

Planning funeral can spare anguish and money



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The Savings Game

According to the Federal Trade Commission, funerals rank among the most expensive purchases many consumers will ever make. A traditional funeral, including a casket and vault, with additional expenses such as flowers, notices, hearses and so forth, can cost more than \$10,000. When plans and arrangements are not made in advance, survivors are uncomfortable negotiating costs; as a result, they often spend much more than they would otherwise.

If you want to spare your relatives the burden of making those decisions at such a stressful time, you should document your wishes in advance. Attorney Denis Clifford, in his book "Plan Your Estate" (Nolo, 2012), points out that written burial instructions left by a deceased person are legally binding in most states as long as they don't violate state laws regarding body disposition. Even in states that do not require a deceased person's instructions to be followed, they almost always are.

Clifford recommends preparing printed burial instructions separate from wills and other estate-planning documents. The instructions should be in a safe and accessible location known by those responsible for implementing them.

The FTC acknowledges that most funeral providers are professionals who serve the best interests of their clients. However, the commission warns that some take advantage of their clients by inflating



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prices, overcharging, double charging and adding unnecessary services. Fortunately, the FTC enforces something called the "Funeral Rule" to protect consumers.

The Funeral Rule requires funeral directors to provide itemized prices, along with other information regarding goods and services. If you ask in person, the funeral home must release a written price list indicating the goods and services offered. If you wish to buy a casket or other container, the funeral home must show you descriptions of the available selections and associated prices before showing you the caskets or containers. Funeral homes generally offer packages of common goods and services, some of which you may not want. Under the Funeral Rule, you have the right to buy those goods and services individually.

The Funeral Rule gives you the right to buy only the funeral goods and service that you want, and the funeral home must state that clearly on the price list. According to the FTC website, the rule also mandates:

■ If state or local law requires you to buy any particular item, the funeral provider must disclose it on the price list, with a reference to the specific law.

■ The funeral provider

may not refuse, or charge a fee, to handle a casket you bought elsewhere.

■ A funeral provider that offers cremations must make alternative containers available.

Caskets are sold by retailers such as Costco and Wal-Mart at prices that are usually significantly lower than those available at traditional funeral homes.

Military benefits are available to honorably discharged veterans, their spouses and dependent children. They are entitled to be buried free in a military cemetery. You can find information at www.cem.va.gov.

There is a great deal of valuable consumer information regarding funerals at the FTC website: ftc.gov/bcp/edu/pubs/consumer/products/pro19shtm. The site has detailed information regarding costs, services and products (such as embalming and cremation) and how to select a funeral provider. It discusses the pros and cons of prepaying for funerals and points readers to other information resources.

If you believe you have been the victim of fraudulent, deceptive and unfair business practices, you can file a complaint with the FTC at 877-382-4357.

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