

THE GRIM READER™

a publication of Funeral Consumers Alliance
protecting a consumer's right to choose a meaningful, dignified, and affordable funeral



Inaugural Issue

Who are we, and why are we sending you stuff about death? We're your staff and volunteers at the national Funeral Consumers Alliance, the oldest and largest nonprofit watchdog organization protecting the rights (and wallets) of grieving consumers. From our office in Vermont—and by countless routes through the electronic ether—we keep tabs on the prices and practices of the funeral industry to help people like you plan funerals that are meaningful and affordable. We work together with local nonprofit consumer education groups around the country to survey funeral prices, help grieving families resolve complaints against mortuaries and cemeteries, and act as a voice for consumer interests before state and federal legislatures.

Those local groups mentioned above? You're probably a member of one of them, maybe the Funeral Consumers Alliance of Utah, the Funeral Consumers Alliance of East Tennessee, or the Peoples Memorial Association in Seattle. And guess what? That means you're a member of the national Funeral Consumers Alliance, too.

QUICK FACTS

- FCA was founded in 1963.
- FCA was a major force behind the passage of the Federal Trade Commission's "Funeral Rule," a law that protects consumers buying funerals.
- FCA helped draft and support several bills before Congress to extend FTC consumer protections to cemetery customers, an ongoing project.
- FCA takes no money from the funeral industry or the government. We're able to do our work because you give to us both directly and through your support of your local Funeral Consumers Alliance affiliate.

This is the first issue of our new, back-to-basics consumer publication The Grim Reader. Twice each year the GR will bring you concrete facts about funerals and news you can use to plan for one of the most important occasions every household faces, the end of life.

WHO ARE YOU?

Tell us a little about yourself. Where are you from, and what local FCA member group do you belong to? What prompted you to join us? Have you had experiences good or bad with the death care business? Has FCA helped your family navigate the death transaction? Most importantly, do you know any good funeral jokes?

Drop us a line at grimreader@funerals.org. This'll be a much livelier publication (har-har) with you in it. We'd love a picture, too (yes, you may pose with your cat). If at least three brave souls send us a snapshot and a note we promise to reveal our faces in the next issue. **Bonus**—executive director Josh Slocum will open his recipe vault and share a dish fit for a funeral.

5 Ways to Fail at Funeral Planning— make your send-off a costly catastrophe!

1. Don't talk about it, there's nothing you can do anyway. Forcing your kids to admit that you'll die someday will put them into nervous prostration; better to just let them muddle through on the day of your death. Think of it as your last surprise gift! For nerve-wracking examples of families that talked candidly about death, go to funerals.org, then click on **Funeral FAQs**, then read **Did You Forget The Most Important Part of Funeral Planning**.

2. Prepaying is magic! When you give the undertaker your money ahead of time "it's all taken care of." No matter when you die, no matter if your death occurs 3,000 miles from home, the merchandise is no longer available, the funeral home was sold to charlatans, even if your preferred funeral isn't practical at the time of death—prepayment wondrously takes care of it all. Your kids will never have to make any decisions because circumstances will never change. Of course there's always some pro-consumer nag questioning the wisdom of prepayment. Go to funerals.org, then click on **Funeral FAQs**, then read **The Pitfalls of Preneed**.

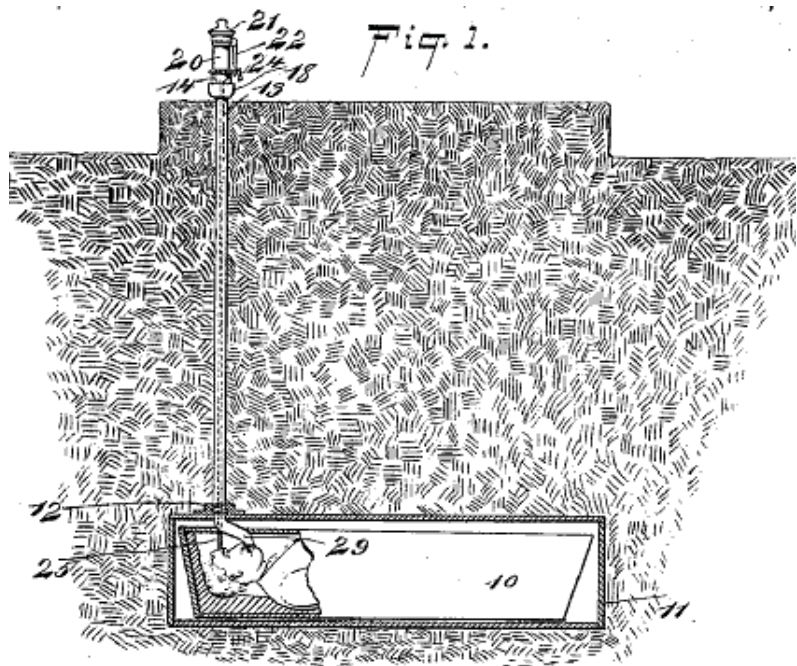
3. The best way to show your love is to empty your wallet.

We teach our kids that it's the price of the gift— not the thought—that really counts, don't we? If you really care, be sure to bury the very best. If you're not sweating the mortgage in the months following the funeral, how will anyone know you really loved Dad? Here's the story of how Supreme Court Justice Hugo Black's family insisted on a—gasp!—"simple and cheap" funeral. Go to **funerals.org**, then click on **Funeral FAQs**, then read **Simple and Cheap, My Father Said**.

4. Just let the kids sort it out. Remember how they always got along as children? When you die your kids will be on their very best behavior, too! They're so unlikely to disagree that it would be insulting to give one of them authority to make the final decision. Whatever you do, don't use your state's Designated Agent For Body Disposition form unless you want your kids to think you don't trust them. Here's where to find those forms you shouldn't use. Go to **funerals.org**, then click on **Your Legal Rights**, then read **Who Has The Right to Make Decisions About Your Funeral**.

5. Always use the same funeral home you used last time. You wouldn't be disloyal to the car dealer where you bought your last car by comparing prices at the competition, would you? Of course not. And you shouldn't be disloyal to your undertakers either. Since you've used them before that means their service and prices are the best they can be; there's no need to shop around. You might find you've been paying double the going rate in your town, and who needs that irritation? If you're curious about how budget-minded people approach funerals, see the next article.

'Ding-dong—Cemetery Calling!'



Fear of premature burial was a Victorian obsession. Devices such as this "safety coffin"—if the dead guy woke up a flag would pop up top-side—can be found throughout the US Patent Office records for the late 19th century.

Four-Step Funeral Planning: How to Start When You Don't Know Where to Begin

STEP 1: Funeral Planning Is a Family Matter

Funeral planning starts at home. Just as most families discuss weddings, home-buying, college, and other major life issues, so should they discuss funerals. Death will come to each of us, no matter how long we put off the conversation. Avoiding the topic won't stave off death, but it will make the funeral more difficult, and likely more expensive, for survivors. Families who make funeral planning a normal part of life tell us that conversation made a painful time easier to

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bear. Many people say they found great meaning and peace carrying out thoughtful funeral plans that honored their family members in an appropriate and affordable way.

Whatever you choose, be sure it's based on what's meaningful to you, not on what you think someone else expects you to do. No amount of money, great or small, can express how we feel about those who have died. Taking an active role in our family's funeral arrangements—whether that means carrying out the whole process without a funeral home, or just preparing and delivering the eulogy—is more meaningful than the money we spend.

STEP 2: What Are My Options?

Most people are confused about what they can and can't do. While the American funeral industry usually pushes what it calls a "traditional funeral"—embalming, fancy casket, open-casket wake, funeral ceremony, procession, and graveside service—this type of funeral is a relatively recent commercial invention rarely practiced outside the U.S. and Canada. Do not be swayed by funeral home salesmanship, or exhortations to "do what's traditional." If a conventional funeral brings you comfort and you can afford it, then by all means arrange one. But every family should know it has the right to care for its dead in any way the family sees fit within the law. Here are some types of funerals families around the country have told us about:

—One family didn't want a public viewing of the body, but they did want a place where friends and family could gather. For them, a funeral home was the most convenient choice. They chose a closed casket visitation and welcomed family and friends

to the calling hours at the funeral home. They were especially pleased to find a funeral home willing to help them have food and drinks brought in for a more comfortable gathering. Afterward, they brought the casket to church for a traditional Mass.

—A woman in her 90s had lived in a nursing home for many years. When she died, she had few friends left to attend a wake. Her daughters decided to cremate her body and place her ashes in a cookie jar, as a tribute to her legendary baking skills. They held a memorial service at the nursing home—complete with Mom's bake-off ribbons—where her housemates remembered her with laughter and tears.

STEP 3: Shopping Around

A funeral can be simple or elaborate, inexpensive or costly. But unless you plan well in advance and shop around, you're likely to pay top dollar. If you've never checked prices at other funeral homes you may be paying the highest rate in town.

Federal law (called the "Funeral Rule") requires funeral homes to give you price quotes over the phone. In addition, they must give you printed, itemized price lists when you show up in person to discuss funeral arrangements. That means you have the right to stop in at any funeral home and request a General Price List (GPL), no questions asked. It's a good idea to visit several funeral homes to pick up price lists and take them home for comparison at your own kitchen table. Share them with your family. Compare the cost of the items among funeral homes. You'll likely find a substantial price variation.

The best place to start shopping is your local funeral consumer group. A nationwide directory

of our nonprofit information organizations can be found here. Go to **funerals.org** then click on **Find a Local FCA**. These volunteer groups can often recommend reasonably priced funeral homes and crematories.

When shopping on your own, searching online is the best place to start, or you can open the phone book. Remember that most funeral homes, bafflingly, don't put their prices on their website so you may have to gather phone numbers online then make calls.

STEP 4: Putting It All Together

Once you've found a funeral home you want to use, what then? Again, bring those likely to survive you in on the conversation. Tell them what you've found, share your wishes with them, and show them what a funeral home price list looks like. Share this article with them. If your plans go awry, or your death occurs away from home, they'll need the skills you've developed to negotiate the funeral for themselves.

Most importantly, put your plans in writing, in as much detail as necessary. FCA offers a funeral planning kit that comes with a 16-page fill-in-the-blanks booklet for your funeral plans, the locations of your important papers, your computer passwords, and more. The "Before I Go, You Should Know" planning kit also comes with state-specific advance medical directives. Kits are \$12 each from the national FCA, but check with your local FCA group to see if they supply them. Whether you buy a planning kit, or draft your plans on your own stationery, the most important thing is to copy them and distribute them to those who will be handling your funeral arrangements.



BUT WAIT. . .THERE'S MORE!

What if you're facing a death and you haven't done any planning? Even last-minute funerals don't have to be stressful and costly. Follow these tips:

- Know your budget and stick to it. There are no charities that will pay for funerals. What you order from a funeral home will be your responsibility to pay for.
- If the body is at a hospital (or at home) resist the urge to call a funeral home right away. Ask if the morgue can hold the body for a few days so you have time to compare funeral homes.
- Check **funerals.org** for your local Funeral Consumers Alliance. They can often recommend ethical and lower-cost businesses. Most have some form of price survey to get you started. Check their website for information first, before you call, remembering that most are run by volunteers.
- Call for price quotes. By law funeral homes must give prices by phone. Be specific; don't ask the price of "a funeral." "A funeral," to a funeral director, often means a one-of-everything affair. Tell them what you want, what you don't, and what you can afford. Simply shopping by phone can often save you thousands of dollars.

Pass The Savings Along!

We know from experience—and because you tell us—that using our know-how can shave thousands of dollars off your funeral bill, whether you go for a simple cremation or a full-service funeral and burial. Will you share the wealth? When you donate a portion of that savings you pay it forward to thousands of families who will use Funeral Consumers Alliance to guide them through a terrible time. We can't do it without your help. Your gift is tax-deductible, too. Thank you!

My gift of \$50 ☐ \$100 ☐ \$250 ☐ \$500 ☐ other _____

is paid by ☐ enclosed check
~or~

Visa/Mastercard/Discover _____ - _____ - _____ - _____
exp. date ____/____/____

Name: _____ Email: _____

Address: _____ Phone: _____

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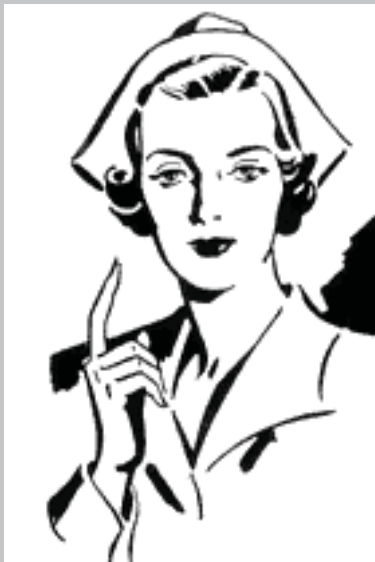
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Warning! Do not open this publication unless you want to save money and aggravation! Reading the contents may result in—

- *Substantial savings on funeral costs*
- *Confidence and control over end-of-life affairs*
- *Putting the “fun” back in funerals*

it's all inside. . .

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