack on a few thousand more. More than ever, the way we care for the dead can have a serious impact on the living.

Americans don't like to talk about dying. It scares us. So, we're ill prepared when it comes time to make funeral arrangements. Many of us feel "cheap" if we balk at the price on a casket that costs more than our last set of furniture. Surely this is no time to skimp? Well, it's time to face the facts and break the taboo if we want to keep the cost of dying from bankrupting the living.

Fortunately, we have a lot more control over funeral costs than we realize. A few simple tips can help grieving people feel in control and ensure bereavement doesn't break the bank.

- Shop around — funeral costs can vary by thousands of dollars in the same city. The Funeral Consumers Alliance of the Blue Ridge's last funeral cost survey showed full-service funerals in the Roanoke-New River Valley area range from \$2,000 to \$12,000 or more. Simpler burials and cremations ranged from \$800 to \$2,500.
- Exercise your "last rights" — federal regulations require funeral homes to give prices over the phone, and to give you a detailed price list the minute you ask about funeral arrangements. Don't wait, pick up several price lists today and compare them at home before a death in the family.

- Know the facts — Did you know embalming is not required by law? Did you know no casket or vault will prevent the body from returning to the earth, whether it is sealed or not? Separating funeral fact from fiction helps you make reasonable choices and avoid guilt-induced overspending.

When cost clashes with conscience, it's an opportunity to remember we can't put a price tag on the important things in life, or death. Whether we spend one dollar or 10,000, we don't love or mourn our dead any more or less. A potluck memorial service at home or at church can be just as comforting as calling hours at the mortuary.

Whether you want burial or cremation, something simple or elaborate, there are ways to cut final expenses without giving up the real value of a funeral. The Funeral Consumers Alliance of the Virginia Blue Ridge helps to educate the community on sensible funeral planning. A nonprofit run by volunteers, the organization helps families plan in advance, compare costs, avoid costly sales pitches, and arrange a send-off that is meaningful and affordable.

*You can find out more by visiting [www.funerals.org/affiliates/fcavbr/](http://www.funerals.org/affiliates/fcavbr/) or calling 540-953-5589.*