## The Grim Reader™

#### a publication of Funeral Consumers Alliance

protecting a consumer's right to choose a meaningful, dignified, and affordable funeral Spring 2019

### 'But I can't!' Letting go of learned helplessness

—Joshua Slocum, executive director A version of this essay was first published at modernloss.com (and you should check the site out!)

Twenty years ago I visited my first casket showroom as a young newspaper reporter for an assignment, and the owner asked if I wanted a tour. Oh yes, I did, very much.

He led me down a beige hallway with a closed door at the end. My pulse quickened. "Come on in," the funeral director said, ushering me into a room. The fluorescent lights came on. Boom. There I was, surrounded by a bunch of dead-body-containers. I felt like a med student in a horror movie, working after hours to brush up on anatomy, who looks up from his book to find all the cadavers sitting up on their gurneys under sheets.

But after five minutes with the funeral director discussing the build qualities of this one, the finish on that one, the fear had evaporated. There was nothing to get worked up about. "These are just boxes," I said to myself. "They don't even have 'loved ones' in them yet. Get a grip."

Now I spend my work day helping families get a grip on funeral planning. Researching the funeral industry as a reporter prompted me to get directly into advocating for grieving consumers. Thousands of people contact Funeral Consumers Alliance every year looking for guidance on how to find the send-off they want at a price they can afford. And of the many hurdles they encounter, the first one is overwhelmingly the whole issue of "can't" versus "won't."

Thousands of people look for guidance on how to find the send-off they want at a price they can afford. And of the many hurdles they encounter, the first one is overwhelmingly the whole issue of "can't" versus "won't."

These are not the same. Most of the time, when we claim we "can't" do something, we're really saying we won't do something. Or we don't want to do something. Since you're reading this, you're probably more apt to take an active

# Before you go, how will they know?

Planning for the end of life is not complete without guidelines for what to do with *you* at death.

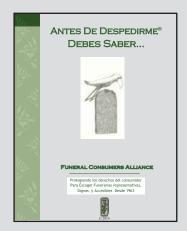
**Before I Go, You Should Know** gives you space to lay out your 'laying out' in as much detail

as you need. Want burial? Cremation? Anatomical donation? Write it down in **Before I Go**. With 34 pages you have room to give directions for your final send-off along with other important details, such as pet medications and the location of insurance papers.

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approach to planning for the end. But it's also likely you've told yourself some stories about what you "can't" do when it comes to death planning.

"I can't talk to my kids/parents about funeral planning because it will upset them too much."

Yes, you can. It's that you don't want to because it's uncomfortable. Lots of important things in life are uncomfortable. But if you don't talk to your family about funeral planning, you will sleepwalk into the first funeral home that comes to mind, never having compared prices, unsure of what your deceased would have wanted. Because you're coming in as a doe-eyed innocent, you won't blink when the funeral director tells you the bill is going to be \$7,000. "Oh, well," you'll say to yourself. "That must just be the way it is."

Just have the conversation. Think of it as what it is: a conversation with people you love. Sit down with your parents and say, "Someday we're all going to die. I love you very much and hope that day is far off. Because I care, I would really like to hear what you would like. And I want to tell you some things that might be meaningful to those of us left behind."

I promise you that the fear will diminish, and you both will feel heard and respected.

"It's too hard to shop around for funeral prices." You've bought cars, refrigerators, phones, clothing, and all sorts of things. You've compared prices on all of them. You already know how to compare one price against another to see which is affordable.

The Federal Trade Commission has a regulation called the "Funeral Rule." It compels funeral homes to disclose prices by phone, and to hand out complete price lists when you visit in person. Pick five funeral homes within a 20 mile radius of where you are, and ask the funeral homes to send you a price list, or stop in yourself. Note!—they're not required to email or mail them to you, but anyone who refuses should be crossed off your list. We usually find that prices for the same service vary by thousands of dollars, depending on which funeral home in your city or county you choose.

"We can't cremate because that's not done in our community."

This one is a bit more sensitive, but it's not fundamentally different. "Your community" does not hold your checkbook. It doesn't make you immoral or unkind to value your own financial well-being more highly than the judgments of other people who aren't opening their wallet to help anyway.

"We can't use another funeral home because this funeral home is the one my family/my church always uses."

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Consumer surveys show that most people pick a funeral home simply because it's the one their family has always used in the past. Would you buy a car this way? Would you refuse to even look at another dealer's price sheet on a new Toyota simply because your grandpa or your deacon always bought his cars at dealer A? Of course not.

No, buying a car isn't as emotional or meaningful as arranging a funeral. But funerals are also not only emotional or religious transactions. They're also capitalist cash transactions. The funeral home knows this. They know you feel an obligation to patronize them. That's why so many families overpay.

It feels overwhelming and intimidating to talk coffins and cash for the first time. We can help. Funeral Consumers Alliance has articles and tip sheets on just about everything you need to know. Your legal rights. The options from simple cremation to full-service funeral, and everything in between. How to find reasonable prices on the service you want, no matter where you live in the country.

Visit **funerals.org**--->**consumers** for more.

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## A Library of Funeral Facts

Visit funerals.org

--->Consumers for answers to frequently asked questions, organized by topic. You'll find categories focusing on burials, caskets, financing, preplanning and more.

All these topics are addressed in pamphlet format, too. These Adobe .pdf files are laid out for easy printing to produce attractive, full-color tri-fold brochures.

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The Grim Reader and all of our publications are available free to anyone or any family who needs them. As a non-profit charity, we rely on your gifts to make this happen. Won't you help us help your friends, neighbors, and all Americans navigate the end of life with confidence? Thank you!

**P.S.**—When you're done with this issue, why not pass it along to a friend? You'll plant a seed that can begin a loving conversation about a tough topic.

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# How to pour money directly into the ground

It's getting harder to make money on boxes, but that doesn't stop the funeral and burial business from trying, bless their hearts. Cremation has surpassed burial as the most popular form of disposition in the US—more of us meet the end at the crematory than at the cemetery, and that trend will likely continue.

This is leaving legacy industries in the dust. It's hard enough for casket companies to compete as more Americans turn to cremation, but it's even harder for the vault builders.

What's a 'vault'? Think of Russian nesting dolls, but for the dead. The vault is a concrete (usually) box set into the ground to surround the casket in the grave. It's a box-for-the-box. The real purpose of these enclosures is to keep the ground above from caving in as the coffin eventually deteroriates. Modern, heavy mowing equipment is capable of collapsing a grave.

Since the bereaved aren't primarily concerned with the cemetery's maintenance problems, a better pitch was necessary to make these ur-boxes an appealing buy.

Enter "protection," the idea that caskets, vaults, and other boxes function to safeguard the dead. From what? 'Gravesite elements,' is a favorite euphemism (dirt, water, bugs).

But what can you protect the dead from, really? The worst thing that's ever going to happen to a person has already happened; all that's left is the going-back-to-the-earth part of the affair.

#### Remember-

- No coffin or casket can preserve or 'protect' the dead. All bodies decay.
- No concrete or marble vault can reliably prevent the entrance of air, water, or dirt, no matter what the manufacturer claims
- To save money avoid coffins and vaults that are 'sealed' or 'protective'

#### —Here's a valiant pitch from vault-maker Wilbert

"The integrity of a burial vault is demonstrated time and time again when there is need for a disinterment. Disinterred burial vaults that were properly sealed and buried and that are still within their warranty period (some as much as 100 years) should be dry on the inside versus graveliners that do not provide protection (see photos). One recent example of a more lighthearted variety was the opening of a burial

The burial vault will protect your loved one from natural elements.

vault that had been buried for 50 years as a community time capsule – and it was in a town called Peculiar, Missouri! Buried in 1968 as part of the community's 100-year anniversary, the vault was unearthed and opened up. Among the absolutely bone-dry contents were a centennial hat, newspapers, family letters, a Sears & Roebuck catalog, and perhaps most "peculiar", a sealed can containing homemade bread. The confidence that this community placed in the integrity of the burial vault is the same confidence that gives families peace of mind as they contemplate the protection of their loved ones."