

ObituariesHelp.org's

Funeral Planning Guide

How to Save Money on a Funeral Without Looking Cheap



Save up to 50% on funeral costs

When a loved one dies, funeral costs are the last thing you'll be thinking about, but when the funeral is over, funeral costs are the one thing you'll wish you had been thinking about. The funeral industry is full of hidden fees and overpriced goods and services that most people could really do without. Every day thousands of people are overpaying for unnecessary funeral items. The funeral industry itself has invented services that aren't necessary and funeral directors are manipulating people who are too emotional to make rational decisions. The one thing that you can do right now to save on funeral costs is to make a funeral plan. With this eBook you'll make a plan based on proven money saving tips for a loving, tasteful, yet cost effective final farewell.

Contents

Introduction: How to Save Money on a Funeral Without Looking Cheap	1
Chapter 1: How to make funeral purchase decisions during this emotional time?	3
Chapter 2: What is a Traditional Funeral?	8
Chapter 3: What is a Home Funeral?	13
Chapter 4: The Funeral Rule: Who Does it Protect?	27
Chapter 5: Funeral Homes and Funeral Directors: What Do You Need to Know?	33
Chapter 6: How to Choose a Funeral Director or Funeral Home?	38
Chapter 7: Paying for the Funeral: What Is The Best Way To Pay For A Funeral?	47
Chapter 8: Visitation, Private Viewing, Public Viewing: Which One Do You Choose?	60
Chapter 9: Funeral and Memorial Services: 4 Steps to Planning a Personal Tribute	66
Chapter 10: Disposition Ceremonies: What Are Your Options?	74
Chapter 11: Embalming: Read This Before You Agree to Embalm Your Loved One	82
Chapter 12: Everything You Need to Know About Buying a Casket	88
Chapter 13: Body Donation: Reducing Funeral Costs by Donating Your Loved One's Body	96
Chapter 14: Green Funerals: Save Money and the Environment	102
Chapter 15: The Top 19 Money Saving Funeral Tips	108

Funeral Planning Guide

How to make funeral purchase decisions during this emotional time?

Chapter 1



Whether you are planning a funeral for a recently passed loved one or thinking ahead to plan your own funeral, I am confident that you will find the assistance you need in the pages of this eBook. The funeral should be as unique and special as the person. This eBook will assist you in planning a loving tribute that honors and captures the spirit of such a unique life while helping you save money on the funeral costs.

If you are planning a funeral for a loved one, let me start

by saying that I am truly sorry for your loss. You are experiencing first hand that it is very difficult to plan a funeral when going through the grieving process. Take the time to go through this eBook carefully because it is filled with practical advice, money saving tips and the answers to your funeral questions.

HOW TO USE THIS EBOOK?

Each chapter covers a different aspect of funeral planning to help you make your decisions. The summary at the end of the chapter highlights important points.

Of course I would love for you to read every word of this book to get the full details of funeral planning, and if you have the time, you will find it worth it to read every word. If you are planning a funeral for a loved one that has just passed away and you have little time and you don't know where to start or what to do, there are three options:



1. Start by reading the **Summary** at the end of each chapter. This will give you an overview of the chapters and highlight the important points. After you read each summary, you may wish to read the whole chapter. Then you may want to move on to the **Funeral Planning Checklist**.
2. Or you can start with the cheat sheet in Chapter 15, **The Top 19 Money Saving Funeral Planning Tips**. This is the ultimate summary of ways to save money on funerals. These are the best tips put together in one list for you to read through before you begin your funeral planning.
3. The third option is to start by reading through the **Funeral Planning Checklist**. This is the section that simply gives you a no-nonsense step-by-step guide to saving money and planning a funeral without all the explanations and details. In this section, you will also find a cost comparison chart where you can enter the costs of

funeral goods and services and decide what you truly want for your loved one's funeral.

HOW TO AVOID COMMON PITFALLS WHEN PLANNING A FUNERAL

There have been many stories in the media about unethical funeral homes and funeral directors that have done some unspeakable things to the deceased and to the grieving family just to make a few dollars. This eBook will show you how to spot those unethical funeral homes and directors. The two most important chapters in this book that I strongly urge you to read from beginning to end are:

Funeral Homes and Funeral Directors: What You Need To Know

How to Choose a Funeral Director or Funeral Home?

These two sections are very important for avoiding common pitfalls that cost big money when making funeral arrangements with a funeral director.

WHY I WROTE THIS EBOOK?

I decided to write this book because I had been doing some research for an article on the cost of funerals. I found so much conflicting information and read so many really sad stories of how people lost their houses to pay for a loved one's funeral. I was horrified. Then I started researching the industry itself. That's when I got angry. Really angry. The funeral industry is big business and while funeral directors themselves might be nice men and women, it is common for them to make 300% - 1000% profit on goods you can get cheaper from other sources.

Statistics say that the average funeral costs \$8000.00, but I'm not sure where they did their research. Most of the people I surveyed and many of the funeral homes I spoke to said funerals were well above \$8000.00. In fact, according to my calculations, the average I found that people paid was over \$12,000.00!

When I discovered this, I knew there had to be a better way for people to get a proper funeral that includes all the funeral customs that they want, for far less. As a matter of fact, I've discovered ways to cut funeral costs by 50% (more if you decide to go green or plan a home funeral, but I'll talk about those later)

There are many decisions to be made and documents to be gathered and forms to be completed and signed. There is so much to do that most people end up leaving it all to the funeral director. Which is a fine idea if you have a lot of money and if you don't mind leaving important decisions to other people.

Funeral directors are more than willing to help you out at your time of need, often providing premium services and the finest merchandise they have to offer, at a huge price tag. For most of us, though, that kind of disposable income for a funeral is not available.



WHEN IT COMES TO PLANNING FUNERALS, BUYER BEWARE

The funeral industry counts on you making emotional decisions and spending way too much money on goods and services. Just imagine paying for a small car without first knowing what kind of car you want and how much it's going to cost. That's what it's like paying for a funeral; you don't know what you are paying for and you don't know if all those expenses are really worth it. There are even specific sales tactics funeral directors will pull on you to get you to spend more money.

The first thing they do is assess your financial situation. When you call them and they get your name and address, they know from where you live, how much money you likely make and they can estimate how much they can charge you. If they come to your house to meet with

Tip

You had the good sense to purchase this book, now use it to get the best prices from competing funerals but **NEVER** mention the business names of the competing funeral homes to each other. Unethical funeral homes will slander their competitors to secure your business. Make your decision based on price and the way they treat you.

you or to pick up the deceased from your home, watch out! You'd better put the family heirlooms away and hide the expensive things in your house. They do a quick assessment of your wealth when they walk in the door.

And it doesn't stop there, if you sign over a funeral or burial insurance policy to them to pay for the funeral, you can bet that they will use every penny of that policy on an overpriced casket and premium services.

In the funeral industry, it is very much a buyer beware situation, in the pages that follow, I will show you how to choose a funeral director, or how to become the funeral director for your loved one's funeral as well as how to save money by knowing your options.

NOT ALL FUNERAL DIRECTORS AND FUNERAL HOMES ARE UNETHICAL

Although there are some questionable practices going on in the funeral industry, not all funeral homes and funeral directors are unethical. Many of them are there to provide good service and reasonably priced goods to grieving families. This eBook is not about those upstanding and ethical funeral directors and funeral homes. The pages that follow will help you find the good funeral directors and the ethical funeral homes and avoid getting caught in unethical and questionable practices going on by some funeral directors and funeral homes.

CREATE A LOVING TRIBUTE AT A REASONABLE PRICE

Your loved one would not have wanted you to go into debt to pay for their funeral. Nor would he or she have wanted their hard earned money spent foolishly on things that could have been purchased for far less. What your loved one would want is a memorable tribute at a reasonable price. The pages that follow show you how to create a loving and memorable funeral while saving significantly on funeral costs.

Funeral Planning Guide

What is a Traditional Funeral?

Chapter 2



When we think of funerals we often think of what has become the traditional funeral. This is what we are most familiar with because it's what's been done in America for almost two centuries. A traditional funeral usually means that the following events happen:

- **Visitation or Viewing:** a time when the family and friends can come to see the deceased in his or her casket at the funeral home.
- **Funeral Service:** a ceremony involving readings and

eulogies by family, friends and officiate such as a religious leader or sometimes a mortician at the funeral home.

- **Graveside ceremony:** this is the time when the body or cremains are interred in an earth burial.

It wasn't always like this. Before mortuaries and funeral homes took over the process of preparing the body and providing services and merchandise to bury the bodies, home funerals were practiced everywhere in America. Each community had a group of people who helped lay out the body and visitation was held in the home of the deceased. The service was provided by the minister of the local church and the body was buried either on the property of the deceased or in the church graveyard.



HOW IT ALL STARTED: THE TRADITIONAL FUNERAL AS WE KNOW IT TODAY

It was during the Civil War that everything changed. People died far away from home so the need for embalming before shipping came into practice. It was believed then as it is now that embalming preserves the body and keeps the public safe from communicable diseases. However, recent reports show that there are no public health safety purposes served by embalming. Read more about embalming in the chapter called **Embalming**.

Embalming had to be done by a professional, usually a doctor. This took the duties of caring for the body and preparation of the body away from the family and community. People now had to rely on others to prepare the body and thus the National Funeral Directors Association was formed.

TRADITIONAL FUNERAL COSTS RISE

At the turn of the century, the newly formed National Funeral Directors Association encouraged coffin makers to become morticians and perform embalming. They were also encouraged to sell their

services as guardians of public health. It was from then on that funerals were taken out of the home and put into funeral parlors.

This made the costs of funerals reach unbelievable heights. Now that families were not involved with the preparation of the body, building of the coffin or preparing the service, funeral directors were free to charge whatever they wanted for these services and goods. Over the years, the costs continued to rise until funeral directors were making huge profits and selling unneeded merchandise to bereaved families.

FUNERAL DIRECTORS ARE CLEVER SALES PEOPLE

Another issue that has arisen is that funeral directors have become cleverly trained salespeople who can talk a bereaved person into buying beyond their means. Often they use questionable tactics. For example, they will quote a casket price over the phone, but when the person comes to see the casket, they find that it's not what they expected so they are forced to purchase a higher priced casket. Also funeral directors are trained to play on emotions. They subtly suggest that the choices you made are not what the deceased would have wanted or that you will look bad in front of the community because you made a less expensive choice.

TRADITIONAL FUNERALS AND HOME FUNERALS

In recent years there has been a resurgence of home funerals. Some families prefer to take care of their dead in their own homes and then remove them only for burial while others rely on morticians or funeral directors for minimal services to keep costs low. In many parts of the world, and within certain groups in the United States, people continue the practice of preparing their loved one's body after death without the use of a mortician or funeral home.

These home funerals are still traditional funerals in the sense that they have the three main parts to them: visitation, service and interment. But the difference is that the family takes a more active roll in the funeral with less reliance on the mortician or funeral director. By taking this route you can save money in several ways:

Visitation: hold the visitation in your own home or at the family

church place of worship. Funeral homes charge for the use of their facilities and for refrigerating the body and for embalming and for other hidden expenses that are eliminated if you hold the visitation somewhere else.

Funeral Services: holding the service at your home or at the church means that the only cost will be an honorarium to the minister, you will save money on a service fee and a room rental fee and other hidden fees. You can even save money on publishing an obituary, if no funeral home is mentioned, many newspapers will publish the obituary for free.

Graveside ceremony: this cost can be eliminated completely with cremation. However, if earth burial, or mausoleum interment is what you prefer, there are several ways to save money on a casket, cemetery costs, monument fees and mausoleum or crypt interment.

HOME FUNERAL OR FUNERAL HOME: IT'S YOUR CHOICE

Most states allow family members to file death certificates and obtain permits for transporting the deceased. This means that the family can handle all the death arrangements without even stepping into a funeral home. There are also many memorial societies that will help with paperwork and the logistics of caring for the dead while preparing for the funeral at home or church.

The bottom line is this, the more responsibility the family takes in preparing the funeral the more affordable the funeral will be. However, it is completely understandable if you do not wish to hold the funeral at your home or if you simply don't have the space or ability to take care of your loved one after he or she dies. If that is the case, you can still hire a funeral director to take care of the arrangements, but you need to know your rights and you need to know where you can save the most money. There are several ways to



Tip

Hold the funeral at someone's home or at a church rather than at a funeral home to save on room rental fees.

save money while relying on a funeral director to make the funeral arrangements, such as:

Visitation: holding the visitation and service on the same day will save you in room rental fees, refrigeration costs, and other fees.

Funeral Service: appoint a master of ceremonies and create your own program rather than paying for a minister or funeral director to perform the service.

Graveside ceremony: again a cremation eliminates this cost, but you can also choose to have the service beside the graveside instead of in the funeral home. You can also save thousands of dollars by buying your casket from online dealers and there are ways to save on a burial plot.

In any case, whether you decide to hold a funeral at a funeral home or in your own home, there are many ways that you can save money on a traditional funeral. The following chapters will show you where the biggest mark ups are, how to bargain to get the best deal and secrets of the funeral trade that will save you money.

SUMMARY

A traditional funeral has three parts: visitation, services and burial. Historically, a traditional funeral was not a costly venture because the family did most of the work with the help of knowledgeable community members and clergy.

The Civil War made it impossible for families to care for the soldiers who died. This started the funeral industry as we know it today. People began to rely on morticians and funeral parlors to arrange and host the funeral. By the turn of the century, professionals performed traditional funerals. Due to this exclusion of the family, funerals became extremely costly due to high prices charged by funeral directors.

Today, funerals are big business, but there are ways to save money while still holding on to traditions. Many people are now opting for home funerals and others are finding ways to cut costs and still hold the funeral at a funeral home. In both cases, there are many ways to save money on funerals and this eBook will show you how.

Funeral Planning Guide

What is a Home Funeral?

Chapter 3



A home funeral is a traditional funeral that takes place in someone's home rather than a funeral home. The family takes care of the deceased from the moment of death until he or she is laid to rest. There is minimal or no involvement by a mortician or funeral director and the family relies on its own social networks for support rather than a commercial funeral provider. If you want to plan a home funeral for your loved one, you can make it unique to your loved one.

A home funeral does require significant preplanning and arranging for documents and permits. It is rare that a

home funeral can take place without preplanning. As for cost, a home funeral is the least expensive and most rewarding way to carry out a funeral. Often with the family coming together to share the workload, the costs are minimal. The only costs are for supplies and food, and not much more than for a party or family reunion.

WHO ARE HOME FUNERALS FOR?

Home funerals are most common for the very elderly, the very ill and the very young that have passed away. In the case of the very elderly or ill who have been cared for in a hospital or a nursing home, the facility will release the deceased to the family for care after death. The family cares for the deceased by preparing the body and setting up a room for a vigil or funeral services in someone's home. With children, parents are reluctant to relinquish the duties of caring for a child to a complete stranger even after they have passed away. So the child remains in his or her home, in his or her own room with mom and dad and grandparents caring for them in death just like in they were in life.

WHO WILL HELP PREPARE A HOME FUNERAL?

Although a family alone can and does plan and carry out home funerals, there are people in the community who are trained or experienced and can help with certain aspects of the home funeral. There are also many resources and people willing to help online.

Historically, women of the community would gather to help prepare the body and the men of the community would gather to build a casket, transport the deceased and dig the grave. Modern day home funerals are much the same in that different members of the family or funeral committee will help in different ways.

FUNERAL DIRECTORS MAY HAVE TO PERFORM CERTAIN FUNERAL TASKS

Sometimes the family will rely on a funeral director or mortician to help gather the necessary documents or transport the deceased. In some states, the funeral industry has made it very difficult for anyone other than a funeral director to handle a funeral. People involved

Tip

Look for funeral committees in your community. These are people who are not funeral directors who have experience with home funerals.

with the funeral industry have recognized that home funerals cut into their profits so they have lobbied against allowing the family to file death certificates and to transport the deceased. Since state laws are changing all the time, it is a good idea to research this before your loved one passes away, if possible.

In any case, a funeral home does not have to host the funeral, you can rely on the mortician to transport the body and to file the paperwork, but you can still have the funeral in your home. Be prepared for unreasonably high costs for these two services. It is not uncommon for a funeral director to charge his or her full basic service fee on top of transportation fees and document preparation fees. This service alone can cost over \$2500.00. Shop around, if you must use a funeral director, there may be a less expensive funeral director in your area.

A TYPICAL HOME FUNERAL

The opportunities to personalize a home funeral are far greater than in a funeral home, but for the purposes of this chapter, the most common elements have been described. While no family is typical and no deceased had a typical life, this is an outline of some common elements of a home funeral.

After the person dies, the family brings the deceased to the home where the funeral is being held. A group of people usually called a funeral committee gathers at the home. They bring washcloths, sheets, dry ice, and the family brings personal items and clothing. The deceased is carefully washed and dressed and laid out on dry ice. Then the room is prepared with fresh flowers, the deceased's personal items and photos and a guest book. The deceased is usually wearing one of his or her favorite outfits and partially covered with a blanket or quilt.

At this point, family and friends can begin to gather to pay their last respects to the deceased. Mourners come and go bringing food and other items of comfort. The visitation lasts for one to three days, allowing people to say good-bye and offer comfort and support to the family. The atmosphere is relaxed as people take the time they need to grieve. On the last day, usually there is some formal funeral service conducted by the family or clergy in which the deceased's life is honored, with eulogies, poems and readings.

When it is time to take the deceased to be interred, he or she is moved into a plain pine or cardboard casket and taken to the place where he or she will remain. Check with your local burial laws. In rural communities, many states allow the deceased to be buried on private property. Home funerals that take place in rural communities end with the deceased being buried on the homestead land or in a local cemetery. In larger cities and urban communities, the deceased is taken to a crematorium or buried in a green cemetery. The family gathers for one last farewell as the body is interred or prepared for cremation. When the deceased is buried, the family will plant flowers and install a low head stone to mark the grave. It is all so peaceful.

HOME FUNERALS TAKE MORE EFFORT, AND THE REWARDS ARE IMMEASURABLE



Family directed funerals take more effort to arrange but most families find them a better way to deal with their grief. Rather than leaving their loved one in the hands of someone they don't know or trust. It's a way for the family to accept the loss and begin the healing process while the deceased is there with them. A home funeral takes the control out of the funeral director's hands and puts it back into the hands of the family. It also gives the family complete control over the funeral services and memorializing of their loved one.

HOME FUNERALS ARE AN INEXPENSIVE WAY TO HONOR THE DEAD

There are no fees for the funeral home rental, no transport fees, no storage fees, no embalming or other preparations of the body. These are significant savings already. Then factor in a homemade casket or a casket or urn purchased online, the savings are even greater. But more important than the savings, is the personal touch. The family can choose the flowers, the music, the location, and lovingly care for the

deceased in a way that honors the person more so than in a funeral home.

HOME FUNERALS AND THE LAW

Home funerals are permitted in all states, but there are certain laws that you must abide by before you will be able to have the funeral at your home. Each state has its own laws governing filing paperwork and transporting the deceased. No state law requires embalming unless under extenuating circumstances.

A word of caution, do not rely on a funeral director to explain funeral law to you, most funeral directors do not know what the laws are pertaining to home funerals and will try to sell you a funeral package in their facility instead.

Instead, search for the laws online and print them out. Then go to your local health department and ask about filing a death certificate, and ask for a copy of the procedures to follow when families wish to have a home funeral and act as their own funeral directors. Many people who work in the very government offices you will need to visit are unaware of the laws that allow families to act as their own funeral directors. Bring a copy of the law and have patience. If your local health department is unable to help, contact your state health department, the county coroner or medical examiner. There are also several home funeral committees and services in many states that can assist you.

In addition, you will need to visit the health care facility where your loved one is being treated to find out what their policies are for releasing the deceased to a family member rather than a licensed funeral director.

Unfortunately, even if the law states you can hold a home funeral, an uninformed or biased clerk can hold up the procedures long enough to cause serious delays, forcing you to turn to a funeral director for help. This is why preplanning is essential. If you have visited the government offices and found out about procedures before the death of your loved one, you will be able to act quickly once your loved one has passed.

Tip

Research the laws on home funerals in your area and be prepared to fill out and file the necessary paperwork.

DOCUMENTS YOU WILL NEED FOR A HOME FUNERAL

The two most important documents you will need to have filled out before a hospital or care home will release the body to you, are the death certificate for vital statistics and a burial, removal and transit permit. These two documents can be difficult to acquire and file depending on the knowledge of the county clerk and the laws in your state.

It is essential that you find out before your loved one dies where to get these documents and how to fill them out. If you wait until your loved one passes away, you will be limited by time. You only have 24 hours to move the body from the hospital. If you do not know how to obtain the correct permits and file the death certificate in your state, you may not have enough time to complete these tasks and you'll have to rely on a funeral director. Your loved one's doctor will be helpful for filling out and signing the death certificate, so make sure you discuss your home funeral plans with him or her.

The person who will be taking custody of the deceased will have to fill out the biographical and personal information on the death certificate. The physician who pronounced the death, the coroner or the medical examiner must sign the document. A funeral director, crematorium director, or family member who is handling the final disposition must also sign the document. The funeral director can be you in many states but only a licensed funeral director may sign in the states with stricter mortuary laws. It is wise to find out who can sign as a funeral director in your state before you need to have the documents signed.

Once you have the death certificate completed and signed, you will have to obtain a burial, removal and transit permit that will allow you to take your loved one from the hospital to your home and from your home to his or her final resting place or crematorium. You may need to return to the coroner or medical examiner to obtain a second signature if your loved one wished to be cremated. Some state laws do not allow cremation until a full medical exam has taken place to rule out foul play.

Another set of documents that you may require involve burial and

cremation. Cemeteries and crematoriums are not governed by the funeral rule in the same way that funeral homes are. They can set their own policies and some will require a funeral director to deliver the deceased. Contact the cemetery or crematorium and learn their rules for delivery and preparation of the body, caskets and other requirements. If there is a green cemetery in your area, you will be able to bury your loved one in a simple shroud or pine casket. For most commercial and conventional cemeteries, you will need a vault and casket.

Write out a death notice for publication in your area's newspapers. There is usually no charge for a death notice that does not include the name of a funeral home. However, you may encounter some resistance to publish the death notice because newspapers are not accustomed to individuals announcing a death, only funeral homes. Be patient and persistent, but if you are unsuccessful, sending out individual death notices in cards to friends and family might be another option.



PREPARING FOR A HOME FUNERAL

Caring for your loved one after he or she has passed will require help from friends, family and other supportive people. When preparing for a home funeral, you must get help and keep track of who will help with what part of the funeral. A home funeral is not unlike a commercial funeral. There are similar elements that involve planning and decisions, expertise and help. The checklist at the end of this book will help you organize your team of helpers.

In addition to the items and people listed in the checklist, you will need at least 4, but ideally 6 people to help clean and prepare the body. With this many people, the body is easily moved and cleaned efficiently. Select people who are capable and willing to do this. It might be best to find someone in your community who has the experience and knowledge to guide you through this. Look for family

directed funeral committees, ask at your local church or search online. Perhaps there is an elder in your community who remembers how to prepare the deceased for a home funeral.

PREPARING THE BODY FOR A HOME FUNERAL

This is the final act of love you can perform for your loved one. You may be uncomfortable at first to touch or handle the deceased, but there is nothing to fear and you will find that preparing the body is natural and emotionally healing. Remember that funeral homes are the ones that changed the way people feel about caring for their own dead. The funeral industry introduced embalming and other practices that removed caring for the dead from the families and put it in the hands of strangers. For centuries in this country and to this very day in other countries around the world, people care for their loved ones after death in meaningful and loving way. This is a sacred act.

A question that comes up often is about safety. Can dead bodies transmit diseases? Unlike the living, the dead do not breathe, sweat, cough, sneeze or spit so the chances of being infected from a dead body is almost non-existent. When cleaning the body, you will wear latex gloves and a smock or apron to protect yourself, just like the precautions used by medical personnel when the deceased was living.

Another thing that people are concerned about is hurting or breaking the body while moving and cleaning it. You can handle the person's body with strength and surety in a loving manner to clean and position it without damaging it. You can't hurt your loved one but if you are uncomfortable, ask someone with nursing experience to help you. Perhaps the hospice nurse or homecare nurse who cared for your loved one in life will agree to be there to help clean and prepare the body for the funeral.

SUPPLIES YOU WILL NEED FOR PREPARING THE BODY

Gather the following supplies and begin the preparation of the body as soon as you can after death. Rigor mortis sets in within an hour or so of death and if you can have the body bathed and positioned before that happens, you will be able to rely on the body's own natural

process to hold it in place.

- A bed or table for the deceased to be laid out on – if you have a hospital bed or high table to work on it will be easier on your back rather than a low bed
- Bowls and basins – filled with warm water
- Mouthwash, vinegar and cotton swabs – for cleaning the mouth, ears, nose and face
- Plastic sheeting or plastic shower curtains – to protect the bed or mattress you are cleaning the body on
- Cotton padding – to catch any fluids during cleaning
- Washcloths, towels – for washing and drying the body
- Soap, shampoo, conditioner, hand cream – for washing and moisturizing the skin and hair
- Essential oils (lavender is a good choice) – this helps moisturize the skin and it releases a pleasant soothing scent
- Scissors – for cutting clothing off, trimming nails and hair if needed
- Scarf – to tie around the jaw and head to hold the mouth closed until rigor mortis sets in
- Adult diapers – to put on the deceased to catch any fluids that may be discharged
- 40-50 lbs of dry ice and a plastic ice chest or cooler – for cooling the body, dry ice works the best because it doesn't leak and frozen gel packs work well too
- Towels and blankets to wrap around the dry ice – you will need to wrap up the dry ice before laying your loved on it, dry ice is very dangerous to handle and can cause burns.
- Leather gloves, hammer and chisel for handling and cutting dry ice – wear protective gloves and eyewear when chopping dry ice



- Latex gloves – for cleaning and handling the body
- Bedding for display – nice sheets and a quilt give the feeling that the deceased is resting comfortably
- Truck or van for transporting the deceased – with the proper permits you will need a vehicle large enough to hold the deceased, blankets on the floor of a pickup truck or in a casket work well
- Clothing or shroud to dress the deceased – choose your loved one’s favorite or most flattering outfit that does not show scars, bruises or other marks from his or her illness
- Flowers, candles and personal effects for display – the room where your loved one is laid out should be decorated to make visitors feel welcome
- Table, chair and lamp – these items will help make visitors comfortable as they grieve
- Bible, favorite book, music – adds to the peacefulness of the room
- Casket – for final disposition or display if a bed or bedroom is not available
- Shroud – in the case of a green or natural burial, a shroud is all that is required
- Urn – for final disposition if cremated



Gather these supplies for the bathing and preparing of the body and then making sure you have your own needs met. Wear comfortable clothes and shoes, tie your hair back, make sure your face is clean of makeup, and have tissues handy for tears. Eat a light meal. Being prepared with your physical needs met will help you face your duties and emotions with dignity, grace and love.

When caring for your loved one, you will experience deep emotion and it’s important to allow yourself a moment of calm before, during

Tip

If you can’t move and bathe the body within an hour of death, make sure the eyes are closed and tie a scarf around the head to keep the mouth closed. Then cool the body with dry ice until you are able to bathe and dress the deceased.

and after this sacred and loving work.

HOW TO BATHE AND DRESS YOUR LOVED ONE'S BODY

If possible, try to bathe and dress your loved one in the same room that he or she will be for the vigil and funeral. Prepare a bed or table before you begin. To prepare the bed or table, place a blanket and a plastic sheet or plastic shower curtain down first. Cotton padding or another disposable absorbent material placed over the plastic sheeting will collect any water or fluids that drip or are discharged during cleaning. Place extra cotton padding at the area where the bladder and rectum will be emptied. This extra cotton padding will be removed before washing the body.

Moving the deceased is quite difficult and will require 5 or 6 people. If you must move the deceased, plan a route before picking up the body to ensure the shortest distance avoiding stairs, narrow hallways and sharp turns. You will need a strong sheet or blanket to support the body while you move it.

To get the sheet under the body, gather up the side of the sheet to the center of the sheet. Then roll the body to one side and place the gathered center of the sheet at the place where the deceased's body rests on the bed or table. Spread out the remaining sheet so that when you lie the body back down, you will be able to grasp the edges of the sheet in large handfuls. Lie the body back down and roll the body to the other side. Spread the sheet out and then roll the body back onto it. There should be enough of the sheet on either side of the body for each person to grasp a large handful. On the count of three, lift and move the body using the sheet as handles. Keep the head above the rest of the body to avoid discharge of fluids. Lay the body down gently onto the prepared bed or table.

Remove the clothing by undoing the fasteners and rolling the body from side to side as was described above. If you wish, cut the clothing with scissors to lessen the number of times you need to move and roll the body. Cover the torso and genitals with a towel or sheet, out of respect for your loved one.

Empty the bladder and bowels by pressing firmly on the lower abdomen above the pubic bone. Remove the soiled cotton padding

and wipe away any debris.

Wash the face and neck gently with mild soap and water. Use gentle strokes and avoid rubbing because the skin is delicate. Cleanse the mouth and teeth with mouthwash and cotton swabs. Wash the hair using dry shampoo or move the body so the head is above the table or bed and washing with water and regular soap is possible.

Work down the body from the neck and arms to the legs and feet and finally the torso. Wash the front of the body then turn the body onto the side to wash the back. While the body is on its side, lift the top leg to wash the genital area.

Thoroughly dry the body with towels and moisturize with hand lotion. If there are open wounds or sores, place gauze pads over them and use medical tape to secure the pad in place. Place an adult diaper on the body after bathing just in case there is discharge.



Remove the plastic sheeting and cotton padding out from under the deceased by rolling the body from one side to another, gathering and removing the sheet out from under the body.

DRESSING AND LAYING OUT YOUR LOVED ONE

While the body is on its side, make a bed of dry ice wrapped in towels and place it behind the deceased. Roll the body onto the dry ice. At this point you can dress the deceased. Clothing with back closures or that have been cut at the back will make dressing the deceased so much easier. Simply place the clothing on the body and tuck the back closures under the body.

Prepare the facial features by tying a scarf around the head to keep the mouth closed. A common technique to keeping the mouth closed is to hold dry ice close to the face to cool the muscles quickly. This helps keep the mouth closed even after the dry ice is moved away

from the face. If the eyes won't stay shut, a dab of petroleum jelly on the eyelashes will help, or a small bit of cotton swab under the eyelid is a gentle way to keep the eyes closed. Some families prefer to follow tradition and put a sheer scarf or piece of lace over the face to symbolize that the person is really gone.

Place a pillow under the head to keep it elevated and use towels, blankets or pillows to support the body, arms and legs in a natural position. Leave the hands at the person's side or fold them on the chest or body. Having the hands holding something symbolic, either religious or personal is a nice touch. Apply make up and nail polish as the person would have wanted. Comb and dress the hair in the way the person wore his or her hair and would like to have it done now.

PREPARE THE ROOM FOR MOURNERS

Clean and prepare the room with scented candles, flowers, books and other personal items that the deceased would have wanted. Make sure there are a guest book for visitors to write a few words in and a bible. Setting up the room with personal items and a comfortable chair, lamps and a table allows the bereaved to spend the time they need to say goodbye.

HOME FUNERAL SERVICES

There are many different ways to hold a home funeral service. Much like a traditional, commercial funeral, you may wish to have readings, and eulogies, speakers and clergy, prayers and moments of silence. This can be a formal event at a specified time, or have a come and go celebration of the person's life. This part is up to you and your family. Use the **Funeral Planning Checklist** at the end of this book to help you decide how you wish to honor the memory of your loved one.

After the funeral services, either with the family and friends present or in a private disposition ceremony, the body can be taken to its final resting place. The permits you acquired for burial, removal and transit will still be valid to take your loved one to the cemetery or crematorium.

Tip

Keep the deceased in a separate room for a home vigil because some mourners may not want to see the deceased.

SUMMARY

In many ways, the home funeral involves much more preplanning so it may not be possible if your loved one has just passed away and you have not begun the process of planning. However, the rewards of a home funeral outweigh the inconvenience and preparation. Caring for your loved one after he or she has passed away is the most loving thing you can do for them. The benefits to you are tremendous. The love and respect you show your loved one by caring for them after they have passed helps you heal and accept their death in a way unlike any commercial funeral ever would. This final act of love, carried out with dignity and respect within a community of bereaved survivors strengthens the bonds of family and friendship.

Funeral Planning Guide

The Funeral Rule: Who Does it Protect?

Chapter 4



The funeral rule is supposed to protect you, the consumer, but if you look closely enough, it doesn't provide adequate protection from dishonest funeral homes and it is poorly regulated. The Federal Trade Commission (FTC), who authored the Funeral Rule, found just last year that 1 out of every 4 funeral homes was violating the Funeral Rule. 25% of all funeral homes are not following the law! It is so important to know your rights as a consumer in this very crooked and often illegal industry.

Several decades ago, the FTC discovered that there were

many unethical funeral homes and morticians so they began the campaign to regulate the funeral industry. To a large degree, the FTC was successful by creating the Funeral Rule. Unfortunately, the funeral industry is big business, with a lot of money so they fought and are still fighting the funeral regulations in the Funeral Rule. As a matter of fact, the reason why state laws vary so much is because of the money and lobbying efforts of the funeral industry in each state. The funeral industry has fought and won against implementing certain laws that protect the consumer.

To this day, you'll still find funeral homes that inflate their prices, overcharge, double charge, or sell unnecessary services. They can do it because consumers don't question charges and they don't usually shop around before paying. The Funeral Rule cannot protect you fully. You have to protect yourself. Ask questions and get written statements of what you want including prices, before you pay a deposit.

You have the right to get the best goods and services at the best prices. The two areas where funeral homes make the most money is on caskets and their basic service fees. You can shop around to many funeral homes to get the best prices, but it's important to compare the costs of all their goods and services. Many funeral homes have reasonably priced basic service fees, but all of their other services cost more. You have to ask and you have to add it all up before you decide which funeral home you will buy from.

LOOPHOLES FOR FUNERAL HOMES IN THE FUNERAL RULE

Even within the Funeral Rule itself, there are loopholes for funeral homes. The Funeral Rule itself gives the funeral industry the right to make certain policy decisions that contradict the Funeral Rule and State Laws. This kind of open-ended law makes the Funeral Rule almost impossible to implement and does not protect the consumer from high costs and unwanted services.

A good example is that there are no states that require embalming of the deceased for a viewing, and the Funeral Rule allows the consumer the choice, but funeral homes are allowed to make it their policy to embalm every deceased person whose family wants a viewing. You have to pay for embalming just because you want a viewing.

WHAT YOU CAN EXPECT FROM YOUR FUNERAL PROVIDER UNDER THE FUNERAL RULE

The Funeral Rule, however flawed, does give the consumer some protection in certain areas of funeral planning. All funeral homes, funeral directors and other funeral service providers must do the following.

*The statements in **Bold** are what the Funeral Rule states; the statement that follows the term **The Loophole:** are ways that unethical funeral homes can get around the Funeral Rule:

- **Provide a General Price List to anyone who asks.** **The Loophole:** Funeral Providers often have several General Price Lists, one for Preneed Funerals, one for immediate funerals, and others that target specific religious groups, or that show higher priced items. If they suspect that you have some money or an insurance policy to spend, they may give you a price list with higher fees and costs outlined.
- **You Have the Right to Select Only the Items that You Want to Buy.** **The Loophole:** There is a non-declinable basic service fee that you have to pay no matter what goods or services you select. This fee varies greatly from funeral home to funeral home, so you should shop around. Some funeral homes have different fees depending on which funeral director you hire. The less ethical funeral homes also have basic service fees that vary depending on the type of service you choose. They add a higher service fee to lower cost options. This makes it easy for them to make a huge profit even if you choose less expensive options.
- **The Basic Service Fee Is Included In Certain Services or Goods.** The Basic Service Fee covers the costs of conducting the service, planning the funeral, securing permits, preparing notices, and



Tip

Don't trust the Funeral Rule to protect you, there are loopholes built into the law that make it easy for unethical funeral homes to overcharge you.

coordinating arrangements and other overhead. Usually, this fee is already included in the cost of direct cremations, direct burials, and receiving or transporting remains. **The Loophole:** The Basic Service Fee is itemized but it also can be hidden in the cost of other funeral arrangements without you knowing so you will be paying service fees on almost anything you purchase through a funeral home. Shop around, not all funeral homes hide extra fees in their other goods and services.

- **Embalming Is Not Required by Law.** **The Loophole:** Funeral homes make it their policy to embalm for certain funeral arrangements, especially for viewing. If you do not want embalming, you will have to choose arrangements that don't require embalming by the funeral home such as direct burial or direct cremation. If your loved one wanted a viewing before cremation, you might be paying for embalming before cremation, which makes no sense whatsoever, but it's the funeral home's policy, so you are stuck choosing it. See the chapter on **Embalming** for more details.
- **Provide a Casket Price List Before Showing the Display Caskets.** **The Loophole:** The Casket Price List may list reasonably priced caskets, but the display shows those reasonably priced caskets as cheap and unappealing which forces you to purchase a higher priced casket. See **Everything You Need to Know About Buying a Casket** for details.
- **You Do Not Have to Purchase a Casket for Cremation, Alternate Containers Will Be Made Available.** **The Loophole:** Some alternate containers are just as expensive as caskets. For example, there are some cardboard containers that are meant for cremation that look just like real wood and cost about the same as a wood casket. You have the right to choose a less expensive container, such as a shroud or plain cardboard container for your loved one's cremation.
- **Statement of Funeral Goods and Services Selected.** This is an itemized list of the goods and services you have chosen for your loved one's funeral that includes prices for each item. **The Loophole:** Funeral homes are given the freedom to choose how and when they get paid. You may not get your Statement of Funeral Goods and Services Selected until after you've paid a non-

refundable deposit. Then, you are in no position to change your funeral home choice and you may not be allowed to remove selected items after you pay. Get the Statement of Funeral Goods and Services Selected document before you pay.

- **Provide an Outer Burial Container Price List.** The Loophole: No law in the U.S requires an outer burial container, but it is the often the policy of cemeteries that burials must be in an outer burial container. Because you are forced to buy one, they feel they can over charge for them. Green burial cemeteries do not allow them, so you can save a lot of money by going green. See the chapter on **Green Funerals** for more details.
- **Provide a Written Statement of Legal or Cemetery Policy That Requires you to Purchase Certain Goods.** The Loophole: A written statement of policies will explain that you have to buy certain goods, particularly outer burial containers, but it's just a way for funeral homes and cemeteries to justify their policies that have no basis in fact or necessity. In the case of outer burial containers, they don't protect the casket and they usually cave in when the grave is covered over with a backhoe.
- **Must Allow You to Provide Your Own Casket, Outer Burial Container, Urn or Other Merchandise you Purchased Elsewhere.** The funeral home is not allowed to insist you be there to accept the delivery, they are not allowed to ask for an inspection fee nor are they allowed to charge you a handling fee. The Loophole: They aren't going to charge you extra and call it a "handling fee" they will just boost up their Basic Services Fee, or charge more for other goods or services.

Tip

To keep from being overcharged, don't allow the funeral home to pick up your loved one's body until after you've negotiated a fair price.

BUYER BEWARE

The Funeral Rule is a federal law designed to protect the consumer, but funeral homes have found ways to get around those laws. As a buyer you have to be in charge of your own purchasing and not rely on the Funeral Rule to protect you. Compare prices from at least three funeral homes before deciding which funeral home you want handling the funeral. Another word of caution, make sure you shop around before allowing any funeral home to pick up the deceased. Once they have the body, they will make it very difficult for you to transfer the

deceased to another funeral home and also once they have the body, there will be no bargaining for better prices.

SUMMARY

The Funeral Rule was created and implemented by the Federal Trade Commission in response to the high cost of funerals. Since its inception, the consumer has been able to save a bit of money, but there are still many ways the funeral homes overcharge for goods and services. Like many laws, there are loopholes and the funeral industry has found them all. The only way to protect yourself is to know the facts, know your rights and comparison shop for funeral goods and services.

Funeral Planning Guide

Funeral Homes and

Funeral Directors: What Do

You Need To Know?

Chapter 5



Funeral directors are expert sales people who are trained to focus on your emotions to get you to buy the higher priced items. The Funeral Insider, is the exclusive trade magazine of the funeral industry that devotes a considerable amount of space in their magazine to sales tactics. Funeral directors use your grief as a way to make more money. As a matter of fact, the entire funeral home is set up to get you to buy and they are banking on the fact that you are distracted by thoughts of the deceased, that you want to show the relatives that you cared for the deceased, that you want to preserve the

memory of the deceased by giving them a big and expensive farewell.

THE SCIENCE OF FUNERAL SALES

Funeral homes are designed to sell, there is a science to it and funeral directors know that there is a high probability that you will buy if they set the stage just right. When you visit a funeral home, here are some things you'll want to watch out for.

Most funeral homes have very plain entrances to give the illusion that they are humble and trustworthy. As you go into the building you will notice soft comfortable chairs and tables arranged the way they would be someone's home to create intimate conversation areas. This is all very carefully planned to set your mind at ease and make you feel like you are in someone's home. This homey feel is meant to make you feel comfortable holding your loved one's funeral there. It is also meant to comfort you and make you less resistant to other sales tactics that are coming up.

BEWARE: HAVING GOOD MANNERS DOES NOT MEAN THE MORTICIAN IS TRUSTWORTHY

A soft-spoken and very polite individual will approach you and to take your coat and ask you your name and if there has been a death in the family. He or she gently guides you to the funeral director's office. In the office you will notice, more homey touches plus other things meant to set your mind at ease. There will be a cross or other religious artifact hanging on the wall behind the desk. This is to give you the illusion that you are in a safe place where you can trust the people and let them take care of you. It's all very convincing.

When you speak with the mortician or funeral director, he or she will be very solemn and will say things to comfort you. He or she will appear to be respectful of your grief by looking down rather than looking directly at you. He or she will speak in a soft tone and will be very helpful with making the decisions. He or she will tell you about what is "most popular" or the package that is the "best price." But don't let your guard down.

FUNERAL DIRECTORS KNOW YOUR FINANCIAL SITUATION BETTER THAN YOU DO

If you called before you came down, this person has already done a background check on you to find out about your financial situation. Usually they can tell a lot about you by the phone number you give them. They know where you live, what kind of socioeconomic situation you are in, whether or not you live in a home or an apartment, your estimated income and in some cases they refer to past funeral records to see how much you spent on previous funerals. Even if you didn't use this particular funeral home in the past, your previous spending patterns are recorded. Some funeral homes share information and the same company owns many funeral homes so the files have been merged.



The mortician or funeral director also finds out about insurance policies. It's not a well-known fact but in many cases, large corporations own most funeral homes and many of those large corporations are insurance companies. Funeral homes also sell insurance, especially burial insurance. The funeral director can easily find out about how much money was or will be paid out for insurance. They will start planning how to spend your money before you even step foot in the building.

THE FAMILY RUN FUNERAL HOME IS A THING OF THE PAST

You may be thinking that your community funeral home is a family run operation. They may have a family name on the front of the building, and it may have been in your community for years. Don't be fooled, most family run funeral homes are no longer family run. They have been taken over by large corporations but they keep the same name to make you feel like you are dealing with a family, not

employees of big business. Often they retain the same employees who were working there when they were a family run business to further put your mind at ease. You may have dealt with the same mortician, 10 years ago, but now that same mortician is paid by the large corporation and has to maintain a certain sales quota.

THE FUNERAL DIRECTOR WILL USE YOUR EMOTIONS AGAINST YOU

They know you want to get out of there quickly, and they know you want to give your loved one the best you can afford so that's what they do. They will give you the earliest possible date for the funeral to make you rush your decisions. They will show you a range of products and services that appears to make your job of choosing easier, but in reality, they have carefully orchestrated that too.

You will be given options for the viewing, visitation, service and graveside service. Often they have a package that covers the costs of all of these services. These package deals are not a bargain, even if they sell it as such. Another tactic they use is show you several package deals that are difficult to compare. In the end you have no idea what you are actually buying so you end up adding on more services that drive the price up.

BEWARE OF THE 'TRIAD'

You will be shown three of everything, three programs, three caskets, three flower arrangements, etc. There will be a very inexpensive, a very expensive and a midrange price option in all three choices. Usually the inexpensive option is the least appealing of the three items. They use lighting and color to detract from the least expensive option and highlight the expensive and middle priced options.

First they will show you the lowest priced option, which they have deliberately made to look unappealing, they've ordered it in a revolting color or had the cheapest details added to make it look really bad.

Then they will show you the most expensive option, which they know will be out of your price range, but is there to scare you into opting for the middle priced option.

The middle priced option will seem fine, but you need to know that

the middle priced option will always be over priced and not worth the money they are asking you to spend. In some cases, the middle priced option is the same as the inexpensive option, but in a better color or finish so you think you are getting a better product for the money. In reality, you are getting deceived. If the first set of three doesn't appeal to you, they will show you another set of three, one low, one high and one midrange.

These are just a few of the tactics they will use. There are many others, they will also try what is called in the business, "an assumptive close." For example, if you choose to have a viewing, they will include embalming as part of the viewing price. In most states it is not the law to embalm, but to make more money, the funeral director will say something like, "Embalming will make your loved one presentable for the viewing." If you nod your head, you've just given your permission to embalm your loved one at a fairly hefty price.



SUMMARY

Funeral homes are designed to sell merchandise and funeral directors are highly trained sales people ready to part you from your money no matter what the consequences. Funeral directors are counting on the fact that you are emotional and distracted. They create a feeling of trust with their demeanor, the décor and how they present their merchandise. They deliberately confuse you into choosing expensive items.

See the section [How to Choose A Funeral Director or Funeral Home](#) for more details about how to find an ethical funeral director and tips on how to avoid these sales tactics.

Tip

Take a friend with good money sense who was not close to the deceased to help you through this intimidating first meeting.

Funeral Planning Guide

How to Choose a Funeral Director or Funeral Home?

Chapter 6



Funeral directors are business people. They deserve to be paid for their work, but it's up to you to be knowledgeable about what you are buying and the arrangements you are making. It's up to you to find the best prices and the most ethical funeral director who will honor your choices. It's up to you to make the right choices for your family, your religion and your budget.

Below you'll find a guide for choosing a funeral director, but keep in mind that this is an emotional time when you may not be thinking clearly. Usually, you have 24 hrs

before your deceased loved one needs to be moved from where he or she passed away. In that time, there are three things you **MUST** do before arranging a funeral:

1. Determine your budget and vow to stick to it.
2. Find a friend with good money sense and who is not related to the deceased to help you make arrangements and to come with you when you meet with the funeral director.
3. Work through the **Funeral Planning Checklist** so you know exactly what you want for your loved one's funeral before you meet with the funeral director.

SHOULD YOU HIRE A FUNERAL DIRECTOR?

Most states don't require that you hire a funeral director.

Unfortunately, if you don't hire a funeral director, you have to make sure you acquire and fill out the forms very carefully, you will have to file the death certificate, transport the deceased and you will need special permits. If you choose to handle all the arrangements without using a funeral home or funeral director, you must get the necessary paperwork done immediately. See the chapter called **What is a Home Funeral?** for details on handling funeral arrangements without a funeral director.

You might end up doing a lot of running around from doctors who declare the death to vital statistics offices, to county clerks offices gathering signatures and sorting out details of the death that might be better left to a funeral director. The funeral industry has made it particularly complicated to make funeral arrangements on your own.

What you might want to do is shop around for a funeral director who will transport the deceased and do the paperwork for you but you can make it clear that you have plans for the memorial service and interment or cremation and you won't need their services beyond that. However, it may be just as expensive to have them do the services too.

Ask lots of questions and get a General Price List that includes transportation and paperwork costs as well as the funeral director's service fee. They tack on a fee for funeral arrangements that can be as little as a few hundred dollars to as much as a few thousand dollars. They will charge this fee regardless of how many or few services and

products you purchase from them. So get these prices in writing before you tell them what your plans are.

HOW TO CHOOSE A FUNERAL DIRECTOR?

The first thing you have to do when your loved one passes away is make some phone calls to friends and family who have had loved ones pass away. Find out about their experience with the funeral directors. If they are willing to disclose how much the funeral cost, even better, but don't press, even though it may be years later, they might still be paying for it! You never know. The important things to ask are:

1. Were you given good advice and lots of choice when making the funeral arrangements?
2. Were you satisfied with your funeral director and the funeral home?
3. Would you recommend the funeral director or funeral home or do you think I should look somewhere else?

If you ask these three things, you are not really asking for personal details, but they may be willing to give you further details that will help you make your decision. Unfortunately, sometimes you don't have a choice of funeral directors because of location or time constraints, most hospitals want the deceased removed within 24 hrs of death and state laws say that you have to have the deceased's body refrigerated within 24 hrs or buried within 48 hrs without refrigeration. You don't have a lot of time to make a very important decision.

If you have no one to call for a reference, go online and search for funeral homes in your city or region. Many funeral homes have their price lists online so you can get a sense of what you will be paying before you call. Then get out the phonebook in the city where you want to hold the funeral and start making calls. Call at least three different funeral homes in your area and ask the questions below. Funeral directors are required to give you a General Price List over the phone and some will fax or email it to you so you can do some comparison shopping before you step foot in a funeral parlor.

5 QUESTIONS TO ASK: FIND OUT IF YOUR FUNERAL DIRECTOR IS ETHICAL

Before you start making calls to funeral homes, make sure you go

through the **Funeral Planning Checklist** so you are prepared with what you want for your loved one's funeral. You will be overcharged if you aren't sure what you want and you'll end up letting the funeral director make the decisions for you.

There are some important signs to know whether or not a funeral director is ethical. When interviewing potential funeral directors, ask these questions and if they answer yes, make sure they actually do what they say they will do.

The 5 most important things to ask potential funeral directors are:

1. **May I see a General Price List before we meet?** By law, funeral directors are required to give you a copy of the General Price List at anytime you request it. Make sure they do give it to you right away, because if they give it to you after the meeting or during the meeting, you could be purchasing items that are way more expensive than you want.
2. **May I also see a Casket Price List before we meet?** Funeral directors are **NOT** required to show you a casket price list before you meet with them. Caskets are also one of the biggest funeral purchases and the way that funeral directors make most of their money. Caskets often sell for a 300% to 1000% markup. Seeing a Casket Price List before you choose your funeral director will give you a good idea of how much of a markup he or she charges, especially if you do your homework and check out casket prices online. If you find out what they charge and look for the same or similar caskets online, you'll be able to save a lot of money by either bargaining with the funeral director when you meet him or by buying the casket online. Even if your loved one prefers cremation, you will need a casket of some sort, there are some made of heavy duty cardboard that will work perfectly for a cremation. See **Everything you Need to Know About Buying a Casket** for more details.



3. **Are there caskets on display for less than \$500.00?** Here is where you might find some unethical practices going on. Most funeral directors will have caskets on display for less than \$500.00, but the color will be horrible or they will make it look like it's falling apart. Remember they want you to buy the \$5000.00+ casket, so when they order their floor models; they get the cheapest, ugliest colors and hardware to make the inexpensive caskets look cheap. But the casket you order can be the color you choose and have the hardware and detail that you choose. It's guaranteed that the casket you order will look nicer than the one they have on display. Look online to find a casket and price that suites your needs and your budget and either go ahead and order it online before you meet with a funeral director, or wait to see what deal the funeral director will give you. But be aware that caskets are always overpriced for the quality and the funeral director will try everything to get you to buy from them. See the chapter **Everything you Need to Know About Buying a Casket** for more details of what to look for and how to get an inexpensive casket that looks like you paid a lot for it.
4. **Can I order the inexpensive casket model in other colors and will it get here in time for the funeral?** This is where you get to choose the colors and styles you want. Now it's important to remember that you are not required by law to purchase a casket from a funeral director. The states with the strictest laws state that you have to purchase a casket from a certified funeral retailer. You can order a casket from a website that is based out of your state and it will be perfectly legal. Not to mention a lot cheaper. See **Everything you Need to Know About Buying a Casket** for more details.
5. **May I see an Outer Burial Container Price List before selecting a grave liner or coffin vault?** This question is only for funeral homes that have cemeteries. You might have to speak to the cemetery director to get this price list. If you are choosing a mausoleum or crypt, you can ask for a Mausoleum Crypt Price List. Here again, funeral directors are not required to give you this list before you meet but the ethical ones will.

CONSIDER HOW THE FUNERAL DIRECTOR SPEAKS TO YOU

This is a little hard to detect, but if they make you feel like you are

not doing all you can for your deceased loved one's funeral then they are not ethical and you need to find someone else. Things to watch out for are descriptions of services or goods and attitudes toward your questions. Perhaps they will refer to the inexpensive caskets as "welfare casket" or "morgue box" or even "cremation container." These are derogatory terms they use to manipulate you into buying the more expensive caskets. It doesn't stop with caskets, they will get you to make expensive purchases just by using a sweet and gentle voice as they criticize your choices.

After you speak to each of the three funeral homes and ask these five questions, take a moment to decide which funeral homes you wish to meet with and call them back to make an appointment.

DO NOT ALLOW ANY FUNERAL HOME TO PICK UP THE DECEASED YET



Don't let the hospital or your own discomfort make you rush into making a decision. Do not allow any one of these funeral directors to pick up your deceased loved one until you are completely satisfied that you are getting the best deal from the most ethical funeral home.

You have at least 24 hours to have the body moved from the hospital, and if the body is in your home, you can make a bed out of dry ice to keep the body cool while you make your decisions. The important thing is that you don't rush, because it will cost you thousands and in some cases ten's of thousands of dollars in rash decisions and poor planning.

GO TO EACH FUNERAL HOME WITH YOUR FRIEND, YOUR COMPLETED CHECKLIST, AND YOUR BUDGET

Meeting with the funeral director before they have the body, gives you

Tip

Do not agree to let any funeral director transport your loved one until you are satisfied that you are getting the best prices from the most ethical funeral home.

the upper hand, you have the ability to walk away from the deal if you are not satisfied. If they do not want to meet with you, until they have the body, move on to the next funeral home on your list.

In this meeting, plan the entire funeral, from burial or interment arrangements, to programs, visitation, to music and flowers. See the **Funeral Planning Checklist** before you go to the meeting. I can't stress enough how important it is to know what you want for your loved one's funeral before you go to the funeral home to make arrangements. If you know what you want before you go, you won't make costly mistakes.

YOUR MONEY IS BETTER IN YOUR HANDS, THAN IN THE FUNERAL DIRECTOR'S HANDS

Some people may feel strange about getting all this information from the funeral director before releasing the body to them, but you need to set aside your discomfort for two reasons:

- First, the funeral director has already figured out how much money they can soak out of you, just by knowing your phone number.
- Secondly, you need to know exactly what you are paying for and how much before you buy. If you've ever purchased a car, you didn't buy before you knew how much it was.

Be strong, you know your loved one would not want you to be made a fool of by the funeral director.

GET IT ALL ON PAPER IN AN ITEMIZED STATEMENT OF GOODS AND SERVICES

Once you have discussed all your options and choices, but before you agree to anything or agree to pay anything, you need to ask for an Itemized Statement of Goods and Services so you know exactly how much the entire funeral will cost. Make sure the statement includes gratuities for clergy and other services that are unaccounted for. These gratuities and others should be indicated with a sentence like, "We charge you for these services in the same amount as we are billed." If there is anything on this statement that is "required by law," make sure you get evidence in writing that it is in fact required by law.

The funeral director may be reluctant to give you this Itemized

Statement of Goods and Services until they have the body and they may use the excuse that they need time to type it up. Tell them that you will wait, that you need to speak to others about paying and these other people need to see the statement so they can divide up the bill. Insist on getting the Itemized Statement of Goods and Services before you leave the funeral home.

DECIDE WHICH FUNERAL HOME DESERVES YOUR BUSINESS

Meet with each funeral director you called for an appointment and then take each of these Itemized Statements of Goods and Services and decide which funeral home deserves your business. Make the decision on costs as well as how the funeral director made you feel. If they were inexpensive, but rude or made you feel uncomfortable, maybe you'll want to give your business to the really nice funeral director who was a little more expensive. The important thing to remember is that you make a decision that fits within your budget, within your comfort level, and includes all the choices that are important to you.

MAKE A DEPOSIT, BUT DO NOT PAY THE WHOLE FUNERAL BILL UNTIL THE END OF THE FUNERAL

You will likely have to make a deposit of a few hundred dollars before the funeral director will start making the arrangements for the funeral and before they will pick up your loved one's body. Make that deposit only when you have made your choice of funeral homes. These deposits are non-refundable so you want to be sure that your deposit is going to the funeral home that you really want to work with. Pay the balance of the funeral bill after the funeral.

The funeral home is much more likely to be attentive to your needs and be careful that everything goes exactly how you want if they don't have your money yet. If you pay the whole bill upfront, they don't have to work for the money, they've already got it, they may even double book the funeral and not attend to your needs at all.

If there was anything that you were not satisfied with, you can bring this up at the end and ask for a discount before you pay the balance.

If you've already paid upfront, you will not get a discount or money back, no matter what.

SUMMARY

Choose a funeral director wisely. When you first hear you have to plan a funeral:

- Call friends and family to find out which funeral home they used and if they were satisfied with the service.
- Plan your budget and find a friend who can visit funeral homes with you.
- Decide what you want for the service and interment before you start calling funeral homes. See the **Funeral Planning Checklist**.
- Ask questions and make sure you feel comfortable with the answers.
- Be aware of sales tactics when you meet with the funeral director. See **Funeral Homes and Funeral Directors: What You Need To Know** for details.
- Get all of your wishes down on paper so you know exactly what you will be paying for.
- Pay a deposit, but do not pay the whole bill until the end of the funeral.
- Bring up any issues that arose during the funeral that you were dissatisfied with before paying the balance. You're within your rights to ask for a discount.

Funeral Planning Guide

Paying for the Funeral: What is the Best Way to Pay for a Funeral?

Chapter 7



Funeral homes are very quick to offer solutions to your problems, especially when it involves money. They've created Preneed Funerals that allow you to arrange and pay for a funeral before the deceased passes away. You may have heard of preneed funerals from local funeral homes, insurance companies, associations and even your church; all of them discussing the benefits of preneed funerals. All I can say is, buyer beware! There are big problems that can arise when you pay for such a large and important event in advance. This chapter will explain the pros and cons of several payment

options for funerals.

WHAT IS PREARRANGING A FUNERAL?

Prearranging a funeral is when you write out what you would like to have done at your funeral and give it to your family before you pass away. It's an opportunity for you to make decisions and then make your wishes known to your family. You'll find out how much a funeral will cost and you can set aside that money. Prearranging does not mean you have to decide on a specific funeral home nor does it mean you have to pay for your funeral in advance. Prearranging is simply a guideline for your surviving family to follow so that they know what you want, how you want to pay for it, and it saves your family the stress of making big ticket purchase decisions when they are grieving for you.

WHY PREARRANGE A FUNERAL?

Prearranging or planning a funeral in advance is always a good idea. In the case of accidental death or if you have to plan a funeral after death, it can be very difficult for the survivors to get all the necessary papers in order and to finance a funeral. Having a plan to follow complete with all the deceased's wishes, locations of important documents and a method for payment makes a funeral so much easier to organize. If your loved one had such a plan, I'm sure you can see how much easier it is to make decisions and create a loving tribute to your loved one.

ADVANTAGES OF PREARRANGING A FUNERAL

There are several advantages to prearranging a funeral beyond simply getting what you want for your funeral. Prearranging allows you the freedom to make choices without pressure sales tactics and to make knowledgeable and thoughtful decisions. You can save your loved ones the stress of deciding what you might have wanted. Advantages of prearranging your funeral:

- you choose the type of funeral service you want
- you choose the flowers, music, readings and photos you'd like
- you compare prices and services from many funeral homes

- you avoid pressure sales tactics
- you take your time and make your decisions thoughtfully
- your funeral is relatively stress-free for your loved ones
- you save money by making informed decisions
- you save money by keeping the decision-making process out of the hands of your bereaved family.
- A funeral can be prearranged without being prepaid.
- you can budget for the full cost of the funeral



The funeral industry takes advantage of people who have to make big purchase decisions on short notice. Prearranging a funeral is highly recommended for everyone because it's the number one tip for saving money on a funeral.

TALKING ABOUT PREARRANGING YOUR LOVED ONE'S FUNERAL

Speak to your aging or ill loved one about prearranging his or her funeral before he or she passes away. Make sure you know what he or she wants, how you are expected to pay for it and even start shopping around. You'll save a lot of time, worry and money when you prearrange.

It may be difficult to bring up, but there are ways to approach the subject without being offensive. Mention a funeral you were at recently that you found particularly tasteful and describe what you liked about it. Your loved one will pick up on the hint and either open up and start talking about what he or she wants, or change the subject. Make sure you start taking notes if they start talking, and then you can start asking questions and going through the **Funeral Planning Checklist** with him or her.

Other ways to bring it up are to mention friends or family members who have been talking about prearranging or that you heard about prearranging in a book you read. You could also begin the conversation with the fact that you are considering prearranging your own funeral so your kids won't have to do all the planning when you pass away.

Another way to begin the discussion about prearranging a funeral is to tell your loved one how much you will miss them when they are gone. Then tell them you don't know how you will be able to make all those funeral arrangements when you will be so sad.

If your loved one changes the subject, it may simply be because they need a little time to think about it or right that moment is not the best time to talk about it. Don't force the issue and don't press him or her for information. There will be more opportunities to discuss it and your loved one may bring it up to you when they are ready.

PREARRANGING YOUR OWN FUNERAL

The end of your life isn't easy to consider, especially if you are young and in good health. Unfortunately, life is unpredictable and an accident or sudden illness can take you quickly. It's in those situations that a funeral plan is needed most. Your family and friends are in complete shock and feeling immeasurable sadness. They are in no condition to give you the loving tribute that they want and that you want when they are grieving so intensely.

Speak to your loved ones about your wishes. Use this book as a guide to prearranging your own funeral so your loved ones do not have to go through the planning process without your input. Fill out the **Funeral Planning Checklist** for your own funeral and make sure that the executor of your will, or trusted friend or family member has a copy.

WHAT ARE PRENEED AND PREPAID FUNERALS?

Unlike a prearranged funeral, a preneed funeral (sometimes called a prepaid funeral) is prearranged and paid in full upfront. This is when the choices and payments have been made long before death. The funeral home takes payment in full for the entire funeral and holds it until the day your loved one dies, and then implements the plan.

Tip

Prearranging is the number one tip for saving money on a funeral. You can shop around and make decisions without emotions or high-pressure sales tactics forcing you to make costly errors.

There are still a few things that will not be included in the paid cost of a preneed funeral. These things include catering, you can't predict how many people will be there and honorariums for clergy, and you don't know how much clergy will charge for services. There are other tributes and memorial items, floral arrangements, programs, and other incidental things that will not be covered with a preneed or prepaid funeral.

Many funeral homes will sell preneed funerals by telling you that this is the only way to ensure there is enough money for a funeral. They will also explain that it will give you peace of mind knowing that all the arrangements are made so you won't have to rely on survivors to make the plans. But the biggest selling feature is the fact that if you prepay for your funeral, it sets funds apart from other assets, which can be beneficial if you are applying for Medicaid. Below you will find there are other ways to get the same benefits without paying a penny to the funeral home ahead of time.

TYPES OF PRENEED FUNERALS: INSURANCE FUNDED AND TRUST FUNDED PLANS

There are two types of preneed funeral. You either pay in full or in installments to the funeral home, who in turn purchases either an insurance policy or opens a trust. In both cases the funeral home is named the beneficiary and will be paid by the insurance or trust at the time of your loved one's death. If the amount of the insurance or the trust exceeds the cost of the funeral, the funeral home gets the balance because they are named the beneficiary.

INSURANCE FUNDED PLANS: BURIAL INSURANCE OR FINAL EXPENSE INSURANCE

Insurance companies own many funeral homes. They try to sell you insurance and the funeral to maximize their profits from each customer. Funeral homes sell insurance that name the funeral home as the beneficiary. They sell it by making it appear as though there is no choice as to whom you can name the beneficiary. They do this so that they can get any extra money from the policy that is over and above the cost of the funeral.

A major problem with many of these burial insurance plans sold by

funeral homes is the insurance company will not pay out any benefits during the first few years of purchase. If there is no pay out from the insurance company, the surviving family must pay for the funeral, even though the deceased paid into the insurance. And they get you again, because you won't be able to change the plan to include less expensive services and goods. Another thing if you are able to cash out or transfer the policy, you will not be refunded the full amount paid. With insurance funded preneed plans, the funeral home always wins.

TRUST FUNDED PLANS: REVOCABLE AND IRREVOCABLE TRUSTS

Trust funded plans can either be irrevocable or revocable. Both are not a good idea when purchasing them through the funeral home. The funeral home may not be using a federally insured bank to hold your money and they will be taking the interest for administrative fees, leaving you with no interest.



Irrevocable trust funded plans cannot be cashed out and are not transferable to another funeral home. In the same way that the funeral home names themselves as the beneficiary for insurance funded plans, funeral homes also name themselves beneficiary of the irrevocable trust. This locks you in to arrangements you cannot change and gives the funeral home the rights to all of the money and interest that has accrued.

Revocable trusts may be cashed out, changed or transferred to another funeral home, but are subject to fees and penalties payable to the funeral home. There is nothing gained by a revocable trust paid to the funeral home because they can tack on fees and penalties that make it too expensive to change or transfer.

DISADVANTAGES OF PRENEED AND PREPAID FUNERALS

The consumer is not protected and the funeral homes are not required to refund your money under any circumstances. You may be able to reverse a Preneed Agreement with 15 days of purchase. Countless pensioners have lost all the money they paid to their chosen funeral home because of these common issues:

- **The funeral home went out of business or changed hands.** There is no guarantee that the funeral home you've chosen will still be in business when you need their services. There have been recorded cases where the funeral home was sold, but there was no clause in the contract that stated that the new owner would honor the preneed funerals sold by the previous owners. That leaves everyone who purchased a preneed funeral without a funeral and no legal way of recovering their lost money.
- **If you change your mind about the services you've chosen, you are not entitled to a full refund.** Sometimes people change their minds about burial or cremation, if so, a funeral home does not have to refund your money or change your plan. Even if your wishes change, the plan has to stay the same.
- **If you move or if you pass away while traveling, you are not entitled to a full refund.** Funeral homes are legally allowed to declare that any prepaid merchandise is considered 'delivered' so legally there are no refunds or cancellations allowed. Many people like to travel when they retire and if they happen to pass away abroad or even in another state, the funeral home has no obligation to refund your money.
- **Paying installments that are not finished.** Huge penalties result if you haven't finished paying all the instalments before death. In this case prepaying the funeral has actually cost more. The funeral home will charge a fee of 30% or more to handle the funeral before it was paid in full.
- **Interest earned will be withdrawn by the funeral home for "administration fees."** Instead of the interest going toward covering funeral costs that have inflated over the years, the interest is going to the funeral director for doing nothing. Once the funeral is paid,

Tip

After you've prearranged your funeral so you know how much it will cost, set aside the money in a Private Irrevocable Trust that names a trusted friend or family member as the beneficiary. After your death, the beneficiary will have access to these funds to pay for your prearranged funeral. Because you've named a beneficiary, the funds will not have to be probated.

there are no administration fees or upkeep costs or any other costs involved, but the funeral industry has found a way to take away your interest.

- **The family did not know there was a prepaid funeral.** The family needs to know all the details, when you purchase a Prepaid funeral, you should be given an itemized list of services and a folder full of information. Get a second copy or third copy and make sure your family has it. Funeral homes are not required to honor a prepaid funeral if the family does not have the policy number. They may even end up arranging and paying for a second funeral at the very same funeral home that holds the prepaid policy.

Other issues that arise that make Preneed Funerals a poor choice:

- **Inflation affects all industries, including the funeral industry.** It has happened that the amount paid does not cover the cost of the funeral, so the family is still left with a large bill at the end.
- **Goods and Services Paid For May Not Be Available.** The funeral home may change its casket suppliers or make changes to the services it provides. The goods and services that were paid for may not be available at the time of death. Other services or goods will have to be substituted at a greater cost to the family.
- **Money Paid to the Funeral Home Was Needed for Emergencies.** Unfortunately, sometimes you need a few thousand dollars for emergencies like surgery, moving, and other problems. Once you've paid the funeral home there is no option, they have your money and you can't get it back.

WHAT IF YOU SUSPECT YOUR LOVED ONE PREPAID, BUT YOU AREN'T SURE?

There have been many cases where the prepaid funeral went unused and the funeral home kept the money because the family didn't know about it. If you don't know that your loved one prepaid their funeral, and you don't have the policy number or know which funeral home they would have chosen, you are left with few options.

You could try calling the funeral homes in the area asking if they have a prepaid funeral plan for your loved one, but the funeral home may

not be willing to give out that information over the phone. You can also try going through safety deposit boxes, and files that belonged to the deceased to locate the funeral package information. Both of these tasks may not be possible until after the will is probated and probate won't happen until after the funeral. Clues can be found at the nursing home or eldercare center that the deceased lived in. Part of the registration process requires that the nursing home know which funeral home to call in the case of death.

ONE SITUATION WHERE A PREPAID PRENEED FUNERAL IS BENEFICIAL

The only time prepaying for a funeral is recommended is if death is imminent and the person wishes to distribute assets and take care of business before they pass away. In this situation, the chances of a funeral home going out of business, or inflation making the costs rise are slim.

Your purchase is relatively safe and may give some peace of mind at the end of a long illness or other circumstances.

If your loved one has prepaid their funeral in full, and you have that information, go ahead and contact the funeral home and have them take care of everything. Your loved one will have done most of the negotiations and planning ahead of time so there is very little for you to do, other than make a few last minute decisions and pay for anything that was not included in the plan.

YOU STILL WANT TO PREPAY FOR A PRENEED FUNERAL? THEN MAKE SURE THE PLAN INCLUDES THESE POINTS

Before you buy, make sure the policy you are purchasing has the following clauses and provisions. Shop around to many funeral homes to ensure you make informed decisions, and deal only with professional and licensed funeral directors. Above all make sure you have the right to cancel contracts or transfer prepaid funds from one



funeral home to another.

Of course it's always a good idea to get a lawyer's advice before your loved one signs anything and before he or she gives any money to the funeral director. Be sure the plan includes the following, even if you don't think you will need it, you never know what the future will bring.

- **Full Refund With Little or No Penalty.** The plan should allow your loved one or his or her benefactor to get a full refund for any reason with little or no penalty. Your money is your money and should stay that way even if you've given it to the funeral home in trust until your loved one passes away.
- **Safely Held in a Federally Insured Bank.** Funeral insurance plans and funeral homes are not regulated so be very cautious when purchasing a Preneed funeral. Make sure the money is being held in a federally insured bank.
- **Transferable Plan.** Make sure that the plan is transferable to another funeral home. If your loved one moves, or if you decide to care for your loved one in another state, or even if you or your loved one decide to change funeral homes, the money you've paid should be transferable. With a transferable plan, the money paid to the funeral can be used for a funeral anywhere.
- **Includes Changes.** Some states and funeral homes allow your survivors to change the arrangements depending on changes in circumstances, but many don't. If you change your mind before death, or if the survivors decide it would be better to eliminate or include something, having the ability to change the plans is important. It could be that your loved one paid for a burial, but now wants to be cremated. The plan should allow for changes like this.
- **Get a Detailed Itemized List of Paid Services and Goods and Get a Detailed Itemized Lists of Goods and Services That are Not Paid:** Make sure that you know exactly what is included in your purchase and what is not. Usually, preneed funerals cover the basics of viewing, caskets, and services. But there are many other services that cannot be anticipated and cannot be paid for in advance. Make sure you get a list of all the prices that may not be included.

For example, honorariums, transportation fees, crematory fees, police escorts and any other services or goods provided by a third party will not be included in the prepaid preneed funeral package.

- **15 Days to Review the Contract and Cancel With No Penalties.** You should not be legally bound to the contract immediately.

Most states require 15 days for review and you can cancel your purchase within that time. It's a good idea to see a lawyer, banker and insurance representative in that time. This will ensure that the document is legal and your bank or insurance representative may have better rates or plans for you.



Another word of caution:

- **Have Backup Money.** Many funeral homes will not guarantee that your payment will cover the cost of the funeral in full. They claim that interest will not cover the cost of the inflation. In other cases, they take an administration fee that leaves only the principal amount to cover the funeral. Often the same products or services you purchased have changed or replaced with higher priced items. If this is the case, you will have to have enough money saved someplace else to cover these additional costs.

MEDICAID AND PRENEED FUNERAL PLANS

Medicaid allows everyone to set aside money for funeral expenses. It must be in an irrevocable trust otherwise Medicaid could seize the money if Medicaid is paying for your health care. Don't rush out and buy an irrevocable trust funded preneed funeral just to shelter some money from Medicaid, there is another safer way to shelter money for your funeral.

Establish a **Private Irrevocable Trust** at your federally insured bank. Name a trusted family member to be the beneficiary who will also take care of your funeral arrangements rather than give control of your

Tip

A Pay on Death Account at your bank is a safe way to set aside money for a funeral. You choose a beneficiary who has access to the account only after you pass away. However, you can deposit or debit the account as you see fit until the time of death. And because you've named a beneficiary, these funds are not probated.

money to a funeral home. Once the irrevocable trust is established, no one will be able to change it or cash it out until after death. Medicaid will not be able to seize the funds. Check with Medicaid before establishing a private irrevocable trust. There may be some restrictions you'll need to know about.

THE BEST AND SAFEST WAY TO PAY FOR A FUNERAL: PAY ON DEATH ACCOUNTS OR TOTTEN TRUSTS

The safest and most effective way to ensure there is enough money for a funeral with no fees or penalties is what is called a Pay On Death Account or Totten Trust. A Pay On Death Account is essentially a trust or savings plan set aside for a funeral, payable to a chosen beneficiary, redeemable upon death. These accounts are not subject to probate and the beneficiary can pay for the funeral right away. Your loved one maintains control over the account and has the ability to withdraw from or deposit into it at anytime during his or her lifetime. The beneficiary does not have access to the funds until the time of death.

How it works is a sum of money equal to the cost of a funeral is deposited into a passbook, money market account, or certificate of deposit account. The funds are payable to the beneficiary, usually a trusted family member, at the time of death. Because this is a Pay On Death Account, these funds do not have to be probated. Some states require that the owner of the account pay income tax on the interest. The beneficiary has access to the funds immediately and can pay final expenses and funeral expenses right away.

SUMMARY

Prearranging a funeral allows you to make better choices and get big savings. You can shop around for the best deals. But even if you've found a funeral home that you want to deal with, it is not a good idea to buy any funeral package from them until you need it. With penalties and fees, plus services that are not included in the package, it is never as good a deal as paying when the funeral is needed.

The best and most effective ways to save money on any funeral is to plan ahead using the **Funeral Planning Checklist** and set aside funds

in a Pay On Death Account or Private Irrevocable Trust. This way you know how much the funeral will cost, the money is safely set aside and the funeral home will not take money for unscrupulous administration fees and penalties.

Funeral Planning Guide

Visitation, Private Viewing, Public Viewing: Which One Do You Choose?

Chapter 8



When a person dies, no matter what the circumstances, there is a need to say goodbye, to honor their life and to support and care for the survivors. There are as many ways to do this, as there are people on the planet. How you choose to say goodbye and honor the deceased is a personal choice. However, the funeral industry has made certain choices for consumers to increase profits that are not always in the best interest of the mourners.

WHAT IS A VISITATION?

A visitation is an opportunity for mourners to visit the surviving family. A visitation does not include the deceased's body in a casket or urn, it is simply a time and place where all who loved the deceased come together to talk, to cry, to laugh. A visitation is a visit to remember the deceased. This type of remembrance is the most accepted and appreciated time for mourners because it allows family and friends to reconnect and to share in the loss of their loved one. A visitation usually occurs at the time of the funeral, either a day before or immediately after the body is interred. In some cases, visitation is open-ended and the family gathers for several days. Often there is food, drink and photos of the deceased, a visitation guest book and other mementos of the deceased present.

WHAT IS A PRIVATE VIEWING?

Like the name suggests, a private viewing is a viewing of the deceased by a small group of people. A private viewing can be arranged to let just the family or close friends see the deceased and spend some time making peace with his or her death. A private viewing doesn't always have to happen at the funeral home, it can be arranged at the hospital or if you are having a home funeral, the viewing can be in your own home. If you choose a private viewing at the funeral home, there is usually no cost or a small fee involved. Again, compare overall prices because they may not charge you for the private viewing, but they will hide the cost in with another service.

Since the rise in home funerals, the three-day viewing is again becoming more popular. The deceased is laid out on a bed with dry ice to keep the body cool with personal items around the bed in a room off of the main rooms of someone's home. Family and friends have the choice of viewing the body or visiting with the survivors without seeing the deceased. They can come and stay as long as they need to mourn the loss of their loved one without the time limit of the funeral home and there is still no need to embalm or buy an expensive casket.

WHAT IS A PUBLIC VIEWING?

A public viewing usually refers to a viewing that takes place at a funeral home for a specified length of time and anyone is welcome to come. The public viewing will be announced at the time the funeral is announced and usually takes place the day before the funeral or a few hours before the funeral. At one time, there was a three-day viewing period, but now three days is too much time for the family to take off of work to sit at the funeral home and costs of rental and storage of the deceased have made this practice very rare. Instead some people opt for a one-hour viewing, but will have visitations planned for before and after the funeral service.

VISITATION OR VIEWING: WHAT DO MOURNERS WANT?

Most funeral directors will tell you that a public viewing will help mourners accept the loss of your loved one. While most mourners will tell you that they attend the public viewing at a funeral home to support the survivors, not to look at the deceased. This is an interesting disconnect between the funeral industry and what people actually want. The funeral industry tries to encourage people to have public viewings because it means more money from the additional costs of embalming, preparing of the body for viewing, a more expensive casket, rental of the facilities, and more. These are a lot of expenses for a one-hour public viewing that really jack up the price of a funeral.

THE NEED FOR PUBLIC VIEWINGS IS A MYTH

The reasoning behind a public viewing, as funeral directors will tell you, is to allow people a chance to say goodbye to the deceased. In most cases this is a myth. If the deceased suffered a long illness or was very elderly, then most of the goodbyes have long been said. That is not to say that the deceased will not be missed or mourned, but in most cases, seeing the body after he or she has passed is not necessary for people to accept the death. Often a public viewing becomes a visitation with most of the guests staying away from the casket and focusing on the surviving family. Another thing to consider is that illness and age change a person's appearance to the point where a

Tip

Planning a visitation is a cost effective way to mourn the loss of your loved one and support the surviving family. Saving money on embalming, expensive caskets, preparation and storage of the body is not only practical, but also preferred by most mourners. In most cases, mourners avoid actually viewing the body, but they attend viewings to visit with the survivors. Plan a visitation instead of a viewing to save money and allow mourners to comfort the surviving family.

public viewing can be disrespectful to the memory of the deceased. People end up remembering how gaunt or unnatural the deceased looked even with all the efforts of the mortician.

MOURNERS PREFER VISITATION

Most mourners actually prefer a visitation. They want to visit the surviving family and reminisce about the deceased, sharing stories, photographs, tears and laughter. The funeral becomes less about the death and more of a celebration of the person's life. It also makes it easier for children to be a part of the funeral if the body is not present. Like most adults, children can accept death without seeing the deceased. A visitation can become a joyous occasion when family and friends honor the deceased by playing music, readings and stories, sharing photos and talking about the deceased in loving remembrance.



Also, a visitation does not require all the added expense of a public viewing: no embalming, no additional preparation of the body, no expensive casket. When considering the cost of a funeral, a visitation is much more cost effective, because the body doesn't have to be prepared for display.

VISITATION OR VIEWING: WHAT TO CHOOSE FOR AN UNEXPECTED DEATH?

In the case of sudden, unexpected, or accidental death, there are several things to consider. In most cases the person will have been taken to the hospital for rescue efforts or for an autopsy. The body may be disfigured from the cause of death and will be disfigured from the autopsy. Again, most people don't want or need to see the deceased in this state to accept the death. Most hospitals will allow the family to spend considerable time with the deceased, about 24 hours before they will have to move the body. At this time, anyone who needs to see the body can visit the hospital. A public viewing is not

Tip

If there are some mourners who wish to view the deceased, arrange a private viewing at the hospital. If you must arrange a private viewing at a funeral home, tell the funeral director that the viewing is to identify the body. Everyone is permitted a private viewing to identify the body at no charge.

necessary. A visitation and a funeral service will be more appropriate.

FOR THOSE WHO NEED TO SEE THE DECEASED, PRIVATE VIEWINGS ARE MORE PRACTICAL

Sometimes a few people want or need to see the deceased for personal or legal reasons. If that is the case, a visit to the hospital where the person died or scheduling a private viewing with the funeral home will serve the same purposes. The body will be laid out on a table or in a casket and the family or people who must see the deceased can view the body. There will be a charge for a private viewing that will usually include rental of the funeral home facilities for an hour and a charge for laying out the deceased. Neither embalming nor caskets are necessary or required by most funeral homes for a private viewing.



If you are having a home funeral, usually the deceased is in another room and the mourners can choose to view the deceased if they want. For those who want to view the deceased, a home funeral provides an opportunity to spend as much time as they need with the deceased to grieve.

SUMMARY

Viewings are becoming less common as a part of the funeral service in a funeral home due to the additional expense and the fact that most mourners do not want to view the deceased, but they do want a visitation. The visitation is a celebration of the deceased's life, whereas a viewing can make the focus of the funeral on the circumstances of death. Most people prefer to visit with the surviving family during a visitation rather than view the deceased.

Should a viewing be necessary for personal or legal reasons, a private viewing in the hospital, in the funeral home or in someone's home

can be arranged at a much lower cost or free. A public viewing at a funeral home ends up costing a lot of money, for a fancy casket, preparations of the body and embalming (even if you don't want to embalm, most funeral homes make it their policy to embalm for a viewing).

Funeral Planning Guide

Funeral and Memorial Services: 4 Steps to Planning a Personal Tribute

Chapter 9



Funeral and memorial services are the times when friends and family pay tribute to your loved one. It is a time of calm reflection, shared memories and a final goodbye. This is the time when you can really personalize the funeral and say goodbye to your loved one in a truly unique way. Planning the services for your loved one requires that you think about what your loved one would have wanted and have mementos, readings, music and other elements that would have been meaningful to your loved one and to the guests present.

WHAT IS A FUNERAL SERVICE?

A funeral service takes place as soon after the death as possible and always has the body or cremains present. It is the formal part of the funeral where there are speeches and readings, music and poetry led by an officiant like a clergy member or funeral director or master of ceremonies. This is usually done after the viewing and is followed by a disposition ceremony.

WHAT IS A MEMORIAL SERVICE?

A memorial is similar to a funeral service but the body or cremains are not present. A memorial service can occur any time after the death and disposition of the body or few weeks, months or even a year after the death of your loved one. Sometimes, there is a memorial service instead of a funeral service and other times the memorial service takes place a few months or a year after the funeral service.

Reasons to have memorial services rather than funeral services are:

- If you chose a direct burial the body will not be present for the services so it will be a memorial service.
- If your loved one died far from home and the body is not present a memorial service takes place instead of a funeral service.
- In the case of a car accident, the deceased will be interred, but the memorial service will take place after survivors recover.
- Some traditions hold memorial services a few months or a year after the death.

HOW TO PLAN A MEMORIAL OR FUNERAL SERVICE

There are several steps to planning the services and you may want to get input from several friends and relatives of the deceased. If the deceased wanted a fairly traditional religious ceremony, you should consult with a clergy person before making any plans. A clergy person will be able to guide you to making traditional choices. If your loved one wanted a more secular type of service, you can make choices based on their personality and preferences. If your loved one left specific

final instructions, follow those wishes as closely as you can. When you contact people, assign them specific instructions that the deceased would have wanted. For example, if the deceased wanted specific music or a specific photo, tell people exactly what to get or do so the deceased's wishes are clearly met.

STEP 1: GATHER YOUR THOUGHTS

Take a few moments to think about your loved one and how he or she might want to be remembered. Questions you can ask yourself as you think about the deceased are:

- What was your loved one's favorite song, movie, book, place or activity?
- What were some cherished moments in his or her life?
- Who were the people he or she loved the most?
- What were the deceased's hobby's, and talents?
- What did he or she love to do?
- What things were inspiring to your loved one?
- What did he or she care about?
- What made him or her the happiest?

Keep a list of things that come to mind even if you don't think those things can be part of the service. You never know how one idea leads to another.

STEP 2: MAKE A LIST OF PEOPLE YOU'LL ASK TO BE INVOLVED

As you will soon discover, you need other people to help you plan and implement your ideas for services. This step is crucial to saving money on a funeral. Most people you ask will be honored to take on some responsibility for the services. Think about each of the



deceased's friends and loved ones and assign a task to as many of them as you can. You'll need to ask friends and family to take care of these elements of the service:

- Clergy to say a few words
- Master of Ceremonies
- Musicians (or people to handle finding and playing music)
- Eulogists
- Poetry Readers
- Scripture Readers
- Other Readers (passages from books)
- 6-8 Pallbearers
- 3-4 Ushers
- Funeral Program Designer and Printer
- Photos and mementos set up on a table to honor the deceased
- DVD or Slideshow Presentation
- Memorial Website

You will also need people to help with other aspects of the service or funeral, especially if you are holding the funeral in a church, hall, home or community center. Assigning these tasks to family and friends will also save money on the funeral costs because the funeral home staff will not have to do it and therefore they won't be able to charge you for these services. Think about whom you can ask to help with the following:

- People with cars for flowers, pallbearers, close family, clergy
- Water plants, refresh flowers and replace and light candles
- Answer phones and the door at the home of the deceased
- Someone to stay with the person closest to the deceased to help divert prying questions and to keep the conversations short
- Person to empty trash and pick up empty plates
- Childcare

Tip

If possible, don't burden one person with several tasks because everything might not get done. Rather, assign several tasks to several people so the work gets complete and does not become burdensome.

- Pet Care
- Lawn and Yard Care
- House Cleaning
- Repairs
- Errand Runner
- Facility Set Up
- Facility Clean Up
- Person in charge of tables and chairs
- Person in charge of plates, cutlery, glasses and tableware
- Food Coordinators for the visitation and after the service
- Guest Coordinator to help with out of town guests, hotels, etc

This will help the service run smoothly and inexpensively because one or two people aren't responsible for everything and you won't have to rely on funeral directors and other paid funeral home staff to do the work. Even if you decide to hold the funeral in a funeral home, your time there is limited so you may wish to have family and friends continue to pay tribute to your loved one at someone's home. This will require the help of many so one person is not left with a house full of people and too many jobs to do. Keep a final list of helpers for later when you need to send thank you cards or acknowledge the help you received at this time.

STEP 3: PLAN THE ORDER OF SERVICE

Once you have a final list of people who will be involved with the services, you will need to decide on a Funeral or Memorial Program order. This will depend on the length of time you have in the facility and the number of readings, songs, eulogies and other parts of the service. You can add or remove parts of the service to accommodate special speakers and performances by children or grandchildren. A typical funeral can follow this order:

- A special song or musicians playing as the guests assemble
- Opening, Welcome and Announcements

- Prayer or Reading
- Song
- Eulogy
- Prayer or Reading
- Song
- Eulogy
- Song
- Rituals, such as a candle lighting, or moment of silence
- Closing, Thank you, Announcement of Disposition or Visitation
- Graveside Service
- Service for Cremains

If there are several people who wish to participate with readings and songs, be sure to alternate readings with songs so that the guests are not overwhelmed with long passages or long sections of speakers.

Using music to break up the readings and prayers gives guests a moment to reflect on the previous reading and the deceased before moving on to the next reading.

STEP 4: PURCHASE OR RENT ITEMS NEEDED FOR THE SERVICE

Now that you know the order of the service and who will be involved, now is the time to purchase or rent the things you will need for the service. Some items you may want to purchase are:

- Candles
- Flowers
- Program Cards
- Enlarged Photo
- Picture Frame
- Guest Register
- Thank You Cards

- Urn or Casket

Other items that may be readily rented or borrowed are:

- Table Clothes
- Chairs
- Vases
- Tent for outdoor service
- CD Player (test your music on it before the service)
- TV or Screen and DVD Player (test your video on it before the service)



The choices for a tasteful tribute to your loved one are endless. With a little thought and help from friends and family you can create a funeral or memorial service in a way that truly celebrates that person's life, loves and special moments.

A WORD OF CAUTION

It has become a growing trend that guests are given an opportunity to say a few impromptu words at the service, unrehearsed. I caution you against this practice, these stories and unrehearsed speeches can be very inappropriate and can make the services run on too long. Nerves, grief and pressure to say something make people say and do things they wouldn't normally say or do. This is a risky choice to make if you want the service to run smoothly.

If you want someone to say a few words, call them and ask before the service so they have time to prepare. Most people are not comfortable with speaking in front of a crowd and may even feel compelled to do so as a sign of respect for the deceased even if they are overwhelmed by grief and unable to speak. Giving them an opportunity to make notes and rehearse what they want to say will remove some of the discomfort and improve their ability to overcome grief.

If you wish to give people an opportunity to say a few unrehearsed

Tip

Give speakers and eulogists as much time as possible before the service to prepare their speeches. Inappropriate or long stories in unrehearsed speeches can make the service run overtime or bring out embarrassing stories that would be best left unsaid.

words, give them that opportunity at the visitation before or after the funeral. It will be a much less formal setting where others can join in and change the direction of an inappropriate story if the need arises.

SUMMARY

This chapter focuses on the service itself. See the **Funeral Planning Checklist** for a complete list of what you can do to plan a thoughtful tribute to your loved one.

The most important thing to do when planning a funeral or memorial service is to keep what the deceased would have wanted in mind. The service should pay loving tribute to the deceased yet allow the guests an opportunity to grieve and say goodbye. There is no right and no wrong way to decide on the particular elements of the service so long as it is done with sincerity. Keep in mind also that this service is the last way the deceased will be remembered.

Funeral Planning Guide

Disposition Ceremonies: What are your options?

Chapter 10



The most difficult question to answer regarding a funeral is; what to do with the body? The decision must be made fairly quickly. There are only two disposition options: burial and cremation. Where you scatter the cremains or where you choose to bury your loved one is open for choice. Even if you decide to donate your loved one's body to medicine, the body will be cremated before being returned to you.

CREMATION

Cremation is becoming a popular choice for several reasons. Cremations save money, are convenient, aren't as emotional as a viewing, and there is no waste of land. The cost of traditional cemetery plots is getting higher and many people just simply don't like the idea of being buried.

Many cultural and religious beliefs hold that cremation releases the spirit. Other religious beliefs oppose cremation. And still others give the choice to the individual. In Ireland, where cremation was not condoned for centuries, people are choosing cremation because cemetery land is becoming scarce and very expensive. It is the same in many cultures around the world where burial is too expensive and impractical due to the lack of land space. The choice is yours and you must make it according to your beliefs and budget.

In the process of cremation, the body is placed in a combustible container made of cardboard or pine and then it is incinerated at extremely high temperatures. What is left after the 3 or 4 hour process are about 5 - 7 lbs of bone fragments and ash that are pulverized to a fine powder.

The cremains are collected and returned to the family for burial, scattering, or display in a nice urn. Cremation is overall less expensive than burial because there is no need for a casket or embalming. However, some people do buy a casket and embalm their loved one for a viewing before the cremation. This can be costly and wasteful because the expensive casket and hazardous embalming fluids are incinerated. Opting out of a viewing before cremation would be more cost effective. Another option is to purchase a nice urn and display the ashes during the funeral service and visitation.

Some funeral homes will allow you to rent a casket for a viewing prior to the cremation. However, rental of a casket can be as costly as buying a casket. There are very nice cardboard caskets, covered with fabric and paint that can be used for a viewing and the cremation for far less than a rental casket would be. Draping the cremation casket or container with nice fabric and covering it with flowers, a quilt or a flag is also a practical and inexpensive way to display the body for viewing.

DIRECT CREMATION

Funeral homes can sell you a direct cremation package that has its advantages and disadvantages. The advantages are that the cost is relatively low because the funeral home will take care of the transport and the cremation for one package price. You can then have a memorial service or wake wherever you want without incurring any more funeral home costs.

The disadvantages come when the funeral home is not a crematorium so they must send the body out to be cremated. This can make the direct cremation very expensive and to no advantage to you. Find out the cost of the direct cremation with the minimum cremation container. Then ask if there are any additional charges. Sometimes funeral homes will give you a price for a direct cremation that does not include the cost of the cremation so be sure to ask if the prices they quote you include the cost of the cremation.



If you are choosing direct cremation, contact the crematorium directly. Many crematoriums will pick up the body, cremate it and return the cremains to you within a couple days, at a fairly good price. You then have the option to hold a funeral service with the cremains or a memorial without the cremains at your own venue such as a church where you can control the cost. For this option, you may have to fill out the death certificate or hire a funeral director to do the necessary paperwork.

WHAT TO DO WITH THE ASHES?

There are so many options for cremains. The cremains can also be buried, kept in a columbarium, scattered at your loved one's place of choice or simply kept in an urn:

- **Columbarium.** At a mausoleum, church or cemetery, you'll find a series of niches where cremains are stored in urns or boxes.
- **Burial.** In a cemetery or on private property, a burial of the cremains is another option. Cemeteries can be expensive because they will require a vault. Your loved one will have to go into a plot with several other people. On private land an urn can be buried, but keep in mind that unless it is a designated cemetery, the land may be used for something else in the future.
- **Scattering.** Release the ashes in a place that was significant or special to your loved one. Most jurisdictions allow scattering of ashes even in public parks and beaches.
- **Display.** Many people place the cremains in an urn, box or memento and keep the ashes on display in their homes or in a special place. There are countless ways to keep the cremains.

BURIAL

Burial is often associated with a traditional funeral and it's the most common form of disposition in America. The family holds a funeral service, visitation or viewing and then a burial in a public or private cemetery. Most people also believe that a casket is necessary for burial, but in many green and private cemeteries, a simple shroud is all that's needed. In public or commercial cemeteries, a casket and a vault or outer burial container is required.

These varied requirements can significantly affect the cost of a burial. To keep costs low, select a burial site that does not require an outer burial container and that doesn't specify the type of casket permitted. This will also help your loved one's body return to earth in the most natural way.

DIRECT BURIAL

Funeral homes can sell you the direct burial package. This package has its advantages and disadvantages. Some of the advantages are that the costs are relatively low, you don't need to buy a fancy casket, no need for embalming, no time for a viewing, and the funeral home will transport and inter the deceased for one package price, plus the cost of the cemetery plot and outer burial container if needed. You can then

Tip

You can completely eliminate funeral home costs by contacting the crematorium or cemetery directly to make arrangements for disposition. Then plan a memorial service at the venue of your choice.

have a memorial service or wake at the place of your choice without incurring any more funeral home costs.

The disadvantages of this package are that the price for direct burial can be very expensive if you don't shop around and if you don't look closely at what you are getting for your money. There may be services listed that you don't want or need or they may try to get you to buy the gasketed casket and the sealed outer burial container. As will be outlined in the chapter called **Everything You Need to Know About Buying a Casket**, the gaskets are opened and the sealed outer burial chamber is usually broken as soon as the ceremony is over. No cemetery or mausoleum allows caskets to be sealed because they explode under the pressure of the accumulated gases.

Another problem with a direct burial package arises when the cemetery and funeral home are not the same company. A direct burial becomes much more expensive when you have to deal with two companies and their overhead or basic service fees as well as the services you choose. If you want a direct burial, go the cemetery first to find out if they will accept the body without a funeral director, and find out if they have a direct burial package with the goods and services you want. Compare prices of direct burial packages before releasing your loved one's body.

CEMETERIES

Cemeteries have their own set of policies that are not governed by the funeral rule. When choosing a cemetery, you really must shop around and ask a lot of questions. Review the contract carefully before you sign and before you give them any money. If you have a lawyer who can read it over it will help you save money and heartache later. Some things you need to watch out for are:

- **Does the contract state exactly where the burial plot is?**
Cemeteries will sell you "a plot" and show you "a sample plot" but you will not be buried in that plot, you will be buried somewhere in the cemetery but not where they showed you.
- **Do they bury two or three to a grave?** Some cemeteries are getting short on space so they are stacking the bodies on top of one another.

- **How much space is left in the cemetery?** There have been several cases where the sales people sold more plots than land available. If they over sell, your loved one will be stacked on another grave.
- **Does the cemetery allow a grave liner rather than a vault?** Grave liners are a far less expensive alternative to an outer burial container such as a vault. Many cemeteries don't even have grave liners in stock, and since cemeteries are not covered by the funeral rule, you may not be able to bring your own.
- **How much does it cost to open and close the grave?** Expect several hundred dollars on top of the cost of the plot and expect to have to pay a tip to the gravediggers. They may not want to include this charge in your contract due to possible inflation and because it's a third party expense, but you need to know how much it might be.
- **Can I have a monument or a grave marker?** Monuments are those large headstones that are engraved with names, dates of birth and death and other information. They stand tall and must be mowed around. Grave markers are flat and even with the ground, they too are engraved with pertinent information but they are a lot smaller and the lawnmower can go right over them. Many cemeteries only allow grave markers.
- **Can I bring my own monument or grave marker?** Monuments or grave markers are how cemeteries make a huge profit. Most of the time they won't let you get a grave marker from another supplier or if you do, you will have to pay a "set up" fee, which equals the amount that you would have paid them for their grave marker.
- **Can the family set flowers or plant flowers on the grave?** Planting flowers or shrubs is usually only permitted in green or private cemeteries such as at a church yard or family cemetery.
- **How much is perpetual care?** Some cemeteries still charge the



family a yearly fee for lawn maintenance, straightening monuments that fall, and filling in sunken graves and other care of the plot.

Unless you have access to a private cemetery or green cemetery, you may find yourself paying a lot of money for a modest burial.

MAUSOLEUMS AND CRYPTS

This is becoming a popular choice in many urban settings. The cost of land in large cities is getting out of most people's price range so there is an increase in the number of people choosing mausoleums. Mausoleums are large buildings where your loved one can be buried in a concrete tomb or crypt. Mausoleums have rows of crypts in the walls that can be three or four deep with an engraved plate on the door to the crypt. The engraved door is much like a grave marker and the door is sealed shut.

The prices for crypts in mausoleums range from a few thousand dollars to tens of thousands of dollars. Usually the crypt at the top is the most expensive and then the prices go down as you get closer to the floor. Mausoleum burials, like earth burials can be extremely expensive because the sellers play on your emotions to protect your loved one. They also have policies where you are expected to purchase the caskets with gaskets. However, as soon as the family walks away, the gasket seals are broken to relieve the pressure of the gas build up inside the casket.

Each crypt is equipped with a ventilation system that allows air to circulate. This circulating air dries out any moisture and clears away any gas build up. But the only way to do that is to have holes in the casket so that the air can get in and the body can dry out and decompose naturally. The front door is sealed so there is no odor or leakage out the front of the mausoleum where family and mourners gather. Any leakage or smell is pumped out of the crypts into the drain or out of the building.

SUMMARY

Although there are only two choices for disposition of the body, either burial or cremation, there are several options within those two choices. You can choose to have your loved one buried in the ground or in a crypt or cremated and then do whatever your loved one would

have wanted with the cremains. The least expensive option is a direct cremation at a crematorium with a memorial service at an inexpensive venue such as a church or community center. If you choose to scatter the cremains rather than bury or hold them in an urn, you will be saving even more money.

Funeral Planning Guide

Embalming: Read This Before You Agree to Embalm Your Loved One

Chapter 11



People in the funeral industry call it the “memory picture” but embalming is just a way to get you to buy more expensive options. Embalming is done to create the illusion of peaceful repose. The skin of your loved one is given an unnatural pinkish glow to look life-like. Their fluids are drained, orifices are plugged and internal organs are pierced to hold off decay. Special equipment is hammering into bone or slid under the skin to hold their faces and bodies in a particular position. Morticians tell you that the body is preserved, but the truth of the matter is, embalming destroys your loved one’s

body in an invasive, toxic, and anaerobic mess.

THE TRUTH ABOUT WHAT MORTICIANS ACTUALLY DO TO YOUR LOVED ONE

You may want to skip this section, but it's included because death isn't pretty and what morticians do to your loved one is repulsive. There are a number of resources online and in books where you can read about how they do it in great detail, but I caution you, the process is disturbing and the descriptions are very graphic. I won't go into details here beyond what is necessary to help you make the right decision.

You need to be fully informed before you give permission to let them do this to your loved one.

Before the mortician begins, he or she removes the clothes and washes the body with a disinfectant and a water hose.

Then moisturizing cream is used on the face and hands to keep the skin moist and soft. The chemicals they later inject into the body have a tendency to dry out the skin and give it a pink glow. The cream helps keep the skin pliable and prepared for make-up.

To relieve rigor mortis, morticians will roughly massage arms and legs. Then they find the tendons in particularly stiff joints and cut them to make the body easier to manipulate. This is especially true with arthritic joints or disabled people whose bodies don't fit neatly into a casket. Some morticians have removed limbs and appendages to get the body in the casket.

Then the mortician sets the facial features by packing cotton and special forms into the nose, throat and mouth. Eyes are covered with plastic eye caps to keep them closed. Small nails are pounded into the gums and jawbones. Wires are threaded through the nails and pulled tight to keep the mouth closed. Then they seal the eyes and mouth shut with glue.



Moving on to arterial embalming they fill a pump full of formaldehyde and other toxic chemicals plus a pink dye. They cut open an artery at the neck and insert a tube into the artery several inches. Another hole is cut into a vein and another tube is inserted to drain the body fluids. The pump is turned on and it forces the blood and body fluids out while the toxic chemicals are pumped into the body. If the pump can't force the fluid out and the chemical in, a second set of holes are made or the chemicals are injected by syringe.

Cavity embalming is the most invasive part of the embalming process. A long pointed metal tube called a trocar is attached to a suction hose. The trocar is inserted into the abdomen and used to puncture all the internal organs. The suction draws out gases, the organ fluids, organ contents and blood from the stomach, bladder, intestines, colon and liver and lungs. The punctured and emptied body cavity is then injected with embalming fluid.

To finish the embalming process, the anus and vagina are packed with cotton and holes and incisions are filled with plastic buttons or sewn shut. The body needs to be washed again and dried. Missing body parts or facial features are molded from wax, the body is dressed and placed in the casket. If the clothing provided has a low or open neckline, the mortician will wrap a scarf around the neck to hide the cuts to the arteries.

For presentation, the hands are sewn or tied together, fingers are glued together, breasts are sewn together to stand up. The hair is styled, the nails are manicured and makeup is applied to the face, hands and other exposed skin.

EMBALMING IS NOT REQUIRED BY LAW, BUT EMBALMING IS AN OPPORTUNITY FOR BIG SALES

It's not necessary to take the option of embalming and it certainly is not legally required. The law in certain states requires embalming for only two reasons. When you have to move the body across state lines. When you have to transport the body using an airplane, train or other common carrier.

However, most funeral homes will not allow a public viewing of the body without embalming. If you want a public viewing, funeral

directors will take that opportunity to sell more expensive and additional services and goods to you. You could end up spending \$1000.00 on the embalming, an extra \$2000.00 for an upgraded casket and another \$1000.00 for an upgraded outer burial container. In addition, there may be more or longer services for which you will have to pay additional room rental and catering fees. Embalming and other services and goods can add up to an extra \$5000.00 to your bill. No wonder funeral directors make it their “policy” to embalm if you want a public viewing.

Funeral directors will ask your permission to embalm before you’ve even chosen the type of services you want. In many cases, loved ones have been embalmed and casketed in an upgraded casket before they were cremated, casket and all. All that money wasted on unnecessary services.



EMBALMING PROVIDES NO PUBLIC HEALTH BENEFIT

People in the funeral industry sell embalming as a health and safety precaution because they drain the fluids and disinfect the body. However there are no grounds for that claim. As a matter of fact, recent studies by U.S. Centers for Disease Control have shown that embalming may actually increase the spreading of communicable diseases. Morticians are taught that embalming protects public health so they continue that myth.

There is no regulation in any American city or state that requires the drained blood and body fluids to be treated or diverted away from our water supply. The drained blood and body fluids go down the same drains that later becomes our drinking water. In some cases the blood and body fluids go directly into streams and waterways without being treated at all. As we all know, streams and waterways eventually meet up to become a large river, lake or ocean. People then swim in contaminated water and catch these diseases. No one will ever really know what caused the disease because it’s too hard to trace, but when

Tip

A better method of preserving the deceased is refrigeration. If your funeral home doesn’t have refrigeration services, you may be able to keep the body refrigerated at the hospital or city morgue until the service.

you have the body fluids of deceased people draining into waterways every day, the odds are that embalming may have been the cause.

Another issue is that the embalming chemicals are extremely toxic and are detrimental to public health and safety when flushed down the drain. Morticians are required to wear protective clothing and respirators while working with the chemicals. However, as mentioned before, there is no regulation regarding the treatment of funeral home waste. This means that these horribly toxic chemicals are being flushed into the common sewer system, water supplies and waterways.

THE UNNECESSARY BUTCHERING OF YOUR LOVED ONE

The really disappointing aspect to embalming is that the very thing it is meant to prevent happens anyway. Embalming does not preserve the human body for longer than a few hours. If the chemicals are particularly strong and the temperature and humidity is low, perhaps a few hours can be extended to a few days, but inevitably, the body starts to decompose as a natural effect of death. Whether or not a body has been embalmed the most important factor that influences the rate at which a body decomposes is temperature. All that disemboweling, hammering, packing and pumping are not only costly, but also completely ineffective. Lower temperatures will preserve the body longer than embalming and higher temperatures. Simply refrigerating your loved one's body will preserve your loved one's body better than embalming.

Embalming is also not required by any religion or culture. It is only performed commonly in the U.S. and Canada not in any other country worldwide. Embalming came into practice during the Civil War when bodies had to travel a long distance to get back to their families for burial. The funeral industry has been promoting embalming as a way to show respect to the deceased since the Civil War. But the methods by which embalming are done show egregious lack of respect for the deceased.

In addition, seeing the body as a necessary part of the grieving process has been a fabrication by the funeral industry. Most people find that viewing the body is a negative experience. It makes the focus of the funeral become the manner of death and the display of the body

rather than focusing on the life of the deceased and saying goodbye.

SUMMARY

Embalming serves no purpose other than to raise the income of funeral directors and to spread infectious diseases. Unless you have to transport the body, do not have your loved one embalmed. If there are people who wish to see the deceased to pay their respects and to say goodbye, arrange a private viewing for them rather than a public viewing for everyone. Not choosing embalming will save you thousands of dollars in unnecessary goods and services. Not choosing embalming will show true respect for your loved one. Leave his or her body intact rather than butchering it and arranging it in a casket for people to come and gawk at it.

Funeral Planning Guide

Everything You Need to

Know About Buying a

Casket

Chapter 12



The biggest mark up in the funeral industry is on caskets. Wholesale costs are quite low for most models but funeral homes charge 300% to 1000% over the wholesale price. In terms of dollar amounts, you are looking at paying \$5000.00 for a casket that the funeral home can get for \$450.00. Casket sales are where they make most of their money. But a smart and savvy shopper can find huge savings on caskets if you know where to look and you know a few things about the funeral industry.

HOW MUCH SHOULD YOU SPEND ON A CASKET?

You don't need to spend more than \$600.00 – \$3000.00 on an excellent casket of fine quality metal or wood. When I priced them out, I found that the top of the line, low gauge metal caskets that were selling for \$30,000.00+ in funeral homes, were available online for about \$3000.00.

However, you won't find an inexpensive high quality casket in your local funeral home. If you want to see a casket priced less than \$3000.00, your funeral director will likely say or do one of the following:

- Tell you that they don't sell caskets that cheap because they are of poor quality.
- Say to you, "I'll show you the welfare caskets and morgue boxes."
- Lead you into the smelly, cob web filled basement and show you a dusty old pine box.

The truth of the matter is, \$3000.00 caskets on display in a funeral home can actually be purchased somewhere else for less than \$800.00. Funeral director's just don't want you to know that and will try to guilt you into purchasing the higher priced caskets from them.

TRADITIONAL WOOD OR METAL CASKET, WHICH IS BEST?

When people choose a casket, they are choosing it because it looks nice and they are hoping their loved one will have eternal rest in comfort. Wood and metal caskets both look nice are durable and will carry your loved one to the grave in style. No casket will last forever, no matter what the sales person says. No casket will preserve your loved one indefinitely. There are a few differences between wood and metal that you might want to consider.

Wood is a natural product that is biodegradable. Wood is a better choice for people who care about the environment because wood is a renewable resource. For people who want the warm look of wood, it comes in a variety of grains and stains.

Metal will not biodegrade but it will rust, even if they sell you a “non-rusting” type of casket. If it’s metal it is made with a high percentage of steel and steel rusts no matter what. Funeral directors will tell you that the metal caskets are equipped with a device that prevents the casket from rusting. While this may be true for a while, the casket will eventually rust through.

It’s a matter of preference, buying a casket is almost purely about the look of it; there is no difference in terms of preservation, or durability. Buy what you like and what you think looks nice, but shop around.

A \$14.00 GASKET JACKS UP THE PRICE OF CASKETS

Often funeral directors and casket sellers will tell you that you need a gasket-sealed casket. These rubber gaskets cost about \$14.00 to install but can raise the price of a casket by thousands of dollars because of the perceived value.

Funeral directors will try to tell you that the sealed casket will keep out the air, water and creatures to keep your loved one safe. Casket sellers know that protection is worth a lot more than \$14.00 to you. They jack up their prices to make it seem like you are getting more for your money.

The truth of the matter is those seals are broken the minute the funeral service is over. In a sealed casket, gases build up, explode and have caused damage to cemeteries, mausoleums and other interment facilities when they explode. There have been reports that the doors to crypts have blown off and graves have heaved and sunk after such an explosion. In response to this, cemeteries and mausoleums will not allow a sealed casket to be stored; the seals are broken after you leave. It makes no sense to get the gasket or sealed casket if it isn’t even going to be sealed for longer than the funeral service.



A WORD ON BIOLOGY AND THE CYCLE OF LIFE

When animals die in the forest, their bodies decompose and return to earth to help new plants grow to feed more animals. The natural process of decomposition requires, air, water, microorganisms and time. Nature has created the perfect cycle of life. Sealing our loved one in a casket disrupts this natural cycle of life, preventing the natural decomposition and returning to earth that nature intended.

When a body is sealed in a casket, with the absence of air and water, there are different types of microorganisms that take over the decomposition process. These microorganisms produce gases and liquids that turn a natural process into an unnatural and repulsive process. A sealed casket can explode under the pressure of these gases.

When choosing a casket, keep in mind that the closer to nature you keep the body, the more natural the decomposition process is and the quicker your loved one returns to earth.

ALTERNATIVES TO TRADITIONAL WOOD OR METAL CASKETS

Many families are choosing not to purchase traditional caskets for environmental, religious or personal reasons. You can read more about these alternatives in the **Green Burial** section of this book, but I've included a brief description of each of these caskets here as well.

These caskets are sturdy enough to last through the viewing, visitation, service and interment. They biodegrade quickly and allow the deceased's body to return to the earth in a natural way. This is important for people who wish to return 'dust to dust' to the earth without damaging the environment with the use of embalming chemicals and unnaturally sealed coffins.

WOOD CASKETS

There are wood casket kits available online that you can order for \$100.00 - \$500.00 that include the wood, pegs or nails, hinges and handles. You can build and decorate the casket anyway you want,

line it with a favorite quilt, paint it in a favorite color, write messages to the deceased on it just to name a few creative ideas. These caskets are ideal for a green burial or for a home funeral. Some families have built the casket and let the children decorate it as a way for the children to say goodbye to their loved one.

CARDBOARD CASKETS

Another alternative is a heavy-duty cardboard casket that can be assembled quickly and decorated easily. Sometimes these caskets are sold as cremation containers because cardboard is the most common casket used to contain the body until it is cremated. These are the most plain of the casket choices and are the least expensive. Some are simple cardboard boxes at about \$50.00 but others are shaped like traditional caskets and can be cloth covered or finished with a wood look at about \$150.00



WOVEN CASKETS

Woven caskets look like sturdy baskets shaped like a traditional casket. The materials are wicker, bamboo and willow. They are actually quite pretty, imagine a wicker 'hope chest' with flowers on it. The price range is a lot higher than the plain wood or cardboard at \$450.00 - \$2000.00

THE FUNERAL RULE AND CASKET PURCHASES

Another common misconception is that only funeral homes can sell caskets. Nothing can be further from the truth. The Federal Trade Commission recognized long ago that there was corruption in the funeral industry so they set up what is now commonly called the Funeral Rule. It is the law that funeral homes are to accept caskets purchased from places other than the funeral home. No questions asked.

Funeral directors are not at all happy about this ruling because caskets are the one area where they make most of their money. They will say and do all sorts of things to get you to buy their caskets at a huge markup. Some things they might try that are completely illegal are:

- A funeral director may inflate their service fees, or charge you an extra fee for inspecting the casket when it arrives at the funeral home.
- The funeral home is not allowed to alter their fees or charge you an extra fee for buying a casket someplace else.
- They also cannot require that you or another family member be at the funeral home when the delivery is made.
- They aren't allowed to refuse service to you for bringing in your own merchandise, including caskets.

It is best to get a General Price List that includes the funeral home's fees before you tell them that you will be ordering a casket online. It's not commonly known, but funeral directors have a General Price List for people who purchase caskets from the funeral home and a separate General Price List for people who purchase the casket from someplace else.

Like I said, caskets are their big-ticket item and if they know you aren't buying a casket from them, they will inflate other fees. Keep it to yourself; they don't need to know about your casket purchase decision until after you've discussed other arrangements.

INSULTS A FUNERAL DIRECTOR MAY FLING AT YOU FOR PURCHASING A CASKET ONLINE

Funeral directors aren't even legally allowed to say anything that might make you feel embarrassed for choosing a casket from somewhere else. But they do. No one would say anything like this to you in any other industry, but because you are in a vulnerable state, grief stricken by the loss of your loved one, people in the funeral industry think they can get away with these insults. You will have to be prepared for a funeral director to say something like:

- **Why would you want to buy a casket somewhere else when we have a great selection right here?** Funeral directors will try to

convince you that their selection is better than what you can get online, but that is simply not true. You can order exactly what you want in a price range that is so much better than a funeral director charges. The funeral home may have a good selection, but there is better selection and great prices online.

- **Those cheap caskets won't show your loved one looking their best.** The truth of the matter is those cheap caskets are the same or better than what the funeral director has in his showroom. Often it's the same unit that the funeral home has in their showrooms. The only difference is you will be paying dealer prices rather than inflated funeral home prices.
- **That online casket dealer always sells used caskets.** This comment is meant to disgust you into buying an expensive casket from the funeral home. This again is simply not true. No one, online or otherwise sells used caskets. Purchasing caskets online comes with a 100% satisfaction guarantee and most companies will deliver overnight, so you will have a chance to inspect the casket yourself.
- **That online casket dealer uses cheap materials.** Don't fall for this one. Like I said before, the caskets you can buy direct online, are the same ones that the funeral homes buy.
- **The bottom fell out of a casket someone bought from that dealer.** They are playing on your fears now. The bottoms are reinforced and the caskets are made out of strong materials.
- **Is your family having financial troubles?** This is simply none of their business, but they want to make you think that you look bad by saving money. They want you to think that you have to put on a show for the relatives that you are a big spender. That logic just doesn't work. Spending a lot of money on something that you could have purchased for a lot less is just poor economics and in the long run makes you look like a fool. How much you spend on your loved one's casket does not determine how much you loved him or her.
- **You can get this cloth-covered casket for \$800.00.** Now the funeral director is desperately trying to get your money by showing you the nicest looking inexpensive casket they have. But if you do your homework, you'll see that you could get a much nicer casket for

\$800.00 online. You'll also see that funeral home's \$800.00 casket is really selling for \$150.00 online. In any case, you can do better than what they have to offer.

Body Donation: Reducing Funeral Costs by Donating Your Loved One's Body

Chapter 13



In an effort to reduce the cost of a funeral, many people are considering donating to medical schools, hospitals for transplants and scientific research. It is a great cause and your donation can help someone else live longer or benefit scientific research. Most major religions approve of body and organ donation so this can be the final gift of life your loved one can give.

Donating your loved one's body to medical schools or certain body parts for transplant is an excellent way to reduce the cost of a funeral for several reasons. Most medical institutions will cremate the remains for you and

return the cremains to you when they have completed their research and transplants. They will also pay for transportation of your loved one from the hospital or place where your loved one died. Some medical schools even hold memorial services, which can further reduce the costs of a funeral.

However, if you have a romantic notion that all body and organ donations end up benefiting needy people, science and the medical profession you need to read on.

WHAT YOU NEED TO KNOW BEFORE YOU DONATE YOUR LOVED ONE'S BODY

Unfortunately, there are a few things you should know before donating your loved one's body or organs. First of all make sure your loved one would have wanted this, find out if they registered as an organ donor or if they had made any prior arrangements with particular medical schools before they died. In some states, a person's wishes are indicated on their driver's license. It will say the person is an organ, eye and/or tissue donor. It should also give authorization to use the tissue or organs for specific purposes.

Secondly, you should also check with other family members who may have strong objections to organ or body donation. Many states don't allow donation if the family objects, even if the deceased made their wishes known to donate their body.

The third most important thing you need to know is that there is no system in place that determines the order of donation, such as giving priority to people in need of organs for survival, so your donation could go to tissue banks, biomedical companies, pharmaceutical companies or cosmetics companies instead of very ill people who could benefit from transplanted organs.



Tip

Make sure you have a contract before you release the body to any medical or scientific research institution. The contract should clearly state what the body will be used for and that the body will be cremated and returned to you.

BE CAUTIOUS OF WHERE YOU DONATE YOUR LOVED ONE'S BODY

At first glance that may not be such a bad idea, having pharmaceutical companies or cosmetics companies using your loved one's organs for research, but you need to ask a few questions about what they actually do with the tissues and organs. Cells from donated organs could end up as an ingredient in the next anti-aging serum or biomedical product that pulls in large profits for the company. For some people, that is not an issue, but for others, they do not want their bodies or cells being used by large corporations for profit. You can avoid having the tissues donated to companies for profit by stating exactly what purposes you want the body or organs used.

Be cautious of any organization that takes eyes, organ, tissue or body donations. There is no regulation so it's completely up to each organization how they use or distribute the eyes, organs, tissues or body. Do your research to find the best place to donate in your area, especially if you have strong opinions on how you want your loved one's body to be used after death.

7 Important Factors to Consider When Donating Your Loved One's Body:

1. There is no system in place that places a priority on how the organs are distributed, so you must specify how you want them to be distributed.
2. There is no system in place for disclosing to the family how the organs or tissues were used, so you must specify how the organs are to be used and ask for full disclosure after your donation is made.
3. There is no system in place for disclosing to the family what organs or tissues were not used, so you must get an explanation as to exactly what happens to the tissues that are not used. They could be returned to you or left in a tissue bank until needed.
4. You have the right to limit or restrict the use of tissue and organs from the donor's body. Put your restrictions in the contract with the organization that is taking the body.
5. You have the right to know what was used from the body without jeopardizing the anonymity of the recipient. Refer to number 2 and

ask for full disclosure.

6. Do not sign the contract or release the body to any institution until all of your wishes and your loved one's wishes have been clearly written and agreed upon in the contract.
7. Always have a back up plan in the event that the body is not accepted or if you don't accept the terms of the contract or agreement. Direct cremation is the least expensive option if you cannot donate the body.

WHERE SHOULD YOU DONATE YOUR LOVED ONE'S EYES, ORGANS, TISSUES OR BODY?

Many people are disheartened by what could happen to their loved one's body and others feel that a donation is the best no matter what happens to the body.

There are so many places that take this type of donation that it's wise to ask

questions and make an informed decision. To help you decide, here are some of the best places to donate a body or organs:

1. **Hospital:** The needed organs are taken from the body within a few hours of death and transported to the people in need. The body is then returned to you as per your instructions.

If your loved one died in a hospital or medical care facility, the doctors may ask you to donate any needed organs or tissues for transplant.

Be sure to mention your wishes to donate to your loved one's doctor before or as soon after death as possible.

2. **Medical Schools:** Most medical schools need ongoing donations of bodies for medical research and education purposes. Medical students, doctors, nurses and health care practitioners learn and teach with the help of donated bodies. There is little to no cost involved with donating the body, as a matter of fact, most medical schools will transport the body from the place that the person passed away to the school at no cost to the family.



Not all medical schools will pick up the deceased so if you are faced with having to transport the body yourself, shop around, do not just hire a funeral home because their transportation costs are often inflated. If your loved one donated their body to one medical school but moves far away, or if your loved one passed away on a trip far away from the medical school, it is best to donate the body to another medical school closer to where the deceased passed away.

You have to act quickly so that the tissues are still viable. Usually the medical school needs to have the body and begin preserving it within 24 hours of death. If you miss that time frame, they won't be able to use the body and in most cases they won't even take the body.

Another caution is that most medical schools will not accept a donated body that has had tissues or organs removed or if the family objects to donation. Other factors that may make a body unacceptable to medical schools are certain infectious diseases, an autopsy, amputation, obesity or disfigurement.

3. Mortuary Schools: There are several Schools of Mortuary Science that will take your loved one's body to teach and practice embalming and preparation for viewing. Often the bodies are cremated and returned to you with a few weeks. Mortuary Schools will usually accept a body that was not accepted for hospital or medical school donation.

4. Commercial and Non-profit Anatomical Firms: Exercise caution when choosing an anatomical firm and make sure the contract is carefully prepared with your loved one's wishes fully outlined. Pharmaceutical and biomedical research, experiments, training and dissection is carried out on the body. Many commercial anatomical firms don't screen bodies as carefully as hospitals and medical schools. If your loved one was not accepted at a hospital or medical school, he or she may be accepted more readily at an anatomical firm.

In some cases, these firms pay for transportation and may even pay you a small fee. But there are no regulations as to how the body is used so make sure you carefully question the representative and make sure you are comfortable with the answers. It is especially important to create a contract that includes disclosure, and restrictions.

Body donation is the best and least expensive option for disposition

of the body. In most cases it costs nothing to donate the body and all you are left paying for is the memorial service. It is also the only way to have your loved one live on in another person and continue to help medical science long after his or her death.

SUMMARY

There are significant savings for funeral costs when you donate your body to medicine or science. In most cases, by donating the body you eliminate the cost of cremation, burial, caskets, vaults and other costs associated with disposition of a body. Most institutions that take body donations have a package of information that explains the procedures and if there are any costs involved. However, they do not usually volunteer information about what actually happens to the tissues. If knowing this information is important to you, make sure your contract includes your wishes before you sign.

Donate your loved one's body to hospitals, medical schools, mortuary schools or anatomical firms in the region where your loved one passed away to save on expensive transportation and permit costs. Be sure to get permission from other family members and follow the guidelines for organ or body donation in your state.

Funeral Planning Guide

Green Funerals: Save Money and the Environment

Chapter 14



More and more people are becoming environmentally conscience in their day to day living, reducing their carbon footprint, recycling materials and reusing items as many times as possible. People who truly care about the environment are starting to think about the environmental costs of funerals and how to avoid damaging the environment with their own funeral. But green funerals are not only for the environmentally conscience, they are for the average person who wants to save money on a funeral.

WHAT IS A GREEN FUNERAL?

Right now there are many ways to have a green funeral depending on available services in your area. Basically a green funeral is one in which there are no chemicals used for embalming and burial takes place in a field with just a shroud. This is the most minimal of green funerals where the body is returned to the earth in the most natural way possible.

THE ENVIRONMENTAL COSTS OF TRADITIONAL FUNERALS

Green funerals are nothing new; they have been practiced for centuries and in many parts of the world green funerals continue to be the most common type of funeral. The Civil War and the subsequent rise in the funeral industry changed the tradition of having a green funeral to having a chemical filled, concrete laden, metal encased funeral.



The use of non-renewable resources and dangerous chemicals in the typical traditional funeral not only damages the environment, it damages your pocket book. Green funerals are the least expensive type of funeral both in monetary costs and environmental costs.

To give you an idea of how damaging a traditional funeral is to the environment, look at these statistics:

- Traditional funerals cost \$12,000.00 USD or more; green funerals cost less than \$1000.00 USD on average.
- Toxic embalming fluids from cemeteries have been found in ground water and drinking water supplied to nearby communities.
- Precious wood is clear cut in tropical parts of the world to make caskets that look beautiful for a day or two then are under ground, left to rot.

Tip

Saving the environment from deadly chemicals, buried concrete and steel also saves you money. Find a green cemetery or private land for the burial with just a shroud or pine box for the most environmentally friendly funeral.

- Tons of steel, a non-renewable resource, once buried in a cemetery can never be reused.
- Concrete is needlessly used as a liner for graves.

These resources are buried with loved ones to give the survivors a false notion that they are protecting their loved one even in death. It is a false notion because the dead body's nature is to decompose, with or without 'protective' measures.

As a traditional funeral is not environmentally conscience, above ground burial in a mausoleum is not environmentally conscious at all. There are the costs of constructing a building, climate control, ventilation, and ongoing maintenance. It's just not green because it requires so much electricity and resources for building and upkeep.

YOUR LOVED ONE DOES NOT NEED PROTECTION FROM NATURE



In a world where our natural resources are dwindling and non-renewable resources are becoming scarce, it really doesn't make sense to 'protect' our loved ones inside these man-made constructs. Keeping our loved one away from the elements and natural aerobic bacteria actually causes our loved one's body to decompose in a soupy mess rather than the natural drying decomposition process.

Many gravediggers who have had to exhume bodies have had to bail out water from the vaults. Forensic scientists who've had to take tissue samples, in some cases have not been able to do their work because the body was so badly preserved. Hopefully, your loved one will not have to be exhumed, but the point is that these 'protective' measures are actually worse for your loved one than burying him or her in an unlined grave in biodegradable pine box.

BURIAL THE WAY NATURE INTENDED

If you take a walk through a forest or field, you smell clean, fresh air. But there are dead animals all around you. When an animal dies, nature takes over and sends in aerobic bacteria to break down the tissues, bones and organs of the animal. The body naturally dries out as it decomposes. This process does not produce a foul odor in nature. However, if the animal dies in an unnatural, airless environment such as in a plastic bag, anaerobic bacteria start to decompose the body, which turns the remains into a liquid and produces a horrible stench.

These two processes are exactly the same as what happens to people when their bodies decompose. In a green or natural burial, nature takes over and sends in aerobic bacteria and the casket and body naturally dries out and becomes part of the soil. In a commercial burial the body and casket are decomposed with mostly anaerobic bacteria so the remains turn to liquid and emit odorous gases.

GREEN FUNERALS

Most often green or natural funerals inter the deceased in an earth burial, but that is not always possible nor is it always the best option. Sometimes there is no access to a green cemetery or home burial is not possible due to local laws.

If burial is still the main choice, you can try to get a green burial at a commercial cemetery. The first thing to do is forgo embalming to keep those hazardous chemicals out of the soil.

Then you can try to get a burial in a plain pine or cardboard casket without a vault. Some commercial cemeteries will go for this because they charge an additional maintenance fee. The theory is that the soil will sink above the grave because the vault is not there to hold up the soil. That happens whether or not you have a vault but they will tell you otherwise.

If a vault is an absolute necessity, you can select a concrete grave box or grave liner that does not have a bottom. This way the body is in contact with the soil. You may also be able to tell the cemetery that you can't have a vault for religious reasons.

GREENER FUNERALS

Green or natural burial grounds are opening up all over the country where embalming fluids, vaults and steel caskets are strictly forbidden. Pine or cardboard boxes, shrouds or straw caskets are encouraged and accepted. Many green or natural burial grounds allow shrubs or flowers to be planted right on the grave and simple stone marker set in place.

Any burial, green or commercial requires the use of a plot of land. Because we want to honor our dead and have a grave marker of some sort, the land is not usually reusable. Some cemeteries are catching on to this so they are landscaping with plants and flowers so that the grounds look more like a park. They are also incorporating buildings and architecture that people can use for functions other than just a funeral. By combining burial grounds with features that the living can use, the land is being enjoyed and used. However, this is not always the case. Cemetery land is not a fun place to play or hold a wedding so this idea is not working everywhere.

GREENEST FUNERALS

The best choice for a green funeral is cremation. Burial requires a permanent location for the deceased and a grave marker to stay for eternity. Cremation quickly reduces the body to its basic elements. The savings in environmental costs of a traditional burial offsets the fuels used in cremation. Later when the ashes are scattered, the elements are returned to earth to help new life grow. There is no cost in terms of land usage, and because of this, cremation is the better option.

SUMMARY

Green funerals were practiced long before the invention of the traditional funeral. The introduction of chemicals, concrete, steel and tropical wood caskets has driven the prices of funerals up and has taken its toll on the environment. With the average person being environmentally conscience and wanting to reduce his or her carbon footprint, there has been a rise in green funerals. People are trying to limit their impact on the planet by choosing final dispositions that are not harmful or wasteful. This is also helping people to save money on

Tip

Although it may appear that a green burial is the most environmentally conscience option that is not always the case. Green burial on private land where a grave marker is not necessary is the greenest, because the land can be used for something else. But burial in a cemetery requires that the land always be used as a burial ground which has its environmental costs long term. Cremation uses fuels in the short term but leaves no long lasting impact in terms of maintenance.

funerals.

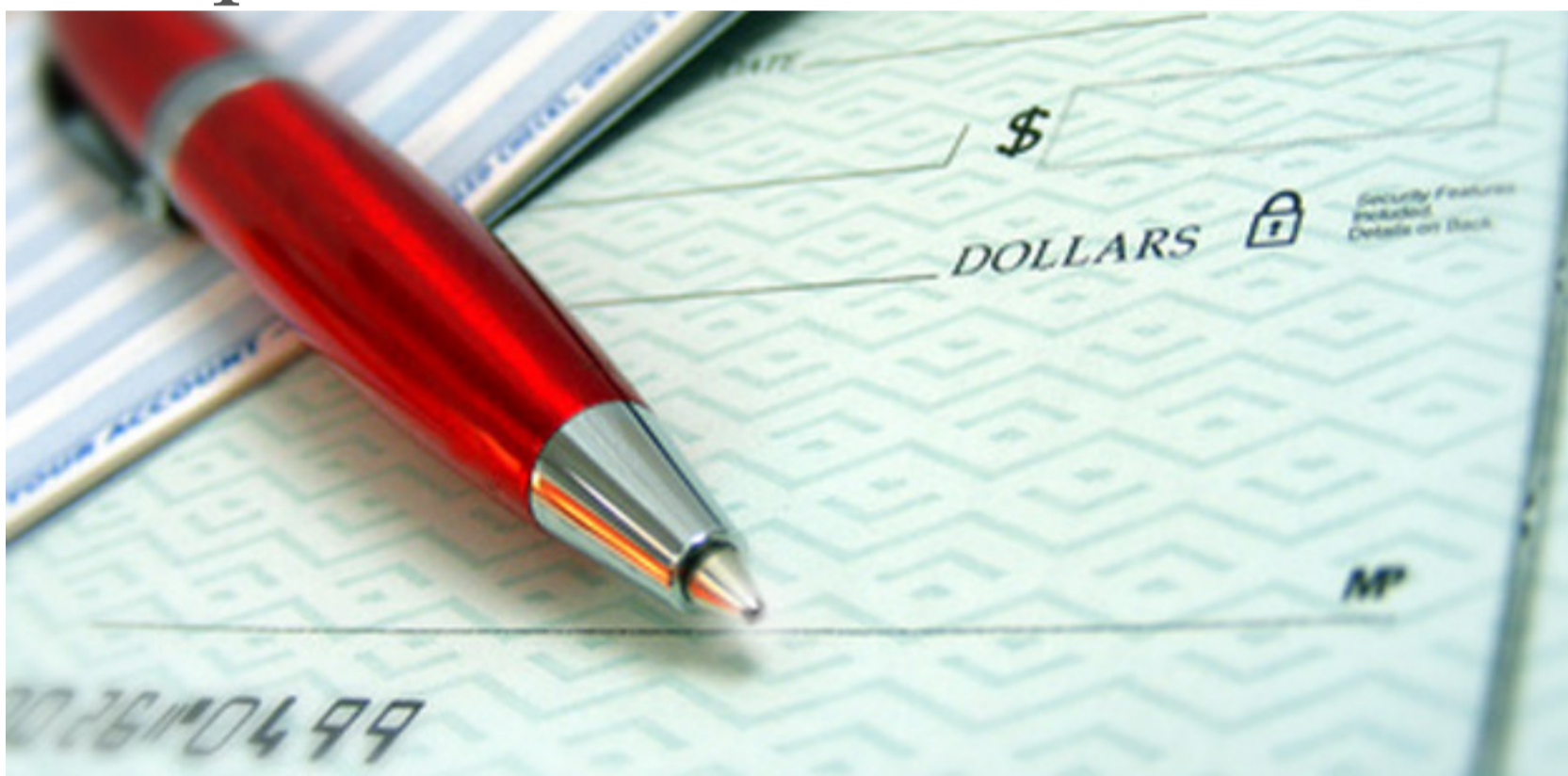
Some of the ways to make greener choices are:

- Do not choose embalming
- Choose a pine or cardboard casket
- Choose burial in a green cemetery or on private property
- Do not choose a vault, use a grave liner if necessary
- Choose cremation and scattering of remains for limited impact on the environment.

Funeral Planning Guide

The Top 19 Money Saving Funeral Tips

Chapter 15



This is a compiled list of all the best money saving funeral tips. Many of these tips appear in the previous pages, but here is a cheat sheet with all the best money saving tips in one long list. There is a brief description of each, but if you want to get the full details, you'll have to read the whole e-book and do a little preplanning using the **Funeral Planning Checklist**. This list will get you started in the right direction for savings.

TALK ABOUT YOUR WISHES WITH FAMILY AND FRIENDS

Knowing what your loved one would have wanted takes the guesswork out of planning a funeral. It helps to keep costs low because you can use your family's combined talents to give your loved one a truly special tribute. If the conversation is open about funeral arrangements, family will be able to help out more because they know what to do.

PREPLANNING SAVES THOUSANDS

In addition to talking about funeral arrangements, it's important to go through the **Funeral Planning Checklist** at the end of this e-book to preplan all the details and make final decisions. With the plan in hand you are less likely to make emotional decisions that could cost you a lot of money. In addition, preplanning allows you to shop around for the best prices and to enlist the help of family and friends to take care of certain responsibilities regarding the funeral. It's just like any other major purchase, you need to do your research and determine exactly what you want before you buy.

Think about it, you never just buy the first car you see at the first dealership. You see the type of car you want, you ask about it, you find out what options there are, you determine how you will use the car, you figure out your finances, then you make your decision based on a lot of research and thinking. A funeral should be the same, after all, many funerals cost about as much as a car!

DO NOT RELEASE THE DECEASED TO ANY FUNERAL HOME UNTIL YOU ARE FINISHED NEGOTIATING

Letting the funeral home take the deceased before you have negotiated a contract gives them the power to charge you whatever they want. Once the deceased is in their possession, you lose the upper hand in the negotiations. Even if you decide not to use their services, they can still charge you a huge fee to transfer the body to another funeral home. Always negotiate the whole deal including all the details and even get it in writing before you give them permission to pick up the

deceased. If the funeral home won't do this, then choose another funeral home.

DO NOT PAY IN FULL UNTIL AFTER THE FUNERAL

After you've negotiated a contract, it's in writing and you are ready to release the deceased to the funeral home, you will be asked to pay for the funeral. Make sure you pay only a deposit with the remaining amount due after the funeral. Some unethical funeral homes will give you poor service if you have paid upfront. They may even double book their facility and be very rude to you. Always leave the balance until after the funeral. Before you pay the balance you can discuss issues that came up during the funeral and even get a discount. If you've paid upfront, no funeral home or funeral director is going to give you money back.

PURCHASE FUNERAL GOODS ONLINE OR MAKE YOUR OWN

The Funeral Rule has made it so that you do not have to buy everything you need from the funeral home. You can purchase caskets, urns, flowers, programs and other goods online or at a discount store and bring them into the funeral home for the funeral. Do this as much as possible, because purchasing through a funeral home means you are paying more than retail prices. In essence you are paying for an item twice so that the funeral home can make a profit and the supplier can make a profit. Shop online. Don't take my word for it, go online right now and compare casket prices from a funeral home and an online casket seller.

Of course another option is to make your own items. There are casket making kits available online, there are program templates and printers online, flower arrangements and all sorts of goods and services you can make or do yourself. But again, I highly recommend that if you take this route that you enlist as many family members as possible to help with the making of funeral items.

GET MORE FAMILY AND LESS FUNERAL HOME STAFF INVOLVED

This is the biggest money saving tip out there. Dividing the duties and planning between several family members keeps everyone involved and eases the burden on any one person.

Even in today's world where people are too busy, having a small task to do for the funeral helps even the busiest family member get through the grieving process. It gives them a sense of purpose rather than a sense of loss as to what to say or do at the time of death. It is quite amazing what a family who pitches in can do to keep costs low and pay loving tribute to the deceased.

By eliminating the funeral home's involvement in the funeral, you are eliminating a huge expense. You may wish to use the funeral director's services for transporting and disposition of the body. For the memorial, neither the funeral director's services nor the funeral home are needed, resulting in huge savings. However you wish to proceed, doing more means paying less.

HAVE A HOME FUNERAL

This is one of the least expensive but most rewarding ways to hold a funeral. The love and support of family and friends continues as long as it's needed, intimate conversations and loving memories come forth in a way that is just not possible in a funeral home.

Often a funeral home gives you 2 hours to grieve and then the body is taken away. In a home funeral there is no time limit on grief and it is a more peaceful way to say goodbye. Allowing mourners to grieve and say their goodbyes in the comfort of someone's home is a truly rewarding experience. In addition, there is no expensive overhead, no basic service fees, no embalming, but there is a strong community of friends and family coming together to strengthen the family bond.



SHOP AROUND FOR A REASONABLY PRICED ETHICAL FUNERAL DIRECTOR

If your family is not willing or able to hold a home funeral and cannot get involved by doing certain tasks to save money, the next most important thing to do is, make some calls. Call at least three funeral homes in your area and request a General Price List over the phone. Alternatively, search for funeral homes in your city online and see the websites of the funeral homes that come up in your search. Most funeral homes publish their General Price List online, which can save you the time and energy of calling.

This tip alone can save you thousands of dollars because funeral homes and funeral directors vary in prices even in the same community. In the funeral industry the quality of work is not always reflected in the price. The higher priced funeral homes may have more experienced staff, or it could simply be that they have a higher mortgage to pay on their property. Rather than pay a higher price to the expensive funeral home, shop around and keep that extra money to do something nice for yourself or your family.

GO GREEN WHENEVER POSSIBLE

Opting out of embalming, choosing a plain pine casket or a low cost cremation are huge savings for your budget and the environment. It's a win-win situation. However, not all green options are money saving, some green cemeteries are quite costly so you may have to make other arrangements. You'd better shop around.

CONSIDER DIRECT BURIAL OR DIRECT CREMATION

These two options are usually the least expensive options at funeral homes, cemeteries and crematoriums. They involve transporting the deceased and cremating or interring the body without a service. There is no need for costly embalming, expensive caskets or cosmetic alterations to the deceased. Also you don't need to pay for a procession from the funeral home to the cemetery. Once the body has been cremated or buried, you can make your own arrangements for a funeral with the cremains or memorial services. Beyond the services

included in the direct burial or direct cremation, there is no need to hold a funeral or memorial services at the funeral home or hire the funeral home staff.

CONSIDER BODY DONATION

This is another one of those win-win situations, your loved one's body can help save lives and teach young doctors and then the medical institution cremates the remains and returns them to you. Sometimes there is a fee for transporting the deceased, but usually, most medical facilities do not charge for body donations. This way all you have to do is have a memorial service and scatter the cremains when they are returned to you.

CONSIDER HAVING A MEMORIAL SERVICE AND VISITATION

Whether you decide to go for a direct burial, body donation or cremation, consider a memorial service and visitation where the body is not present. The memorial service and visitation can be held anywhere you choose and you can still honor the deceased by having photos and mementos displayed. The reasons a memorial service and visitation are less expensive than funeral services and viewing are there is no need for embalming, expensive caskets or cosmetic alterations to the deceased. Many people choose this option not only because it is less expensive, but because they are not comfortable having the deceased in the room with them. They prefer to remember the deceased as they were when they were alive rather than when they were ailing and dying.

SAY NO TO EMBALMING

The law does not require embalming and it's an added expense that doesn't do what morticians claim it does. I'm not sure why so many morticians push embalming, when it forces them to work with hazardous carcinogenic chemicals. The number one cause of death of morticians is cancer due to constant exposure to embalming fluids. And to add insult to injury, embalming is not as effective at delaying decomposition as simply refrigeration. Choose refrigeration over embalming and save a lot of money. If the funeral home you choose

doesn't have refrigeration services, have them keep the body at the city morgue or in the hospital until the time of the funeral.

FOR BURIAL, PURCHASE A GRAVE LINER NOT A VAULT

Even before you start buying caskets and other burial goods, find out what the cemetery requires. Some cemeteries only stock vaults, not grave liners. Some will make you purchase grave markers from them, which make the prices of a burial jump. But if you shop around you might find a cemetery that does not require a grave liner, vault, casket and you can bring in your own grave marker. If you find one that allows you some of these freedoms, you can make inexpensive yet tasteful choices by buying only what you need from online sources or local artisans. Another thing, if you want to bury cremains in a cemetery, a vault or grave liner is not necessary and you should not have to pay for this.

ONLY PURCHASE WHAT YOU TRULY NEED OR WANT

This tip is reason enough to preplan your funeral. Thinking it through and knowing what you want and what you don't really need keeps the purchase decisions focused when it comes time to buy. Avoid buying a funeral package unless it has everything you need or want in the package and it is reasonably priced compared to shopping for everything individually. Each item or service you want should be itemized so you can easily add them up and know exactly what you are spending.

NEVER BUY A PRENEED FUNERAL

Never say never, right? But in this case, if you want to save money, never prepay for a preneed funeral. Although it is strongly recommended that you preplan your funeral, prepaying is rarely recommended. There are too many things that could go wrong. If the person dies away from home or in another state, the preneed funeral may not be transferable. You either lose money transporting the body home or you lose your prepaid money because you have to make arrangements closer to where the deceased passed away.

Then there is the problem of goods and services you paid for going up in price or not being available at the time of death so the family has to choose more expensive options that are not covered by the amount prepaid. In addition, there are over 20 items on a General Price List that cannot be included in a prepaid preneed funeral arrangement.

These are items provided by third parties so there is no way to know what the cost will be when you need them.

Just don't do it. Put your money in a pay at death account or Totten Trust and be assured your money is safe and that it will still be there when you need it, no matter where you decide to hold the funeral.

VETERANS MAY BE ELIGIBLE FOR BURIAL BENEFITS

Veterans are entitled to free burial in a national cemetery including opening and closing the grave and a grave liner or vault. Veterans are also entitled to a headstone made of granite or marble including costs associated with setting of that headstone and a flag. All of this is at no charge to the veteran or his or her family. What the family will have to pay for is transportation to the national cemetery, funeral services and any other goods and services the family wants.

There are many other benefits that a veteran and his family may also be entitled to depending on the veteran's service record and the manner in which the veteran died. There are also local and state benefits available to veterans depending on eligibility. Contact your regional veterans office to find out what benefits are available and if you are eligible. Any veteran with a dishonorable discharge or veterans convicted of subversive activities or capital crimes are not eligible for any veteran's burial benefits.



JOIN YOUR LOCAL FUNERAL CONSUMERS ALLIANCE OR MEMORIAL SOCIETY

There are special discounts for members of Funeral Consumers Alliance and Memorial Societies. Local funeral homes and funeral service providers have a bulk rate for members and that savings are passed on to you. The most important benefit from becoming a member is you get access to the best funeral planning information in your area. The Funeral Consumers Alliance is not associated with any part of the funeral industry so they do their own market research and share the results with their members. Membership is not expensive but the benefits are huge in terms of saving money and getting what you want from fair and ethical funeral homes.

CALL THE FEDERAL TRADE COMMISSION IF YOU FEEL YOU ARE BEING TREATED UNFAIRLY

Call the FTC at their toll free number (1-877-FTC-HELP or 1-877-382-4357) if you have any reason to believe that you are not being treated fairly. Call if you are being charged for products or services you do not need. Call if something doesn't make sense to you about what a funeral home, funeral director, cemetery or mausoleum is claiming to be true or lawful. Pick up the phone and call, the FTC will be able to help and to answer your questions. They will also investigate the situation to see if there are unethical or unlawful practices going on.