

WHERE TO START WHEN YOU DON'T KNOW HOW TO START: FUNERAL SHOPPING – THE BASICS

So, you've never planned a funeral before? You might be daunted by the choices, intimidated by the commercial funeral industry, unsure of the "right" thing to do. Like many, you might not even know where to begin, or what questions to ask. The multi-billion dollar American funeral industry has worked hard to confuse us and lay expensive obstacles in our path, but honoring our dead doesn't have to be complicated or costly. It's your choice whether to have a very simple disposition or a more elaborate funeral. Your taste, beliefs, and budget should dictate the type of funeral you arrange. You have no obligation to satisfy anyone else's idea of what's right or proper. The following steps will help you plan a funeral for yourself or for someone else. You'll get the most from this brochure if you use it to plan in advance of death.

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 discussing it. 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 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.

There are as many ways to honor the dead as there are cultures, religions and budgets. Your personal philosophy or faith should guide your choices. No religion or philosophy dictates how much money should be spent on a funeral, and no belief system encourages burdensome spending. Families can choose simple arrangements, such as a cremation with no ceremony, or more elaborate ones, such as a long wake before a funeral. They can use no coffin at all, or they can choose a handcrafted oak casket. They can keep the body at home for a very private visitation, or they can hold a public viewing at a funeral home.

Whatever you choose, be sure it's based on what's meaningful to you, not on what you think "the community" 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." The typical American funeral has no roots in Christianity, Judaism, Islam, or any other religion. In Israel and the Islamic Middle East, for

example, burial in a shroud without a coffin is still the predominant burial method, as it has been for thousands of years. If a typical American 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.
- One woman in her 90s had lived in a nursing home for many years. When she died, she had few friends left to attend a conventional funeral. 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.
- Beth lost her 7-year-old daughter in a car accident. Because she had cared for Alison in every way a mother could, Beth couldn't bear to give her daughter's body to a funeral home. Beth dressed Alison at home, and laid her in her bed with her favorite stuffed animals. She invited Alison's friends, siblings, and schoolmates to come to the home to say goodbye to the little girl in a very private setting. Alison's friends spent time with her in her own bedroom, and talked with their parents about the mystery and pain of her death. As difficult as it was, Beth says Alison's brothers and sisters came to terms with her death in a natural, family-centered way that no commercial funeral could have provided.

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. Consumer surveys show that most people don't shop around for a funeral - they pick the funeral home closest to them, or the one their family has always used. Neither of these criteria tell you whether you're getting a good value. If you've never checked another funeral home for its prices and services, you may have been paying the highest rate in town for three generations.

By federal regulation, funeral homes must 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 to 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 variation in price, sometimes quite substantial. See our pamphlet [How to Read a General Price List](#) to understand your rights and options.

The best place to start shopping is your local funeral consumer group. A nationwide directory of our nonprofit information organizations can be found [here](#). These volunteer groups can often recommend reasonably priced funeral homes and crematories. Some of our groups have contracted for substantial discounts for our members, too.

When shopping on your own, the Yellow Pages is a good place to start. You can get numbers for funeral homes and crematories online, too. Look for listings under "funerals" and "cremation" in the online Yellow Pages. Don't forget [Google](#) to search for businesses in your area.

STEP 4: Putting It All Together

Once you've found a funeral home you want to use, or a list of good choices, 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 brochure 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. Basic kits are \$12 each from the national FCA (\$17 each for the enhanced version which includes a chapter on your state's consumer protection laws taken from the book *Final Rights*), 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.