

### *Did you know?*

Funerals in the United States are more elaborate and costly than funerals in most other countries. Competition in the usual sense is largely absent in the U.S. funeral business. Yet, paradoxically, there are too many mortuaries and half of them receive only one or two cases a week. Their prices must be high to stay in business, while those with more business reap great profit at the consumer's expense.

In the late 1970s, the Federal Trade Commission determined that “the emotional trauma of bereavement, the lack of information, and time pressures, place the consumer at an enormous disadvantage in making funeral arrangements.” It was our national organization, FCA (then FAMSA), that prompted that survey and pressed for funeral consumer protection. Although there is significant improvement still needed, among other rights, the FTC Funeral Rule (1984) provides that funeral homes:

- Must give a written list of prices for all goods and services and give prices over the phone
- May not force a consumer to purchase more than is wanted
- May not lie to consumers about state laws or make preservative claims for embalming or caskets

### *What is a Funeral Consumers Alliance?*

A funeral consumers alliance is a nonprofit, educational organization dedicated to protecting a consumer's right to choose a dignified, meaningful, affordable funeral. Many began as a “memorial society” and a few may still carry that name.

### *What will membership do for me?*

There are many benefits from membership in a funeral consumer organization:

- You will receive literature and information on a wide range of affordable funeral options and choices. Few people are aware, for example, that embalming is not required or that in most states a family may handle all or most funeral arrangements without a funeral director.
- Many groups operate as a cooperative buyer's club and have agreements with one or more funeral homes that will provide dignified, inexpensive services to their members at a reduced cost.
- You will receive a prearrangement form (we encourage pre-planning but not pre-paying) or end-of-life planning kit in which to document your preference as to the disposition of your body at the time of death — burial, cremation, body donation, etc. Often this facilitates discussion of a difficult subject, which then leads to understanding and peace of mind.
- Both locally and nationally, we monitor funeral legislation, advocating for consumer protection in funeral affairs. This activity benefits both members and non-members alike.
- You will be kept up-to-date on legal requirements so your decisions will be based on complete, accurate information.
- Our national office serves as a clearing house for consumer complaints in funeral transactions and can assist in filing a complaint with the appropriate state and federal agencies. Our organization serves as your advocate.

- Through publicity and educational materials, our affiliates act to increase consumer awareness about funeral practices and consumer rights. Speakers are available to address interested groups.

- We keep members informed of the need for anatomical gift-giving. Forms and procedures are provided for consenting to the use of organs and tissues for transplant, or for whole body donation to be used in teaching and research.

- *Living Will* and *Durable Power of Attorney for Health Care* forms are also available to members who are concerned about death with dignity.

### *Is it expensive to join?*

Usually, the only cost is a nominal membership contribution of \$10-\$45 per individual or family. Some groups have a small annual renewal fee (dues).

Though membership is obviously appealing to people with financial hardships, the average FCA member has above-average income. The common denominator is a sincere desire to ensure dignified and reasonably priced final arrangements.

### *Are there rules I have to follow in planning a funeral?*

No. You make the decisions. However, many members believe money spent on elaborate funerals and expensive coffins could better be spent among the living. Simple, less expensive arrangements include:

- **No embalming.** Embalming is an extremely invasive procedure that some feel commits an indignity upon the body. Some have religious objections. Undertakers almost invariably

promote embalming and many people believe it is necessary. In fact, embalming is never routinely required by law. In a few states, a body being transported across state lines or shipped via public carrier must be embalmed. There is no lasting effect obtained by funeral-type embalming.

- **No cosmetic “make-up” or open-casket viewing.** Many feel there is no need for a body to be made to look “natural” and displayed in an open coffin. Family members who wish to say their good-byes may do so before the funeral and can arrange for a private family viewing.

- **A simple low-cost casket.** Expensive caskets are for “show” and serve no added purpose once they are buried.

- **A simple personalized service.** Many people do not know that they do not have to have a memorial service in a funeral home and would prefer a religious institution, club or other suitable location. Some choose a simple graveside ceremony; others prefer no ceremony at all.

### ***What if I move or die away from home?***

Membership is transferable among all affiliates in the U.S. for little or no charge. Furthermore, benefits are reciprocal among our affiliates. If you die in another area, you will be eligible for any discounted price in funeral arrangements at the nearest cooperating funeral home of our affiliate there. We have affiliates in most states.

A Funeral Consumers Alliance (or memorial society) is a nonprofit, democratic organization, with unpaid directors and officers elected from the membership. They are not connected in any way with cemeteries, fu-

neral homes, or religious organizations. A few large affiliates have paid staff, but the majority of our work is done by volunteers.

Your involvement can be as great or as little as you choose. As a member, you have a vote in the conduct of your organization's affairs. You are encouraged to attend the annual meeting, at which time you can vote on the election of directors and officers, review financial statements, and provide input on matters of policy. Usually, an educational program is planned for these meetings. If you wish to become active, volunteer assistance, including participating as a board member or officer, is most welcome.

### **Smoothing the Way Pamphlets**

Common Funeral Myths  
Cremation Explained  
Death Away from Home  
A Conversation With Your Family  
Earth Burial: A Tradition in Simplicity  
Eco-friendly Death and Funeral Choices  
How to Help Grieving People  
Light, Like the Sun—an essay on cremation  
No One Wants to Talk about Death  
Organ & Body Donation: A Gift to Science  
Prepaying Your Funeral: Benefits & Dangers  
Recycle Your Medical Devices  
Simple & Cheap, My Father Said  
Ten Tips for Saving Funeral Dollars  
Veterans Funeral & Burial Benefits  
Viewing & Visitation: The Difference  
What You Should Know about Embalming

Order these pamphlets and see more at [www.funerals.org](http://www.funerals.org) or call 800-765-0107.

# ***Don't Get Buried in Debt: Benefits of Membership in a Funeral Consumers Alliance***

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