

Pyramids to Urns: Funeral Costs and Options¹

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Overview

What do the pyramids of Egypt, Westminster Abby in England, and a cemetery in Tallahassee, Florida, have in common?

They are all burial places. Each contains information about people that were buried there.

Attitudes toward life and death are portrayed through burial customs. Much of what we have learned about the history of mankind has been gained from studying tombs and the way various cultures have disposed of their dead. Burial customs provide information about the value placed on life, social and religious customs, health and longevity, and wealth of both the individual and the general population.

From prehistoric times to the present, mankind has devoted considerable attention to the transition from life to death through the use of rituals that are based on culture, religion, and popular beliefs. Such practices continue to the present time. Rituals differ among cultures, religions, and regions of a country. They use different types of observances. For example, burial practices in India are quite different from those in Spain, and Spanish funerals are different from those held in North America. Even

within a nation, there are differences. Think for a moment of the many ethnic, cultural, and religious groups that make up the United States. Each has some customs that are unique to that specific group.

Although customs vary among ethnic, religious, and cultural groups in the U.S., there are also similarities. Many of these similarities are the result of laws and regulations that apply to all groups in a consistent manner. Most of these laws and regulations are designed to benefit the general public, and range all the way from requiring that graves and cemeteries be undisturbed to the licensing of funeral directors.

When Death Occurs

Sudden, Unexpected Death

If there were a death, would you know what to do?

Most people have a general idea of what is to be done, but unless they have directly experienced someone's death, they may be uncertain of the details.

Suppose one morning you find a family member who has died unexpectedly in his/her sleep. What should you do? Who should you call?

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If you live in an urban area, you may call 911. Paramedics will come to your home to determine if the individual can be revived or is deceased. In either situation the individual is usually transported to a hospital or medical center, to be seen by a doctor or medical examiner.

If 911 is not available, the local ambulance service or a family doctor may be contacted. Paramedics affiliated with an ambulance service will transport the body to a local hospital or coroner's office for verification of death and the cause. The appropriate law enforcement agency (the one with jurisdiction) must be notified. That agency's medical examiner will determine if the death is unusual or suspicious and may require an autopsy to establish the cause of death. This is to make sure that foul play is not involved. The time and cause of death needs to be established for a death certificate to be issued. (The practice of simply calling an undertaker immediately following death disappeared along with the stagecoach.)

Unfortunately, accidents, such as automobile accidents, hunting accidents, drowning, and other types claim lives, and so does crime. All of these require the notification of the local law enforcement agency and the inspection of the body by a medical examiner. The medical examiner's office is usually located at a hospital or medical center. After the medical examiner determines the cause of death and an autopsy is performed (if necessary), the body can be released and then transported to the funeral home designated by the next of kin.

Death from Illness

If a person dies after an illness, the survivor is more likely to know what to do than when a death occurs unexpectedly. If the ill person is in the hospital when death occurs, the hospital handles the verification of death. The next of kin of the deceased or an authorized person tells the hospital where the body is to be sent (to which funeral home, crematory, or other location). It is important for the body to be sent to the correct funeral home to avoid confusion and the costs of transporting the body from one funeral home to another.

Many people who have someone terminally ill use the services of hospice. Hospice is a specialized health care program for the terminally ill that provides physical, emotional, and spiritual support for the ill person and family members in preparation for the impending death. If a hospice representative is present when death occurs, this person will handle the notification of death and may provide other services to help the bereaved family.

Attitudes Toward Preplanning

Even though dying is a part of life, few people want to think about it before it occurs. Consequently, most people do not adequately plan for their own eventual death or the deaths of loved ones.

If the deceased has made no plans or preparations, the survivors are left to make crucial decisions at a time when they are emotionally --and possibly financially--less capable of making intelligent, informed decisions even if they know the right questions to ask. Often they rely on the judgment of others or expect the funeral director to guide their selections, even though the director has no way of knowing their individual preferences or financial situation. The funeral director is faced with the dilemma of providing satisfactory services and support for the family of the deceased, while maintaining a profitable business. Since the time of death is an emotionally wrenching time and also one of major expense, does it make sense to wait until that time to seek information and make these important decisions?

The human life cycle includes birth, childhood, adult life, old age, and death. Planning and preparation is essential for each of these stages. Plans and preparations are made for the birth of a child, the education and development of a child, career training for adult life, and retirement for old age. Many people do not seem to realize that planning is also essential for death. Lack of planning can have disastrous results for any stage of life. For example, lack of planning for a child's education can doom his future. Lack of planning for old age and retirement may bring insufficient income and disastrous results. Lack of planning for death can create major problems for those left behind.

When to Plan

No one knows how long he/she will live or when death may come. Since the likelihood of death increases as age increases, what emphasis there is, is placed on the need of mature adults to plan for their own demise and to make sure family members are informed about their plans. Younger adults should also have an understanding of the process. They may become responsible for decisions relating to the burial of their parents or other relatives. They will have to make sure their parents' plans are carried out. Finally, death can and does occur in the younger population also. At any stage, being uninformed will be costly, both financially and emotionally.

Reasons for Planning

There are some very good reasons for gaining information and developing plans before there is a need. Early planning saves money, reduces stress, and provides greater satisfaction.

When we are overcome with grief, reasoning, and good judgment are impaired. Not knowing what is appropriate, and being anxious to do things right, may cause overspending.

When decisions are made in a hurry, the level of stress increases. Making funeral arrangements requires many decisions in a short period of time.

Funeral arrangements involve the purchase of both a product and a service. Remember, the funeral director is also the salesperson. All too often, when buying this service, people feel they should not discuss prices because they are being cheap, disrespectful to the dead, or both.

This is a one-time purchase decision, so most consumers are inexperienced. According to Federal Trade Commission statistics, more than half of American consumers have never arranged a funeral, and about one-fourth have arranged only one.

Most consumers are unaware that the total funeral costs may have to be paid in cash and they do not anticipate how much the total cost will be. Many families do not have access to the amount of cash needed without specific planning. Although some funeral homes accept credit cards, many do not. Also,

the credit card limit may be insufficient. This is one instance where having some life insurance coverage to pay for these needs is a prudent strategy.

Many consumers are unaware that funeral homes will provide them with an itemized list of available options and their individual costs. These disclosures are required. Out of inexperience, consumers do not ask for or obtain complete information about costs, options, and legal requirements.

When the need arises, no time is available for doing comparison shopping. Comparison shopping can only be done before there is a need. Most consumers do not realize the importance of deciding who they want to handle the body--and discussing it with the funeral director before the body is released to a funeral home. The casket and other items must be chosen from those that the funeral home has available. Once the body has been assigned to a funeral home, survivors have limited bargaining power.

Survivors are often alone when they meet with the funeral director to purchase these services. If a survivor is accompanied by a friend, clergy, or advisor who is outside of the family and less emotionally involved, it can help reduce the risk of misunderstandings, and help the survivor think more clearly and realistically.

Final Disposition Options

In America, value is placed on human life. The funeral is a ritual of separation, a celebration of a life that has existed and mourning for its passing. The funeral ritual brings a sense of closure and reality for relatives and friends of the deceased.

No two funerals are exactly alike: each is unique to the individual and his/her family. Just as people differ in their likes, dislikes, religion, values, and resources, so do their funerals. However, the funeral of each person, famous or unknown, wealthy or poor, is equally important for those bereaved. Circumstances, religion, culture, individual preference, and economic status determine the type of final disposition selected for the deceased.

Earth burial: One option is earth burial; the process of placing a casketed human remains into the earth. It is the most common form of disposition used today. For each burial, a grave or hole about 6 feet deep is dug in a cemetery. An earth burial usually involves a casket, a cemetery plot, a vault or grave liner, and a grave marker. (Depending on the cemetery's rules and regulations, a burial vault may, or may not, be placed in the grave to prevent the grave from collapsing.) Earth burials vary widely in cost.

Cremation: Another body disposal option is cremation, a process that uses flames and heat of 1,400 to 2,000 degrees Fahrenheit to reduce the body to ashes. Cremation is becoming an increasingly popular option for many people. Ashes can be buried, stored in an urn or other container, or scattered over a beloved location. Cremated remains cannot be scattered over public lands and water ways in Florida without a permit. Although crematories usually pulverize any heavy bones remaining after the heat process, small bone fragments may remain in some situations and it is unacceptable to scatter them in public locations. Cremation is most often a part of direct disposition and is usually followed by a memorial service.

Compared to burial, cremation is usually less expensive. A casket is not required for cremation. Cremations usually use an inexpensive, combustible container made of canvas, cardboard, plastic, or composition materials. Bodies are cremated one at a time so the ashes of one person are not mixed with those of another person.

Even though cremation is to be used, an open casket funeral may be conducted if desired. A rental casket can be used for the funeral. After the funeral, the body can be transferred to a less expensive container for cremation.

Direct disposal: Another relatively inexpensive alternative is direct disposition of the body by burial or cremation. Direct disposal means that the body is transferred directly from the place of death to a funeral home (for a container or cremation) and then to the place of disposition, a cemetery or the delivery of containerized ashes. It is less expensive than a traditional funeral because fewer funeral director

services are required. There may be no embalming, no viewing, and no need for a casket. After the disposition, a memorial service or a service of remembrance can be held at a church, synagogue, funeral home, family home, or another location if desired. Funeral directors and direct disposition companies generally can provide the necessary services.

Donation of Body: Whole body donation is a generous contribution to medical science and research. Arrangements must be made prior to a death to ensure the body is needed and accepted. It must be handled in a way to make it usable. Procurement agencies act as the legal representatives for their medical institutions. If accepted, the unembalmed body must be transported immediately following death, since it will require a special formula for embalming to make it usable for medical studies. This means the body will not be available for a traditional casket funeral. The embalming, transportation and charges related to forwarding the body to the agency are usually borne by the donor's survivors. However, the total cost is less than for other methods of disposition.

Organ and Tissue Donations: Often the donation of organs or of tissue by the dying can mean life for others. To be usable, organs and tissue must be "harvested" correctly; thus, medical authorities should be informed of the willingness to donate prior to time of actual death. Many organs are suitable for transplant and body tissue has many uses. For instance, skin is used to treat burn victims and bones for skeletal problems.

Fears that these donations will disfigure the deceased and prevent an open-casket service are unfounded. Organs and tissue are skillfully removed and it does not affect the appearance of the deceased.

Selecting a Funeral Service Provider

Most deaths involve the use of funeral service professionals. They do much more than officiate at funerals. Funeral service professionals are expected to be available to serve the public 24 hours a day, ready for "emergency calls" at all times. They are expected to have services, equipment, and merchandise available for immediate selection and

use. (There is no, “We are already booked--we can't pick the body up until tomorrow,” or “We will place an order for their casket and hope to get it delivered sometime next week.”) Funeral homes are businesses, staffed with professionals. Their use involves costs.

Understanding Expenses

Expenses incurred at a funeral homes are of four types:

Services - Examples: removing and transporting the body, embalming, bathing and dressing the body, cosmetics and hair styling, conducting funeral services, and providing pall bearers

Merchandise - Examples: casket, vault or grave liner, shipping tray, cremation container, memorial folders, “thank you” cards, programs.

Cash advances (Items and services purchased and paid for by the funeral home on behalf of the customer) - Examples: death certificates, funeral notices, telephone calls, flowers, honorariums paid ministers, musicians, and pall bearers.

Use of equipment - Examples: hearses, flower carts, vehicles for transporting the family, use of chapels, canopies, tents, folding chairs.

Under Federal Trade Commission rules, funeral homes must provide consumers with an itemized list of available services and merchandise and the price of each before to the sale is made. From this list, the consumer selects those goods and services which are desired. A total of the cost of selections determines the total cost of the funeral. Some funeral homes also offer package deals, where certain services are grouped together with the purchase of a casket at a package price.

Federal Trade Commission (FTC) Funeral Rule

Funeral practices are regulated by the Federal Trade Commissions Funeral Rule. The goal of these regulations is to ensure that consumers have accurate information upon which to base their decisions.

- The Rule requires the price of individual items and services be available over the telephone as well as provided in written form at the place of business. The list describes the available selection and the price of each, including both merchandise and itemized services.
- The Funeral Rule also requires that accurate information be given regarding what is legally required and what is optional.
- The Funeral Rule also prohibits inaccurate claims, such as that embalming or a certain type of casket will preserve the body indefinitely.
- The Funeral Rule also prohibits funeral providers from making claims that funeral goods, such as vaults, will keep out water, dirt, and other grave-side substances, when this is not true.

Evaluating Options

A major benefit of planning before there is a need is that it provides the opportunity and strengthens the ability to evaluate options and to make selections objectively. It is easier to think clearly and choose options that are important to you. It will keep you from making impulsive choices, and also from forgetting choices that are important to you.

Have you thought about the types of merchandise and services needed? Have you inspected or priced any of them? Have you ever compared or priced caskets? What were the differences? How much do they cost, and what can you afford? If your answer is “no,” how qualified are you to make reasonable decisions --decisions you won't regret later?

Caskets

A casket (also called a coffin) is frequently the single most expensive item purchased for a traditional funeral. A casket is not required for a direct cremation or an immediate burial. For immediate burial, the body is usually buried without viewing or embalming and is generally placed in an alternative container made of unfinished wood, press board, cardboard, or canvas.

Caskets vary widely in style and price and typically are sold for their visual appeal. They generally are made of metal or wood, although some are constructed of fiberglass or plastic. Most metal caskets are made from rolled steel in different gauges; the lower the gauge, the thicker the steel. However, others are copper and some are bronze. Wooden caskets are available in hardwood, softwood and plywood. Some are ornate, others plain. The terms “gasketed,” “protective,” and “sealer” are frequently used to describe metal caskets. These terms mean that the casket has a rubber gasket or other features that delay the penetration of water and prevent rust. Some metal caskets come with a warranty for longevity. Protective features in caskets add to their cost. Unlike metal caskets, wooden caskets generally are not gasketed and do not carry a warranty for longevity. However, manufacturers of both wooden and metal caskets usually warrant workmanship and materials.

Cemeteries

A cemetery is a history of people--a perpetual record of yesterday and a sanctuary of peace and quiet today. A cemetery exists because each life is considered worth loving and remembering. Communities accord respect, families bestow reverence, historians seek information, and our heritage is thereby enriched. It is often said cemeteries are “the guardians of our nation's heritage.” Cemeteries can range from small family graveyards to church-owned plots and large commercial holdings. Some are self-care. Others are perpetual care. All cemeteries must be registered with the State of Florida -- and it is illegal to vandalize or damage graves in any of them.

Some cemeteries are primarily for members of specific religious groups (for instance, Catholic cemeteries and Jewish cemeteries). Some cemeteries have strict regulations that govern decisions such as the type of marker or monument that can be used, or the type and number of flowers that can be placed on a grave. For example, some do not allow the use of artificial flowers, while others do not allow fresh cut flowers.

Some (but not all) cemeteries require vaults or grave liners

A grave liner is called a “rough box” and is made of reinforced concrete and lowered into the grave prior to burial. A burial vault is more substantial and expensive than a grave liner. It is typically sold for its visual appeal, and is usually gasketed. Most vaults are constructed of steel-reinforced concrete and lined with other materials, including plastic. Like some caskets, the vault may be sold with a warranty of protective strength.

As would be expected, plots in non-perpetual care, non-regulated cemeteries are usually much less expensive than those in more carefully regulated cemeteries. It is smart to choose the cemetery you prefer before there is a need. Some people want to “go home” (back to the location where they grew up or spent many years) to be buried. If they do, it is important to realize there will be transportation costs and service costs involving two funeral homes.

Mausoleums

Mausoleum entombment is the process of placing casketed human remains in a space or crypt within a specialized above-ground building. Mausoleums can be private family buildings which stand alone within the cemetery or public mausoleums, which are usually large buildings on cemetery grounds. Within the mausoleum are rows of crypts (or burial slots) into which the casket is placed. The crypt opening is then sealed by installing a fitted stone cover which is generally inscribed with the deceased person's name.

Mausoleums also have areas where you can place an urn containing cremated remains; these are known as columbariums. Columbariums contain small spaces or niches designed to hold one or two urns. Some of the most well-known monuments in history are mausoleums which contain concrete or stone crypts in which the caskets are stored. Famous above-ground entombment sites include the Tomb of the Unknown Soldier, The Great Pyramids of Giza, the Taj Mahal, and Westminster Abbey.

Mausoleums offer an enduring peace of mind that the sanctity of the deceased is fully protected. A mausoleum crypt offers secure protection, is clean and dry, and the burial containers entombed do not come in contact with the earth.

Lawn Crypts

Lawn crypts are a compromise between ground burial and mausoleums. Essentially, lawn crypt internment is a one or two-level mausoleum on the ground. Although individual lawn crypts are available, they are frequently double-depth in order to accommodate both husband and wife or two people wishing to be laid to rest together.

Markers

Another element of ground burial is the gravestone or marker, which is important since it is the most visible sign of the memorialization process. Markers are usually made of either bronze or granite. Bronze memorials highlight the beauty of the metal, while granite markers offer a variety of colors. Granite also allows rubbings of the gravestone, which is an important tradition for some families. The size of the marker can range from individual to custom estate. Size is often determined by the requirements of the cemetery.

Paying, Prepaying

Preplanning is very important. It is important to know what you want and expect. It is also important to have a very realistic estimate of the cost and know how you will pay these costs.

Should you prepay? That is one option, and there are advantages and some disadvantages of prepayment. If you do not prepay, should you make plans to have the needed money available when the time of need arrives? Definitely! Planning ahead with life insurance or some savings can be very helpful to those you leave behind. Funeral homes do not usually extend credit. The funeral director will work with survivors very carefully to help them select a service that is within their ability to pay -- or even try to help them locate financial assistance, if there is a need. However, because of the type of services rendered and economic realities, the extension of credit is not a

popular option at most funeral homes. (You can't repossess a funeral for nonpayment.)

Consumer Complaints

Forgetting Parts of the Whole

Most consumer complaints made against funeral homes relate to the total cost of the goods and services selected. Often decisions and selections are made when the consumer is burdened with grief and is anxious to show love by "selecting the best" for the deceased. This can lead to overspending, especially when the overall total is calculated. Many times, while in an emotional state, the consumer calculates some costs but does not include everything requested. For example, he/she may think the cost of the casket and cash outlays represent the total expenditure, completely forgetting charges for personal services, transportation, and possibly the cemetery charges for things such as opening the grave.

Sometimes consumers complain they are subjected to high-pressure salesmanship. In some situations this may occur. In others, choices are made without comparing services and prices at two or more locations.

Assuming More Requirements than Legally Required

Another area of misunderstanding sometimes arises when the buyer does not clearly understand what is legally required, and what is nice but not required. In reality, very few things are required. For example, under most conditions, embalming is not required, unless the body is to be shipped to another location. A burial container is required, and a body can't be buried in your backyard. However, an expensive casket is not required. A vault and a grave liner are not required by the state; however, some cemeteries require them to prevent the graves from collapsing. Some common misconceptions may also cause confusion. For example, embalming does not keep the body from decomposing. It is needed for an open casket funeral (when the funeral is delayed for several days) because it keeps the body from discoloring and slows the onset of deterioration. An embalmed body begins to decompose after about a week.

In merchandising, funeral homes are similar to other businesses. There are differences in prices, products and services. Some facilities are larger and more elaborate than others. Some funeral homes have higher operating costs than others, which influences the retail prices they must charge.

Most funeral directors are honest, sympathetic people who strive to serve their communities while maintaining a financially stable, established business. To remain in business they must manage their funeral homes on sound business principles. As with other fields, some funeral homes have unethical business practices, and some funeral directors are high-pressure sales people. As with any business, they will sell any of their goods and services if the consumer wishes to buy and has the means.

Funeral homes provide a vital service to a community. Of necessity, their marketing margins are higher than for many other types of products because of the low frequency of repeat sales and the high inventory required. To illustrate, during a lifetime most people will buy only one or two caskets, but they will buy several automobiles or washing machines.

Products sold by a funeral home fill an immediate need but do not provide survivors (who may be paying the bill) additional long-term benefits like most expensive items, such as a computer or sofa. Of necessity, funeral home purchases require a substantial expenditure, which the consumer may find hard to pay without preplanning and saving.

There tends to be a communication barrier and sometimes a little distrust between consumers and funeral homes. Consumers associate funeral homes with sadness and death, and the funeral homes see and communicate with consumers only during a highly emotional period. Preplanning and open discussions between consumer and the funeral director can result in a better understanding of options and wiser selections. It should be remembered that funeral homes handle necessary and rather unpleasant chores which most consumers do not want to provide for themselves.

Prepayment Options

Presently about 11 percent of the adult population is preplanning and prepaying, thus removing an emotional and financial burden for those left behind.

Prepayment Contracts

However, prepaid funeral contracts are not a new idea. The concept has been around for more than a century, particularly in the southern United States. It was originally called "burial insurance."

What *is* new is pre-need plans tied to a specific funeral home or homes and the selection of specific funeral and/or cemetery merchandise and services to be used at the time of death.

Prepaid plans do require some careful consideration. Portability is one of these considerations. It is great to have almost everything selected and paid for--if you expect to stay in one area instead of leaving the state, region, or country. Be sure to investigate it and get any portability statements in writing.

Prepaid Plans

Do your homework first. Visit two or three facilities before deciding to buy anything. This is pure information gathering. Know whom you are dealing with and what other locations they may have. You will need to know prices to know how to figure out the amount this prepayment plan has to cover. This gathering and sifting of information is a two-step process. You will not buy anything or sign anything on the first visit to any funeral services vendor. (Just like buying a car.) Make notes, and collect information as you go. Use the **Funeral Costs Worksheet** (Table 1) to help you make the choice that works for you.)

A variety of pre-need plans are available. Some are insurance-funded. Others are funded by trusts.

With insurance-funded plans, the consumer selects the merchandise and services desired at the funeral home and/or cemetery chosen and determines the total cost. **An increasing-benefit life insurance policy is purchased** and the insurance company is

paid the face value of the selected items. A funeral director or funeral home and/or owner or manager of a cemetery is assigned as the beneficiary. Upon death, the insurance is paid to the assigned funeral home or cemetery as payment for the previously agreed-upon services. The earnings of the money paid to the insurance policy should be enough to cover price increases due to inflation.

Life Insurance

Another option is to **take out a regular insurance policy** that will be large enough to pay your funeral expenses. The beneficiary can be a family member or the administrator of your estate. Upon your death, the policy can be cashed in and the funeral expenses paid. If the policy is for more than the funeral costs, the unused funds can be added to the estate.

Savings Account

A **standard savings account or bank account** could be designated for funeral expenses. The one disadvantage is that sometimes when people “need money” they “borrow” from the account and do not return the borrowed money to the account. Prepaid plans do require some careful consideration. It is great to have everything selected and paid for if you expect to stay in one location instead of moving to another state or area.

Ask These Questions

Prepaid plans can be tied to one specific funeral home, while others are transferable. Before buying or signing any pre-need agreement, find out the answers to these questions.

- What happens if you move? Can you transfer the policy to a place near your location? If so, will there be a change in the coverage? What is the penalty if you cancel?
- What happens if the funeral home closes and is no longer in operation when needed? What happens if it is sold: will the new owner honor earlier commitments?
- What happens if you die before the target face value of the policy is paid in full? (Only for increasing term policies.)

- What happens if you should die while traveling, in this country or another country?
- Exactly what expenses are prepaid?
- What expenses are not covered and must be paid at the time of need?
- What happens if the trust or policy generates more funds than are needed for the burial? What happens to the surplus?
- What happens if the trust or policy does not generate enough interest to balance the costs that have increased due to inflation?

Read the Contract Before You Sign It

Before buying--or signing to buy anything, carefully read the contract. Read it right there, in front of the person who wants you to sign. Take your time; it's your money. Ask questions about things that are unclear. Make sure you understand what is covered and will be prepaid and what is not covered and must be paid for at the time of need. Find out who will hold the money and under what name it will be held.

Make sure the agreement can be canceled (and the terms of that cancellation policy) and that the money you paid in will be refunded. Carefully check to make sure the seller (funeral home, cemetery, or business) is licensed in Florida and has a good reputation.

Be sure to keep all of your copies of the policy or contract. Keep them in a safe location where they can be retrieved easily. (*Note: Bank safe deposit boxes are safe, but are not available on weekends, nights, or holidays.*) Make sure family members know where these documents are kept. If the consumer or the survivors can't locate copies of the policy or contract, confusion and disagreement may result over what is and is not covered.

Visit the facility before buying. Know who you are dealing with and where they are located. Is it a local, independent company, or is it a chain? Chains are continuing to buy out independent establishments, often keeping the same name, meaning that local residents are not aware of the change in ownership.

Fraud, Deception

Unfortunately for the consumer, prepaid funeral fraud is particularly attractive to con artists for several reasons.

First, more than 60% of the purchasers are over 60 years of age. This older population is more vulnerable to high-pressure sales tactics.

Second, con artists can fairly easily acquire an appearance of legitimacy through affiliation with or ownership of established, reputable cemeteries and funeral homes. Consumers then assume the con artists are a part of the reputable establishment and buy prepaid contracts without questioning the integrity of the seller, or realizing that the con artist has taken over the established business.

The third and last attraction for crooks is the fact that prepaid contracts are purchased and held for years before they are needed. The contract's purchaser does not know he/she has been victimized until years later when he/she is ready for the prepaid services and finds the company is out of business or the contract is not valid.

After the Funeral

There are so many things to do after the death of a loved one.

- Get certified death certificates from the funeral home or from the Florida Dept. of Health, Office of Vital Statistics, Post Office Box 210, Jacksonville, FL, 32231. Their Web site, <http://www.doh.state.fl.us/>, has current information and the fee structure. Several certificates will be needed, for insurance companies, etc., as you will see below.
- Notify the insurance companies: life, home, and car. Some funeral homes will notify the life insurance companies for you. These will need certified death certificates, too.
- Notify the Social Security Office. Send a certified death certificate. If the deceased is receiving Social Security benefits, there will be some death benefits.

- Notify the bank(s). Provide a certified death certificate. Some banks will require a copy of the will, or evidence of probate.
- Some organizations, banks, and credit unions give subscribers a free \$1,000 life and/or accident insurance policy. Check the records to see if there are any of these. If so, apply for them. Again, you will need a certified death certificate for these benefits.
- Notify creditors. Pay bills and close accounts. Transfer the accounts into the name of the authorized survivor(s).
- Transfer titles of real estate (home, other real property) into the name of the authorized survivor(s). These notification/transfers will require a certified death certificate, so you may have to wait until the will is probated unless the assets are in a revocable trust.
- Keep records of financial transactions as well as a log of telephone and fax numbers, along with the date and the title and name of the person you spoke with. (Few transactions will be finished in one phone call, fax, or letter.)

These are only a few of the many tasks facing you following the death of a loved one. Make decisions carefully.

Frequently Asked Questions

Q. How much does a funeral cost?

There are many options from which you may choose; thus, there is a wide range in potential cost. With very careful planning, the least expensive funeral may cost as little as \$3,000. However, it can easily cost over \$10,000. The cost depends on your selections.

Q. How do you select a funeral home?

Many people select a funeral home based on location, familiarity, religious/ethnic affiliations, and/or recommendations from friends and family. Perhaps the best way to choose a funeral home that best suits your needs is to visit funeral homes before there is a need. Talk to the director or public relations

manager. Discuss options, costs and services. Whom do you feel most comfortable with? Choose the one that best suits your needs, and with whom you can communicate comfortably.

Q. How do Florida's laws, and federal laws affect funeral homes?

In Florida, funeral homes and funeral directors must be licensed. Prices and reputations do vary. By federal law, funeral homes must disclose prices over the telephone or in writing, enabling the consumer to "price shop." Do not wait until there is a need.

Q. Is it being cheap or disrespectful to price-shop for a funeral?

A funeral is a major expense, and it requires funds to be available. It is just as important to price-shop for a funeral as it is for a house, car, or other major purchase. People often spend more than they can afford for funerals; this creates financial problems for the survivors and often a sense of distrust of the funeral industry. The amount of money you spend on a funeral is not an indicator of your love for the deceased. Remember, the most expensive item, the casket, is on display for only a short time at the funeral. After burial it is not seen again. It serves two purposes: to hold the body and to look attractive. Any casket will hold a body, and no casket will indefinitely protect the body from deterioration. Consider your resources and decide how important appearance is to you.

Q. How can you insure that your plans will be carried out according to your wishes?

Much depends on the way plans are handled. Since surviving family members are left in charge of the disposal of the deceased, they have the final word on what is done. Plans should be written in detail and copies provided to family members. Obtain their promise to follow them. If plans have been made with a funeral home, a copy of the plans should be placed with it and the survivors should be advised of this fact.

Q. How does one obtain reliable information upon which to make decisions and develop plans?

General information is available from educational sources. Specific information must be obtained from funeral directors. Visit two or three locations. Ask for specific information regarding available services and related costs. Ask how you can be assured agreements made today will be honored in years to come. Most funeral professionals are honest business people who strive to provide good service at a reasonable price. (There are a few unethical ones, just as there are some unethical consumers.) Funeral professionals provide a valuable service for the consumer and the community. If funeral professionals were not available, they would be sorely missed.

Table 1. Funeral Costs Worksheet.

<i>Instructions. Copy information from price list of items furnished by funeral home(s) per the FTC Funeral Rule. Select preferred services and merchandise necessary for funeral arrangements. Finally, compare details of each service and the cost of each at available funeral establishments.</i>				
Services, Merchandise, Equipment	Details (list)	Costs		
		Name Home 1:	Name Home 2:	Name Home 3:
*cash advanced				
Professional Services:				
Embalming				
Other preparation of the deceased				
Use of facilities for visitation				
Use of facilities for funeral or memorial service				
Transfer of deceased from home or hospital to funeral establishment				
Hearse (for funeral)				
Limousine(s)				
Other transportation:				
Amenities: Casket/ Coffin				
Burial clothing				
*Motor escort				
*Telegrams				
*Clergy's Honorarium				
*Music				
Free Newspaper obituary				
*Paid funeral notice				
*Death certificates				
*Flowers				
*Acknowledgment cards				
*Memorial programs or folders				
*Pallbearers				
Cremation container				
Urn for cremated remains				
Gratuities				
Cemetery lot or mausoleum				
Grave opening and closing				
Vault or grave liner				
Other				
Other				
Other				
TOTALS				