

THE GRIM READER™

a publication of Funeral Consumers Alliance
protecting a consumer's right to choose a meaningful, dignified, and affordable funeral
Volume 6, no. 1

Death away from home: smoothing the way and making it affordable

This article is taken from our series of consumer education articles. Each one explains a funeral-related topic in clear and straightforward language. From how to shop for a cremation, ways to organize a memorial service, to what you can expect when buying cemetery property, we have something useful for every household no matter what your funeral, burial, or cremation choices. Check them out and share them with your family and friends?

Go to: funerals.org--->consumers

DEATH IN A FOREIGN COUNTRY

• Local burial

This is often the least expensive option; however, a few countries do not allow the burial of foreigners. The Consular Officer will be able to tell you.

• Cremation

Available in most countries, it may be prohibited or limited in predominantly Catholic or Muslim countries. Some countries have few crematories which might increase cost and delay the return of the ashes. However, compared to the high cost of transporting a body, cremated remains can be returned home inexpensively. You can mail them, or take them on an airplane at no cost—as carry-on (in a container that can be x-rayed) or packed in luggage.

• Body donation

There is an urgent need for body donors in many countries. The Consular Officer should be able to assist with arrangements.

• Returning the body to the US

Preparation and shipment are according to local laws, regulations,

and customs. Embalming is not widely practiced in most foreign countries, though there are other methods of preparation for shipment, some of which will preclude viewing (such as chemically saturated shrouds). Charges for these services are high and vary widely from one location to another. After receipt



of the necessary funds, there may be a 3 to 10-day interval until actual shipment. You will need to notify a funeral director in the US who can assist with arrangements.

DEATH IN THE US

• Cremation

If death occurs away from home and there is no need for a viewing or

funeral service prior to cremation, it is usually easy to locate an affordable cremation at the place of death. After cremation, the ashes can then be carried or mailed home.

Search online for “cremation” and the state name. Compare prices, making sure that you confirm that the price is all-inclusive, including

the crematory and permit fees. Funeral Consumers Alliance members are entitled to any discount offered by the local affiliate. If there is no local affiliate or if the deceased is not a member, call the FCA office at 802-865-8300.

We have names of

trustworthy providers in many areas of the country.

• Preparing the body for burial

If there is no need for a viewing or funeral service in the area where death occurred, you will generally save money by working through a funeral director located where the body is headed (home), not at the

place of death. Call funeral homes in your home state and ask the price of **Receiving Remains** (one of the FTC-required options offered by all funeral homes). This usually includes picking up the body at the airport, filing permits and the death certificate, and transportation to the cemetery; it might be as low as \$500 but can be \$3,000 or more.

If the body has already been taken to a funeral home at the place of death, ask about the price for **Forwarding Remains** (another FTC-required option offered by all funeral homes). The charge for this service can be anywhere from \$1,000 to \$3,000 or more. This will usually include pick-up of the body, embalming, and possibly a shipping container as well as transportation to the nearest airport. (The General Price List must indicate which items and services are included.) This price is often much less than the individual items priced separately, but is generally more than the charge for Receiving Remains.

NOTE: Whether purchasing the Forwarding Remains or Receiving Remains packages, the cost of the airline ticket is additional.

• **Shipping the body**

Ask the funeral director to use a shipping service such as Inman Nationwide. As of 2015, Inman charges funeral homes \$925 to pick up a body anywhere in the contiguous US, get permits, the death certificate, embalm, and deliver to the airport. There may be an additional mileage charge if the Inman agent in your area must travel any great distance.

There are two kinds of Airtrays or shipping containers: one carries just the body, the other covers and protects a casket. The wholesale costs are about \$50 to \$75. If the funeral home is going to charge more than \$150 or so, you might ask if there is a used one that can be recycled for

a reduced cost. Most funeral homes have a few in the garage, and it doesn't hurt to ask.

• **Transporting the body yourself**

In most states, it's legal for family to transport the body. Even renting a van might be considerably less expensive than airfare, and such a journey can have some therapeutic value. Only three states (Alabama, Alaska, and New Jersey) require embalming when crossing state lines (and California, if public transport is used), although it's possible an exception would be made if the family were transporting the body. If you plan to transport a body yourself, please call the FCA office for advice.

• **Buying a casket**

If there is a need to have viewing or a funeral service in the state where death occurred, you'll want a casket before the body is shipped to the other location. If not, purchase your casket from the receiving funeral director or from a third party vendor. In selecting a casket, specifically avoid a "sealer." An affordable casket would be a 20-gauge "non-protective" steel casket or a cloth-covered wood or fiberboard one.

• **Making cemetery arrangements**

Cemetery charges and any funeral services will be extra. After getting a price for Receiving Remains from the funeral home in the state where the burial will occur, ask the cost of a Graveside Service (usually about \$150 to \$350) if relatives and friends will want to be in attendance.

It is also a good idea to call the cemetery directly to check on prices for opening and closing the grave and whether or not the cemetery sells the grave liner or vault it will probably require. It may cost less through the cemetery, but not always. There is no advantage in purchasing an expensive or sealed vault.

OTHER INFORMATION

• **Bereavement airfares**

These airfares are largely a thing of the past, and generally weren't a good deal anyway. Your best bet for lower-priced seats is to check the variety of websites that offer discount airline fares.

• **Authorizations**

Carry your Living Will, Durable Power of Attorney for Healthcare, Advance Health Care Directive and Agent for Body Disposition forms with you when traveling. If cremation is planned, you should include a statement authorizing your own cremation. Although the forms may not carry full authority in the state or country in which illness or death occurs, they will give guidance to others as to your wishes.

• **Body donation**

If you had planned to be a body donor, you may wish to amend your donor card to indicate "or nearest medical school". Otherwise, your estate may be slapped with a hefty fee to transport your body to the school in which you first enrolled.



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Become a Major Undertaker!

You know that every fall is fundraising season for us like it is for every nonprofit charity. All of you who read our work, spread the word about our mission, and donate to Funeral Consumers Alliance are the reason we're here at all—thank you! This fall we've launched something new, the **Major Undertaking Campaign**. Our goal is to raise \$50,000 for this campaign to help us close out 2016 and propel us into 2017 in the black.

Many non-profits have “angel donors”, the good people who write a \$10,000 check on the spot to get the job done. They don't grow on trees any more than money does, but we know you're out there. No matter what amount you've donated to FCA before, I ask you to increase your donation and be one of our Major Undertakers. FCA does the work of a national non-profit on \$200,000 a year or less. To be a grown-up organization, we have a responsibility to make sure we operate on a grown-up budget. Will you help us get there?

We already have some Major Undertakers to thank! The FCA of Princeton generously presented us with a lead gift of \$5,000. One past president honored us with a \$2,500 gift (you know who you are and that we love you), and FCA board members and their friends and family have contributed nearly \$5,000 to our campaign!

You also know we like to tell you stories of the real families we help. Maybe they didn't think they could afford even a simple cremation until they called us and learned how to shop. Or maybe we helped a family in the Midwest find an affordable way to get the matriarch's body back home to Massachusetts to be buried at home. This is the personal side of what we do, but we—all of us in the FCA family—have been a crucial and unique voice on the national stage to set public policy that protects grieving Americans from financial exploitation.

1970s—Our volunteers worked for a decade with the Federal Trade Commission to investigate the funeral industry's practices. The result was a 550-page report recommending the adoption of federal rules to safeguard the grieving.

1984—The FTC made the “Funeral Rule” effective, giving millions of Americans the right to buy only what they wanted and could afford, and the right to truthful information and clear prices from the funeral home of their choice.

1994—We testified in support of amendments to the Funeral Rule giving families the right to buy discount caskets without being hit with a penalty at the funeral home. We won.

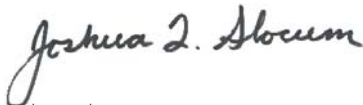
2000s—We co-drafted and lobbied for three separate Congressional bills that would have expanded the Funeral Rule to cover cemeteries while tightening existing protections.

2015—In partnership with the Consumer Federation of America, we released the first-ever national survey of funeral home websites. Our work showed how most funeral homes keep their prices secret from the Internet marketplace. Want to shop before you drop? Most mortuaries don't make it possible.

2016—FCA formally petitioned the Federal Trade Commission, calling on regulators to amend the Funeral Rule to mandate online price disclosures. The effort is ongoing.

2017—Watch for the mid-winter release of our next national survey comparing cremation prices at chain funeral homes owned by multi-national corporations to those at locally owned funeral homes.

With warm holiday wishes to you,



Joshua Slocum, Executive Director

—Please return this slip with your tax-deductible donation or donate at funerals.org/donate

—All gifts are tax-deductible. **THANK YOU!**

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**Wondering how to start that “final” conversation?
We’ve got you covered. Each issue gives you clear,
straightforward information to help you**

- **Substantially lower funeral costs**
- **Gain confidence and control over end-of-life affairs**
- **Lower family anxiety about “doing the right thing”**

it’s all inside. . .

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