

# Take Charge of Your Last Rights



SW Productions

by Penny Musco

**Death isn't a comfortable topic to discuss, but, as Benjamin Franklin noted, it's as certain as taxes. And like taxes, it involves money — often lots of it.**

**W**hat usually follows death is a funeral, hopefully one that dignifies your passing, celebrates your life, honors God, and comforts those left behind. But what is your idea of a “good” funeral?

Funeral directors believe you should purchase their professional services for the best send-off. Consumer advocates say you need to assert your last rights and explore every option. Both groups agree that making arrangements for your demise ahead of time not only gives *you* the final say, but also protects your loved ones from having to make highly emotional, last-minute financial decisions while in the throes of grief.

The Federal Trade Commission (FTC), the government agency charged with regulating the funeral industry, reports Americans spend billions of dollars arranging more than two

million funerals each year. According to the FTC, a traditional funeral, including casket and vault, comes with a price tag of about \$6,000, although “extras” such as flowers, obituary notices, and limousines can push that figure even higher. Many run well over \$10,000, making a funeral one of life’s largest expenditures.

The FTC’s Funeral Rule requires, among other things, that funeral directors provide itemized prices and stipulates that the buyer has the right to choose what individual goods and services to purchase, rather than just accept a “package deal” from a funeral home. But, says Joshua Slocum, executive director of the Funeral Consumers Alliance (FCA), “Consumers are generally quite ignorant of what they’re paying for. They know very little about what the law requires [and] they don’t question what’s put in front of them.”

He cites as an example a survey by AARP that asked adults over the age of 50 about the Funeral Rule. “Only about 4 to 8 percent of the respondents even knew that they had these rights,” Slocum says. “If you don’t know the regulations exist, you can’t exercise your rights.” The Senate has considered, but has yet to act on, legislation to make the Funeral Rule a law rather than just a regulation, to expand it to cover other death service providers

(such as cemeteries, crematoriums, and casket retailers), and provide funds to step up enforcement under the Department of Health and Human Services.

So what can you do now to protect yourself?

1. Think of your funeral as just another part of your overall estate planning.

2. Go to the FTC site, [www.ftc.gov/bcp/online/pubs/services/funeral.shtm](http://www.ftc.gov/bcp/online/pubs/services/funeral.shtm), which offers advice, a financial worksheet, plus related links. The FCA’s member societies in nearly every state (find them at [www.funerals.org](http://www.funerals.org), 800-765-0107) can help you prearrange your funeral (but not prepay, which the organization doesn’t advocate) and supply you with simple forms for all the legal, medical, and financial documents you need for the end of life, including the will, living will, power of attorney, and organ donation card.

3. Check out some fascinating books on the subject. *The American Way of Death*, a scathing publication by the late Jessica Mitford, set the funeral industry on its ears when it was first published in 1963 (revised in 1998).

Lisa Carlson’s *Caring for the Dead: Your Final Act of Love* not only guides you through a mortuary transaction, but also discusses how to care for your dead at home, which surprisingly is legal in 45 states.

For an insider’s view of the business of death, read *The Undertaking: Life Studies from the Dismal Trade* by the eloquent Michigan funeral director Thomas Lynch. *Funerals Aren’t for the Dead*, authored by Christian funeral director Marty Kovacs, offers a biblical perspective.

In the meantime, take care of yourself because, even though the apostle Paul says, “for me, living is Christ and dying is gain” (Phil. 1:21, HCSB), you don’t want to put all your plans into action anytime soon!

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