



Funeral Finances You Can Spend Less.

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Most of us will have to plan at least one funeral someday, but nobody wants to think about it. The problem is, when you're grieving and vulnerable, it's easy to forget that funeral directors are salespeople; the more you spend, the better it is for their business.

At an average cost of close to \$5,000, a funeral may be one of the largest expenditures many of us will ever have. Here's what you need to know to hold the costs down--and make the task less trying.

Keep your perspective.

Funeral directors are trained to encourage you to buy the most expensive options, according to Lisa Carlson, executive director of the Funeral and Memorial Societies of America, a nonprofit educational organization. Bring along a friend or clergyman who won't be as susceptible to the sales pitch. Be firm: If the deceased wanted a modest cremation, don't let anyone talk you into an elaborate service.

Ask, don't tell.

"People will come in saying they have five thousand dollars or ten thousand dollars in a life-insurance policy targeted toward funeral costs--and surprise, that will be exactly how much they're charged," notes Karen Leonard, executive director of the Redwood Funeral Society of Sonoma County, CA, an organization that helps consumers preplan their own funerals. Leonard recommends asking for a price list (the mortuary is required by law to provide one), looking at it carefully before talking to the funeral director, then making your choices.

Weigh your options.

Mortuaries may be part of a large chain or family-run. (The sign outside should indicate this; or ask when you call.) Generally, those that are chain-owned charge more--they're responsible to stockholders--so ask a friend or family member to call several funeral homes and compare costs.

Keep in mind that when you ask to see less expensive caskets, the funeral director may show you unattractive designs and colors to encourage you to spend more. But inexpensive models come in a

range of styles that can be delivered in a day or two.

Avoid all-inclusive funerals.

Package deals are touted as convenient, but they can end up being more expensive than buying goods and services individually, says Carlson. You may wind up paying for a second limo, prayer cards, and attendants that you don't want or need. Similarly, many people think that embalming a body is a necessity. Not so, unless the service is going to be open-casket. And the process adds \$150 to \$600 to your bill.

If you have more time.

You can order a casket directly from a retail outlet, where the markup is only \$200 to \$300, rather than the \$1,000 or more it would be at a mortuary. Check the yellow pages or log on to the Internet at www.funerals.org/famsa/caskets.htm. The funeral director must use the casket you provide, according to recent Federal Trade Commission regulations, and he can't charge you for allowing it into his establishment. Check your bill closely, and question anything you don't recognize.

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