



How to Choose a Funeral Home The Smart Way

Perhaps your loved one is nearing death and you must find a funeral home quickly. Or you have decided to pick a funeral home for yourself long before it's needed, to spare your family the ordeal of making this decision while grieving and pressed for time.

If you have used a funeral home in the past, don't automatically assume it's the best choice. Without comparing prices and services, you can't tell whether their fees are reasonable, or you've been overcharged generation after generation.

Use this step-by-step guide to help you find the best funeral home for you and your family. By learning how to choose wisely, you could save hundreds or even thousands of dollars, and improve your overall satisfaction with the services you receive.

1. Consult your family and decide on a budget

Have you and your family discussed a budget, and decided on an amount that's affordable for you? An amount that you're willing and able to spend without hardship? Shopping for a funeral should be like making any major purchase—you know what you can afford before you start shopping. Don't make the mistake of buying a funeral the way many people do—accepting the funeral home's price then

scrambling to find the money.

Ask your family some specific questions. Do they have preferences about the type of final arrangement? If you are planning for a loved one, did he or she leave any written instructions? Have arrangements at a certain funeral home already been prepaid, perhaps years ago? Be sure to look for any documents that will help in the decision-making process before going forward.

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2. Learn about your funeral rights

Next, review your rights as a funeral consumer. Briefly, the Federal Trade Commission's Funeral Rule affirms your right to:

- Get price information by phone
- Receive an itemized price list when you visit
- Buy only the goods and services you want
- Choose not to have embalming

- Use an alternative container instead of a casket for cremation
- Provide the funeral home with a casket or urn bought elsewhere without incurring additional fees
- Receive a written statement after you decide what you want, but before you pay

3. Weigh your priorities

Ask yourself: How important is a convenient location? Do you prefer proximity to your home, place of worship, or cemetery? Is price a critical factor? How flexible is your budget? If you or your family used a funeral firm in the past, how satisfied were you? Do you have special religious or cultural requirements?

If you want a viewing or service, will you need a large facility with ample

parking, high-tech video screens, or handicap-accessibility? Or is simplicity your first priority?

If both price and location are important, remember that most funeral homes will travel 20 to 30 miles to pick up the deceased without any extra charges. If the funeral home will not be a gathering space for family, why choose the place closest to your home? Which is better—saving \$1,000 or 15 minutes of driving time?

4. Choose the type of arrangement

You might donate your body to a medical school for research, which in some cases incurs no charge for survivors. Other very economical choices are “direct cremation” or “direct burial” with no embalming or visitation. You could consider a funeral service held at home. Green, or natural burial, in a shroud or simple box, can be very affordable and ecologically friendly. Or, perhaps you prefer a traditional earth burial with embalming, visitation and a funeral service.

Whatever you decide, write down your wishes in detail. The arrangement choice is the biggest factor in helping you determine the best, and most reasonably-priced, funeral home for your needs.

5. Get a list and compare prices

First, check with your local Funeral Consumers Alliance to see if they have a survey of prices in your area. If so, check the range of costs for your chosen arrangement, and pick out some affordable funeral homes. You may find a huge price difference for the same option, so doing a cost comparison might save you several thousand dollars. Often those specializing in cremation offer the lowest prices for that service, but not always—be sure to double check.

If you can't find a price survey, look online or in the phone book for funeral home listings. Call five or six and get their prices for your chosen arrangement; perhaps ask about casket and urn prices as well. If a particular funeral director seems uncooperative, cross them off your list.

Do the costs fit within your budget? If not, you may have to

consider a more affordable type of arrangement, look beyond your immediate area for lower prices, or eliminate extra expenses like embalming or visitation.

6. Narrow your choices

Keeping in mind your personal priorities, do further research. Visit the funeral homes' websites. Ask your family, friends and colleagues for their experiences with any of your choices. You could also check online customer review sites, or ask your local Funeral Consumers Alliance if they have received any complaints about any of them. Then focus your attention on two or three of the most promising choices.

7. Visit several funeral homes

Make an appointment to visit those funeral homes if possible. Bring a list of questions and a friend or family member less emotionally invested in the funeral than you are. Ask the funeral home for their General Price List and have the director review it with you. You might want to see an array of urns or caskets, ask about their billing policy, or meet the staff. Do you like the facility? Does the funeral director seem helpful and trustworthy, and answer questions willingly? Is he or she sensitive to your values and cultural or religious needs? Don't select a funeral provider unless you feel completely comfortable with the director and the premises.

8. Get quotes

At each funeral home, discuss your specific arrangement choices and ask for an itemized statement. It will list the goods and services you have chosen, the price of each item, and total cost. Do not sign anything yet. Take

a copy of each statement home to review more carefully, then compare and discuss them with your family.

9. Make a decision

When you have thoroughly evaluated information from several funeral homes, choose the one you like best. If the funeral is imminent, call the funeral home to begin the arrangements. At this point, you could fill out the funeral home's pre-need planning form and pay a deposit if required. But remember, never sign a contract for more than you or your family can afford to pay!

If you are prearranging your own funeral, do not be tempted to pay for it yet. Many states have inadequate safeguards to protect consumers' prepayment funds, and your money could be at risk. Read FCA's pamphlet “Should You Prepay Your Funeral” for further guidance.

10. Put your wishes in writing

If you are planning a funeral in advance of need, be sure to tell your loved ones about your decisions. Write down your specific instructions and funeral home choice. Give copies of your instructions to your family members or close friends, lawyer, and/or spiritual advisor. Do not put your written plans only in your Will or safe deposit box—they might not be found and read until too late—after your funeral is over.

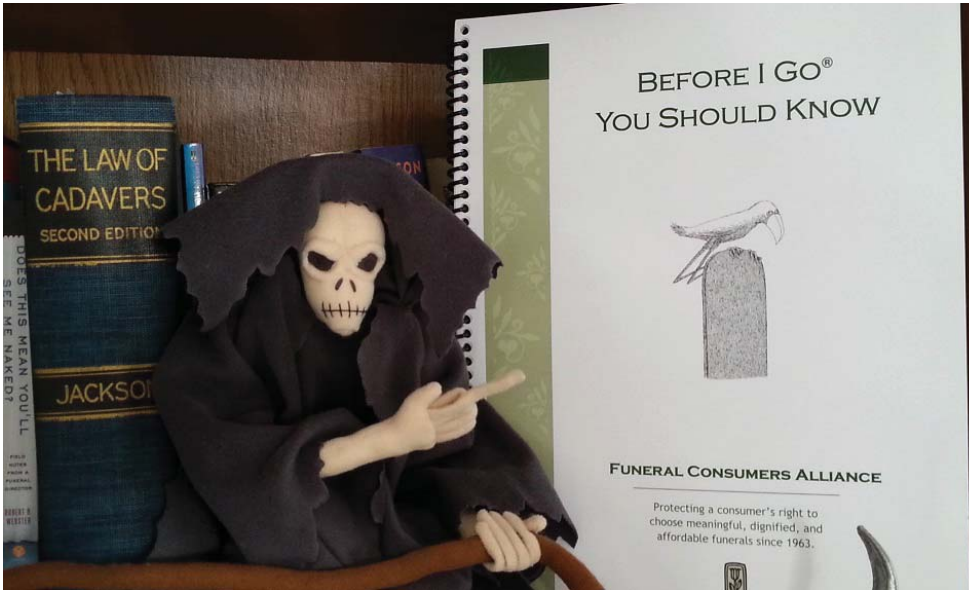
THE GRIM READER

v. 4, no. 1

Published twice yearly
by

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South Burlington, Vermont, 05403
www.funerals.org
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Dearly beloved. . .



My name is the Grim Reaper. You may recognize me from my various appearances over the decades, most recently at your local funeral home. Studies show that 10 out of 10 Americans will be affected by Cessation of Life Syndrome, or CLS, at some point in their lives (usually at the end). Yet most families won't talk about it.

You or a loved one may be at risk for complications from CLS if:

- You think it's "morbid" to plan ahead
- You make nervous jokes about "putting me in box and throwing me out on the curb" and end the conversation without making actual plans
- You find yourself talking about CLS in the subjunctive mood: "Just in case anything should ever happen to me."

As a founding member of Funeral Consumers Alliance, I know how helpful they can be. That's why I worked with them to develop **Before I Go: You Should Know**. This funeral planning kit has space to record all your important information so that those you love will know what to do when CLS becomes a reality for your family.

PLANNING KIT FACTS:

- There is no need to ask your undertaker; funeral planning is right for you.
- Kit may be filled out on an empty stomach or after eating.
- Potency drops when kit is left in a file drawer. For maximum efficacy kit must be shared and talked about with friends and family today.
- Side effects may include organization, relief of worry, and a sense of smug superiority when thinking about that one cousin who never plans anything and makes every life event a catastrophe. Also she never returned that casserole dish.

Don't delay, order today. Because I'M GOING TO GET YOU ALL MWAHAHAHA planning ahead is a gift of love.

PRICE—\$15 spiral-bound, \$9.99 digital (digital available online only)

ORDERING—Go to funerals.org/bookstore or call **802-865-8300**, or use the enclosed envelope

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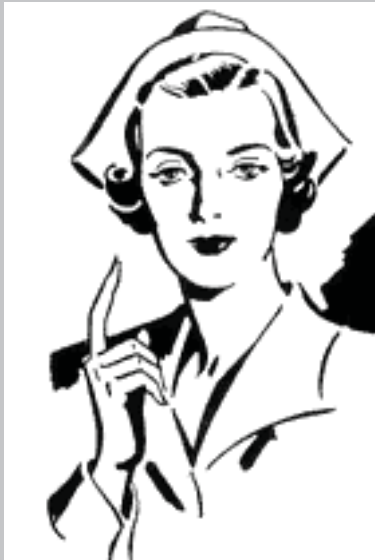


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***Warning!** Do not open this publication unless you want to save money and aggravation! Reading the contents may result in—*

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

it's all inside. . .

THE GRIM READER™