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**Give "Pre-Need" Funerals the Last Rites**

Feb 1, 2002

That fellow on the phone in the middle of your dinner trying to sell you your "memorial estate" is not a funeral director, although he may pretend to be one. The peddling of pre-need funerals has become all the rage. Driven by sales pitch and commission, such packages are marketed by direct mail and phone banks and door-to-door peddlers selling everything but the commemorative kitchen sink--boxes and policies and peace of mind--all in a "buy now, die later" deal.

"You don't want to be a burden to your children, do you?" the sales pitch goes, triggering spasms of parental guilt about the trips to Disney World we didn't take or the orthodontics we didn't pay for or the private schools we could not afford.

But why shouldn't we be burdens to our children? Haven't they all been burdens to us? And hasn't the honorable bearing of those burdens brought meaning and purpose to our lives and times? Maybe, since we are leaving everything else to them--the portfolio and real estate and insurance proceeds--maybe we should leave them the decisions that they will, after all, have to live with.

Planning ahead is a good thing to do. Putting something aside against inevitable costs is sensible. But the hard-sell preselling of mortuary wares has not been good for the funeral, the funeral consumer or the funeral director.

Consumers are entitled to good information on which to base decisions about funerals **before** or **when** or **after** the need arises. But they should not be pressured to pay in advance for merchandise or services they may or may not need. Nor should they be targeted for high-pressure marketing and sales schemes.

Before signing any pre-need contract or paying for anything in advance, consider the following questions:

**What are you paying for?** Are you buying only merchandise, such as a casket and vault, or are you purchasing funeral services as well? Who will eventually provide the services and merchandise you are purchasing?

**What happens to the money you prepay?** And what happens to the interest income on the money?

**Who are you dealing with?** A licensed funeral director? A cemetery salesperson? A commissioned pre-need seller?

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What happens if the firm goes out of business?

Can you cancel the contract and get a full refund if you change your mind?

What happens if you move to a different area or die while away from home?

A death in the family is not a retail event; it is an existential one. A real funeral is not about what we buy but what we do. It is not an exercise in salesmanship; it is an exercise in humanity. And real funeral directors find more purpose in how they serve than in what they sell.

The one who calls in the middle of dinner is a telemarketer. The one you call in the middle of the night when someone you love has died--that's your funeral director. There really is a difference.

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Thomas Lynch is author of The Undertaking: Life Studies From the Dismal Trade.

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Reporter: MATT POPOWSKY

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