

Planning a Funeral

It is a subject no one wants to think about. But sooner or later, most of us have to make funeral arrangements for a loved one. This article will guide you through the decisions you'll need to make and provides evaluations of area funeral homes.

For surviving family members and friends following a loved one's death, funeral homes provide an important service. But funeral homes are also businesses, and are typically run with an eye toward profit margins and maximizing the sale of various products and services that you and your family may or may not need.

Immediately following the death of a loved one, the last thing most of us would choose to do is sit across the desk from a salesperson in a high-pressure, time-sensitive situation that requires us to make a series of important consumer choices that may cost thousands of dollars. At these times, survivors are vulnerable to making hasty, costly decisions that might not make sense with the perspective that a little more time would bring.

This article will help you at the time of a loved one's death. It will give you a review of the many choices confronting you, and it will assist you in finding resources that will help you get appropriate services at a reasonable cost.

It makes sense to read this article when there is no immediate need. That will give you a frame of reference in the future if the need suddenly occurs.

In addition, you can take this opportunity to make decisions in advance for yourself or for loved ones—so that decisions are made based on each individual's expressed preferences, while also considering the emotional needs of survivors.

Though it is difficult for many people to do, *preplanning* your own funeral arrangements is a sensible and thoughtful thing to do. Your willingness to become informed will give you some power over the final decisions of your life, and your personal involvement in planning your



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own final disposition will be a source of comfort to your survivors.

Imagine the more common alternative: a grieving family having to respond on the spot to a long list of questions from a funeral director. The funeral director is at ease in a situation of death when the family is distraught and knows little or nothing about the choices or their costs. The family's grief and guilt may be subtly manipulated by the funeral director to encourage expensive purchases. This situation, far too common, perhaps partially explains why the average cost of funeral and burial arrangements in this country is over \$6,000. There is nothing wrong with an expensive funeral if that is the choice of the family. What is wrong is for a family that might prefer a simple, dignified ceremony to end up with something lavish and costly.

In what follows, we discuss five basic topics in funeral planning: disposition options, planning the ceremony, funeral

home services, selecting a funeral home, and payment options. We also report our findings from surveys of funeral homes and of funeral home customers. In addition, we steer you to other resources that can help you in your decisions.

Disposition Options

There are several options for disposing of a deceased person's remains.

Burial

One alternative is burial. Burial can be direct or after a funeral. In either case, burial usually requires that you purchase a casket and a cemetery plot and that you pay for the opening and closing of the grave and cemetery upkeep. At most cemeteries, a grave liner or vault is also required. Immediate burial is the least expensive option: a funeral director sees that the essential

Checklist of Tasks

Besides the funeral itself, whatever form it takes, a number of associated details need to be attended to. Friends, coworkers, and fellow congregants can play a major role in relieving the bereaved family of many of these tasks.

What Has to Be Done Right Away

- If the deceased wished to be an organ donor, remember that time is of the essence. Notify the attending physician and medical staff *immediately* and they will notify the closest transplant center.
- A death certificate is required before a funeral director can move a body. The certificate is issued either by a doctor who has been treating the deceased or if such a doctor is not available, by the medical examiner or coroner. If the circumstances of death are at all questionable, the medical examiner is called.

In a hospital, staff doctors will arrange for the death certificate. But if death occurs at home or elsewhere, call the police (unless your family doctor can come to the home). The police will arrange for the death certificate through the attending doctor or the medical examiner.

- Remember also that it is the responsibility of the survivor to call the funeral director. If you don't know which funeral home you want to use and the death occurred in a hospital, it may be possible to keep the body in the morgue until you make a decision.

Other Tasks

- Notify lawyer and executor.
- Make a list of everyone else to be notified right away and make the calls.
- If a memorial is to be substituted for flowers, decide on which one and let people know in the obituary.
- Write an obituary news item. Include age, place of birth, cause of death, occupation, college degrees, memberships held, military service, outstanding work, list of survivors in immediate family. Give time and place of services. Deliver in person, phone, fax, or e-mail to newspapers.
- Make a list of additional people to be notified by letter, card, or printed notice.
- Notify insurance companies, including automobile insurance, for immediate cancellation and refund if available.
- Keep a record of all calls and visits. Arrange for friends or family members to answer door and phone.
- Plan hospitality for visitors, including transportation, if necessary.
- Arrange childcare as needed.
- Coordinate supplying of food for the first days. Different friends might each bring a dinner.
- Consider special needs of the household, such as cleaning. Again, friends can divide the work.
- Plan for disposition of flowers after the funeral—for instance, to a hospital or a rest home.
- Check promptly on all debts and installment payments. Some may carry insurance clauses that will cancel them. If there is to be a delay in meeting payments, consult with creditors for extensions of time.
- If the deceased lived alone, contact the landlord, utility companies, postal service, and newspaper carrier. Tell the police the home is empty and ask neighbors to report unusual activity.
- Prepare a list of people who should be sent notes or acknowledgments for helping, visiting, calling, writing, or sending flowers or donations.

paperwork is taken care of and that the remains are taken directly to a cemetery for burial, usually within one day. This alternative eliminates expenses for embalming and some expenses for funeral home facilities, and often results in use of a minimum-priced casket. Though most burials are below ground, another (usually more expensive) option is burial above ground in a mausoleum.

Cremation

If cremation is chosen, neither a casket nor embalming is generally required. But if the body must be held for several days, refrigeration or embalming may be necessary. Cremation, like burial, can be direct or after a funeral. Ashes may be scattered, kept at home, buried in a cemetery, or kept in a columbarium (an above-ground structure containing niches into which urns with cremated remains are placed). Burial in a cemetery or placement in a columbarium adds to the costs.

Donation

Whether a body is to be buried or cremated, part or all of it can first be donated to improve the quality of life of others—or, indeed, to give the gift of life itself. Donation of at least some body parts is an option for almost anyone, regardless of age or medical history. Whether donation is right for you is a choice that requires personal reflection.

Donation can be of organs or tissues or of the whole body. If you wish to become a donor, let your family know of your wishes and fill out a donor card and carry it with you at all times. If you wish to make a whole body donation, make prior arrangements with the medical school of your choice. A decision to donate a whole body cannot be made by the family without these prior arrangements.

After organ and tissue donation, all the usual funeral decisions still have to be made. Even with the removal of organs and tissues (which only takes a few hours), the body will not appear damaged in any way and, if you wish, an open casket ceremony will still be possible.

If arrangements have been made for donation of a body to a medical school, once notified, the school will transport the body and assume responsibility for

disposal by cremation. Depending on the school, the ashes may be returned to the family, but this may not happen for as long as a year. With the exception of removing the corneas, whole body donation usually precludes the donation of individual organs or tissues for transplants.

Planning the Ceremony and Choosing Funeral Home Services

There is much room for variation in type of ceremony between the simplest direct disposition and the most lavish funeral. Think about whether you want a traditional funeral, with the casket open or closed, or whether you would like a memorial service instead, without the body present. Holding a memorial service, church service, or graveside service is generally less expensive than a conventional funeral.

You also need to decide if you want a religious or secular service. Either can be held at a funeral home, religious establishment, residence, or elsewhere.

Finally, decide whom you want to invite. Do you want the ceremony open to all relatives and friends or for immediate family only?

Think in terms of what would be a meaningful commemoration of the deceased. Often something simple can be quite profound. You don't need an expensive funeral to show love and respect.

Although making these decisions is difficult, it's much easier than it was before 1984, when the Federal Trade Commission issued a rule that requires funeral homes to give consumers detailed price information and that prohibits certain selling practices.

Now, if you ask a funeral home for service and price information, it must give you itemized prices for at least the following, if offered—

- Direct cremation
- Immediate burial
- Basic services of funeral director and staff (and overhead)
- Transfer of remains to the funeral home
- Forwarding of remains to another funeral home

Never go by yourself to a funeral home to decide on services. Alone in the hands of a funeral director you are too vulnerable to making purchases based on grief or guilt. You need someone else who is less involved to assure you that sensible cost-saving decisions are all right.

- Receiving remains from another funeral home
- Embalming
- Other preparation of the body
- Use of facilities/staff for viewing
- Use of facilities/staff for funeral ceremony
- Use of facilities/staff for memorial service
- Use of equipment and staff for graveside service
- Hearse
- Limousine
- Either individual casket prices or the range of casket prices that can be found on a separately available casket price list
- Either individual outer burial container prices or the range of outer burial container prices that can be found on a separately available outer burial container price list

The funeral home must answer questions regarding prices of these items by phone, and must give you a copy of a price list if you actually go personally to the facility. The funeral home is not required to send you a copy of its price list via fax or mail, but in our experience most facilities are willing to do so.

There are many other items offered by funeral homes, and it's reasonable for you to expect full disclosure of the costs of these other items as well. For example, a home might offer prayer cards, flowers, music, burial clothing, programs, memorial flags, placement of newspaper death notices, a police escort, hired pallbearers, and acknowledgment cards.

The funeral home is required by law to make certain disclosures about your choices. A home must tell you—

- About all of the services it offers and that you are free to select only the items you desire. If legal or other requirements mean you must buy any items you did not specifically ask for, these must be explained on a written statement describing the goods and services you selected.
- Except in certain special cases, embalming is not required by law. Embalming may be necessary, however, if you select certain funeral arrangements, such as a funeral with viewing. If you do not want embalming, you usually have the right to choose an arrangement that does not require you to pay for it, such as direct cremation or immediate burial.
- If you want to arrange a direct cremation, you can use an alternative container. Alternative containers encase the body and can be made of materials like fiberboard.

Since most of the items offered by a funeral home cost money and each might affect the emotional aspects of a funeral service, you need to make careful decisions about what you want and don't want. These decisions are personal matters and should not be dictated by a funeral director. Several deserve brief discussion.

Preparation of the Body

As we have said, embalming is usually necessary if the casket is open. It is also necessary in cases of delay before the funeral, certain diseases, or a need to transport a body a long distance. Some funeral homes will arrange a private viewing of the remains without embalming if it is done soon after death.

The cost for preparation of the body, including embalming, cosmetology, and dressing, ranged in our survey of funeral homes from \$250 to \$1,253 with the average around \$720. If the funeral home provides the clothing, the cost will be even more. The main thing to remember is that embalming and an open casket open the door to all sorts of additional funeral expenses.

If the casket is to be closed but the funeral will not occur for several days, an

alternative to embalming may be refrigeration. If death occurs in a hospital, the family can ask if the hospital can hold the body for a few days while arrangements are being made. The problem with refrigeration in some funeral homes is that the cost per day may quickly add up to be as much as or more than the cost of embalming.

Casket

The casket is the single most expensive item in most funerals, but just how expensive depends on your choice. Casket prices range from less than \$1,000 for the least expensive pine or pressed wood box, to the most elaborate, made of copper or bronze with innerspring mattresses and plush velvet or silk linings, for \$15,000 or more. Since the markup on a casket is often three to five times its wholesale price, a funeral director's advice, and even the design of the selection room, may be geared toward influencing you to make an expensive choice. Most people choose midrange models made of steel or hardwoods like mahogany or walnut, at \$2,000 to

\$5,000. By draping a closed casket with a flag, funeral pall, or flowers, a less expensive casket can be used.

The least expensive kinds of containers are cardboard containers or pouches. These are adequate for cremation or direct disposition. Some homes may have available a rental casket. It can be used for viewing, allowing you to buy a less expensive one for disposition.

You may have to ask to be shown less expensive models, as they may not be on display. Do not be misled on emotional grounds or on the basis of a casket's claimed preservation qualities.

Vault or Grave Liner

A vault or grave liner to hold a casket is required by many cemeteries to prevent the ground from collapsing or caving in. This item, unlike a casket, is rarely included in the package price of a "complete" funeral. Prices of outer burial containers typically range from about \$500 for the least expensive concrete grave liner to \$8,000 or more for a "triple reinforced" bronze vault. Because neither vaults nor liners preserve

remains, a cement liner serves the same purpose as an elaborate vault, at a considerably lower cost. You might be able to purchase a vault or grave liner at a cemetery for less money than through a funeral home, so check this out before making a decision.

Selecting a Funeral Home

When you have decided on the means of disposition, type of ceremony, and services and merchandise you desire, you can turn to the task of selecting a funeral home. We have gathered some data to help you.

Customer Survey

We surveyed area consumers (primarily *CHECKBOOK* and *Consumer Reports* magazine subscribers but also a sampling of other consumers) for their ratings of funeral homes they have used. Table 2 shows results for the 82 homes for which we received 10 or more ratings. In general, the homes rate rather high. But there is some variation, with some homes rated "superior" for "overall performance" by more than 95 percent of survey respondents while others were rated "superior" by 70 percent or less.

Price

Our callers shopped for prices for three types of services:

- *Direct cremation*—Includes the firm's basic fee, the least expensive cremation container/casket offered, and the crematory cost.
- *Direct burial*—Includes the firm's basic fee, the least expensive casket offered, and the least expensive grave liner offered.
- *Traditional funeral*—Includes the minimum services of the funeral director and staff; transfer of deceased from place of death to the funeral home; embalming, cosmetology, dressing, and casketing; least expensive solid oak casket; least expensive grave liner; one two-hour visitation session at the funeral home the day before the funeral service; supervision by the home's staff of a funeral service at a church; hearse; one limousine; and the home's supervision of a committal/graveside service.

Questions and Complaints

If you have a consumer complaint, first try to resolve the problem with the funeral home or cemetery. If you are unsuccessful, you can contact one of the following resources for help:

Federal Trade Commission

600 Pennsylvania Ave, NW
Washington, DC 20580
1-877-382-4357
www.ftc.gov

Massachusetts Division of Professional Licensure Board of Registration of Funeral Directors and Embalmers

239 Causeway Street, Suite 500
Boston, MA 02114
617-727-3074
www.mass.gov/dpl/boards/em/

Cemetery Consumer Service Council

P.O. Box 2028
Reston, VA 20195
1-800-645-7700
www.icfa.org

National Funeral Directors Assoc.

13625 Bishop's Drive
Brookfield, WI 53005
1-800-228-6332
www.nfda.org

Massachusetts Funeral Directors Association

536 Broad Street, Suite 4
Weymouth, MA 02189
781-335-2031
www.massfda.org

Better Business Bureau Serving Eastern Massachusetts, Maine, and Vermont

235 West Central Street, Suite 1
Natick, MA 01760
508-652-4800
www.bosbbb.org

Cemeteries

In our survey of funeral costs, we did not include costs of a cemetery plot or the opening and closing of a gravesite. These items may add hundreds of dollars to the other funeral expenses. The following are a few tips to help you deal with a cemetery.

- Do some comparison shopping. You will find that there's variation in the prices of lots, merchandise, and services.
- If you are considering purchasing cemetery property and services before death—
 - Remember that if a death occurs before payments have been completed, the outstanding balance on the site, the interment charge, and the receptacle for the casket is usually due immediately.
 - Consider the fact that you and your family members may not always live in your present area. Ask if the cemetery belongs to an exchange program, so that your lot(s), merchandise, and/or services can be transferred if you move. If not, find out if the cemetery offers alternative plans, such as repurchase or resale on your behalf, and if there is any restriction on your right to resell the property or merchandise yourself.
 - Make sure you know how any prepayments will be safeguarded. Ask if they will be deposited in an interest-bearing account or trust fund.
 - Don't be frightened into pre-need purchases by being told that the cost of burial and burial merchandise could become prohibitive in a few years.
 - As an alternative, consider creating your own special savings account for future cemetery purchases.
- Take note of the general appearance of a cemetery you are considering. Drive around and check the condition of the grounds. Are buildings and walls maintained well? Is the grass mowed and clipped around monuments and markers?
- Be aware that perpetual care of the cemetery does not always include maintenance of monuments and markers. Be sure that you understand exactly what will be provided as part of the purchase you are considering.
- When you talk to the sales representative:
 - Check whether sites you are considering for two bodies are side by side or a double depth.
 - Ask if the cemetery has a price list you can examine.
 - Check whether you are discussing an exact location or area within the cemetery (the prices of lots can vary according to location).
 - Explore potential savings in buying a family plot or lawn crypts.
- Be sure to read the cemetery rules and regulations to learn about any restrictions or additional costs. For example, grave liners are not required by law but are required by most cemeteries. Remember that vaults are more expensive than liners.
- Once you have made a choice, revisit the cemetery for another inspection before signing any contracts.
- There are various choices to consider in the purchase of a grave marker or monument. The size, style, inscription, material, and installation charge affect the price of the marker.
- You cannot be forced to buy a marker or monument from the cemetery where you buy your lot. Before you use an outside supplier, however, check the cemetery's rules and regulations regarding installation, care, and maintenance of the memorial.
- Ask if the cemetery or supplier buys the merchandise in advance, sets it aside, and provides you with a record of ownership. This policy may mean protection for you if the seller has financial problems at a later date.
- The charges for opening and closing a grave are usually higher on the weekend. If you intend to pre-purchase these services, ask if there will be a refund if burial takes place during the week.
- Before signing any contract for property, merchandise, or services, carefully review its terms and provisions. Be certain that it conforms exactly with your understanding of what you are buying. Make sure that, among the other things listed, it includes the following:
 - A full description of the lot and its location.
 - A description of the type, size, and design of burial merchandise and a description of services to be performed. Does the price include installation of merchandise?
 - Guarantees for transfer of lots to another cemetery (or other arrangements) should you or your family members move, if that is part of the agreement.
 - The cost of each item purchased and the total cost.

The price range for each type of service was very large. The price of a direct cremation ranged from \$620 to \$3,985, with an average of \$2,045. For our sample traditional funeral, the price range was close to \$6,000, with an average of \$7,747.

You might want services different from the packages for which we got

quotes. Table 1 gives you a sense of what different elements cost if selected separately. As you can see, the variation is large.

You may wish to consider one of the many area homes for which we have no data. If so, the best approach, if time permits, is to shop by phone first and then make personal visits to a few homes.

When you call for prices, the funeral director very likely will encourage you to come in "because these matters are too complicated to discuss over the phone," or "because we will surely be able to work something out between us if you'll just come by." But you do have the right to get prices on the major items over the phone.

Other Considerations

In addition to price, you will want to consider a home's location, tastefulness of facilities, and willingness to accommodate your wishes.

Payment Options

Timing of Payments

For many people, it is difficult quickly to pull together several thousand dollars to pay for a funeral, and the funeral industry is aware of this. On the other hand, since it is impossible to reclaim a coffin or take back any of the services surrounding a funeral, it is understandable that funeral homes want assurance of payment. Our survey of area homes turned up several different arrangements for financing a funeral. A few homes want payment in advance once arrangements are decided upon, although in cases of need they might be willing to work out another payment schedule. (Advance payment is most often expected in connection with cremation.) Other homes allow a period of 30 to 60 days for payment with no interest charges, and almost all homes accept credit cards. Some funeral homes have their own installment plans, some with and some without interest.

Prepayment for a funeral represents a major financial commitment and, in our opinion, generally is not a good idea. Do not enter a prepayment plan without having a lawyer look over the contract before you sign it.

Benefits That May Be Available

Because the settlement of an estate usually takes quite a while, benefits are an important factor in partially or even completely defraying funeral expenses. Yet many people are not aware of the benefits available for final expenses. As a result, money often remains unclaimed. Remember that most death benefits must be applied for and will not be sent automatically to survivors.

Social Security

Social Security benefits are available to cover any person who worked under

the Social Security system. For 2005, the payment for funeral expenses is \$255. This payment is available only to surviving, eligible spouses or dependent children (under 18). When there is no survivor, payment will not be made. An application for the lump sum payment must be filed within two years of the death of the deceased. Payment is made directly to the surviving spouse or entitled child, never directly to the funeral director.

Veterans' Benefits

Many but not all who have served in the armed forces during wartime are entitled to benefits from the Veterans Administration in addition to any benefits available from Social Security. Benefits may include burial in a national cemetery, a grave marker, and a flag for the casket. Specific benefits vary according to whether death is service-related or nonservice-related. We advise you to check with the Veterans Administration to determine what benefits you (or the deceased) are entitled to and under what conditions. You can call the Benefits Office at 1-800-827-1000.

Other Benefits

Other benefits that may be available are death payments from fraternal organizations, lodges, clubs, union welfare funds, retirement plans, and employers. To track these down, survivors should get in touch with organizations and institutions the deceased worked for or was affiliated with. Many of these benefits are available to a surviving relative to use as he or she sees fit and not necessarily only for a funeral. These benefits generally can be applied to whatever kind of disposition is arranged.

The filing for death benefits on behalf of survivors is a standard service of most funeral homes. If survivors decide to file their own claims, the funeral director should be asked if this will result in a deduction on the home's "professional services" charge.

Necessary Documents and Papers

Whether survivors apply for death benefits themselves or use the services of the funeral director, a number of documents will be needed. Certified copies

Table 1

Low, Average, and High Prices for Standard Elements of a Traditional Funeral			
Service	Low price	Average price	High price
Transfer remains to funeral home	\$180	\$289	\$450
Embalming	\$200	\$541	\$885
Cosmetology, dressing, and casketing	\$50	\$179	\$368
Least expensive solid oak casket	\$1,495	\$2,555	\$4,800
Visitation at funeral home the day before funeral service (two-hour minimum)	\$250	\$483	\$942
Supervision of funeral service at a church	\$200	\$520	\$925
Hearse	\$150	\$293	\$425

Advice on Donations

Be aware that circumstances and location of death may limit organ, tissue, or whole-body donation possibilities. Here are a few caveats:

- *Organs*—If death occurs due to brain damage from accident, stroke, or any situation where life can be artificially sustained by machine, the body can be used for donation of all major organs. This would only be limited by medical history that indicated problems with any organs.
- *Tissues*—Donation of tissues, including corneas, bone, bone marrow, and skin can always be done in situations where organs could be donated and can also be done in other circumstances up to 24 hours after the heart has stopped beating. Cornea removal can be done in the funeral home, but all other tissue must be removed in a surgical setting.
- *Whole body donations*—Donations usually cannot be accepted if embalming or an autopsy has been performed, if death is due to cancer (or other specified diseases), or after a mutilating accident. If death occurs far away from the specified medical school, the arrangement might not be possible. A rare circumstance of refusal might be that the medical school has an oversupply of bodies. If whole body donation is the option of choice, be sure to have an alternative arrangement.

The family never pays for donation procedures nor is it paid for the organs or tissues. (Transportation to the hospital for the removal of tissues, if death occurs elsewhere, does have to be paid for by the family.)

Here is a list of medical schools for whole body donation and contact information for the New England Organ Bank, which can advise you on tissue and organ donation—

- *New England Organ Bank*
One Gateway Center
Newton, MA 02158
1-800-446-6362
- *Boston University School of Medicine*
715 Albany Street
Boston, MA 02118
617-638-4245
- *Harvard Medical School*
25 Shattuck Street
Boston, MA 02115
617-432-1735
- *Tufts University School of Medicine*
136 Harrison Avenue
Boston, MA 02111
617-636-6685
- *University of Massachusetts Medical School*
55 Lake Avenue North
Worcester, MA 01655
508-856-2460

To become an organ donor, contact the Department of Motor Vehicles and request that your intent to be an organ donor be indicated on your driver's license. It's also a good idea to fill out an organ donor card and carry it with you at all times. (You can download and print a donor card at www.organdonor.gov.)

It is also a good idea to have several people close to you know of your wishes. Even if you have an organ donor endorsement on your driver's license and have completed a donor card, permission of next of kin is required before action is taken.

are required in some instances; photocopies are usually not acceptable. Survivors will need:

- Social Security number of the deceased.
- At least ten certified copies of the death certificate to establish insurance claims, Social Security, and other claims.
- Copies of birth certificates of surviving spouse and minor children for Social Security and VA benefits.
- Copies of marriage certificate for Social Security and VA benefits for surviving spouse and minor children.
- Copy of W-2 form or federal income tax return for the most recent

calendar year as proof of the deceased's employment record for Social Security benefits.

- Copy of veteran's discharge papers for VA benefits.
- Copies of receipted bill from funeral home for VA benefits—also for Social Security benefits if applicant is not the surviving spouse.

Prepaid Funeral Plans

You can write down your own preferences for funeral arrangements and give your description to a likely survivor. Alternatively, you can file a preference form with a funeral home without making any financial commitment. These are desirable steps.

In contrast, prepayment for a funeral represents a major financial commitment and, in our opinion, generally is not a good idea. Under a prepayment plan, you arrange with a particular funeral director for yourself to make a lump sum payment or installment payments on all the items selected for your own funeral. You can make these payments into a trust or a life insurance policy arranged through the funeral home. Before making such a commitment, find out—

- What the contract does not cover;
- What happens if you die before the plan is fully paid up;
- What money you get back if you decide to cancel;

- Whether the funeral home has a good reputation and has been in business for many years;
- What happens if the funeral home goes out of business;
- Whether the arrangement is guaranteed to cover the cost of your selected funeral arrangements even if costs go up;
- Whether the money you put away will earn interest, and at what rate; and,
- What happens if you move.

Do not enter a prepayment plan without having a lawyer look over the contract before you sign it.

A simpler arrangement is to open a savings account, called a Totten trust, at a bank, naming your chosen funeral home as the recipient of the funds upon your death. Alternatively, you can open a joint savings account with a likely survivor; then the survivor will get the funds at your death. Either of these arrangements lets the funds avoid probate so they will be available immediately for

funeral costs. Under both arrangements, however, you must pay income taxes on earnings.

Tell your likely survivors about any arrangement you make with a funeral home so they don't pay for services at a different home.

Where to Get Help

Most people need help making funeral arrangements. This is especially true when arrangements are made during the time of bereavement. And there is one firm rule: never go by yourself to a funeral home to decide on services you will be purchasing. Alone in the hands of a funeral director you are too vulnerable to making purchases based on grief or guilt. You need someone else who is less involved to assure you that sensible cost-saving decisions are all right.

The obvious places to turn for help with funeral arrangements are family, friends, members of the clergy, and

hospital social workers. But there are also organizations set up specially to help you.

A particularly helpful source of advice can be a funeral consumer group, often referred to as a *memorial society*. These are nonprofit, cooperative membership organizations that assist people, either beforehand or upon someone's death, in planning funeral arrangements at the lowest possible cost. There is typically a one-time, nominal membership donation, which entitles you to the services of the affiliate nearest you.

The Funeral Consumers Alliance is the umbrella group for affiliated funeral consumer groups in the U.S. Many local affiliates perform price surveys of area funeral homes and have been able to negotiate discounts at participating homes. They can also assist in making arrangements for organ donation and provide information on legal requirements and death benefits. They do not arrange for funerals, pay for funerals, or choose a specific funeral director for you.

We've listed below the memorial societies in Massachusetts. To find memorial societies in other states, contact the Funeral Consumers Alliance at 1-800-765-0107 or visit its website at www.funerals.org.

Death Away from Home

If You Want the Funeral Held Elsewhere

If a body needs to be shipped by public transportation, a funeral director can arrange the transfer. You will be charged for services provided by the funeral director who accepts the remains as well as by the person who ships them. The funeral director at either end can make the necessary arrangements. Check what the funeral director's markup or service charge will be in addition to the airline or railroad charge.

Make sure that between the two funeral directors, you are not charged twice for the same services, especially embalming. Also, unless you want one casket for shipping and another for the funeral, don't let yourself be sold two caskets.

The least expensive way to ship remains is after cremation. The ashes can then be transported by a family member or friend or shipped through the mail to a final location.

Death Overseas

When death occurs overseas, local rules and regulations must be followed. If you are overseas, your first call should be to the American Consulate. If you are in the U.S. making arrangements for someone who has died overseas, contact the Department of State's Office of Overseas Citizens Services, at 202-647-5226. This office should be able to advise you about local requirements and the options available to you. Be sure to ask about all possible arrangements and ask for cost estimates of each. Keep in mind that local customs may limit your choices; for instance, embalming is unheard of in some areas.

Funeral Consumers Alliance of Eastern Massachusetts
66 Marlborough Street
Boston, MA 02116
617-859-7990

Funeral Consumers Alliance of Southeastern Massachusetts
71 8th Street
New Bedford, MA 02740
508-996-0046

Funeral Consumers Alliance of Cape Cod & the Islands
P.O. Box 1375
East Orleans, MA 02643
508-862-2522

Funeral Consumers Alliance of Western Massachusetts
P.O. Box 994
Greenfield, MA 01302
413-774-2320

Table 2

Funeral Homes ¹ (Footnotes are on page 92)		Percent of surveyed customers rating firm "superior" for...					Prices for three sample funerals for...			CHECKBOOK's top rating (✓)	
		Overall performance and (number of ratings)	Doing service properly	Pleasantness of staff	Letting you know cost early	Advice on service options and costs	Direct cremation ²	Immediate burial ³	Traditional funeral ⁴	For quality	For price
All-Firm Averages		90%	90%	92%	88%	85%	\$2045	\$2941	\$7747		
Acton Funeral Home	978-263-5333 470 Massachusetts Ave, Acton	92% (12)	92%	100%	92%	80%	\$2140	\$3850	\$8715		
Alfred D Thomas Funeral Home	617-696-4200 326 Granite Ave, Milton	96% (23)	96%	96%	96%	87%	\$995	\$1470	\$6280	✓	✓
Anderson-Bryant Funeral Home	781-438-0135 4 Common St, Stoneham	100% (12)	92%	100%	82%	88%	\$1250	\$1440	\$5305		✓
Auclair Funeral Home	508-672-6100 690 S Main St, Fall River	90% (10)	90%	80%	90%	75%	\$1220	\$2490	\$8490		✓
Badger Funeral Homes	978-486-3709 347 King St, Littleton	100% (10)	100%	100%	100%	100%	\$2455	\$3250	\$7890	✓	
Beechwood Funeral Home	781-289-0623 262 Beach St, Revere	100% (10)	100%	100%	89%	80%	\$1555	\$2260	\$6395	✓	✓
Bisbee-Porcella Funeral Homes	781-233-0300 549 Lincoln Ave, Saugus	88% (26)	88%	88%	88%	76%	\$1550	\$2117	— ⁵		✓
Blake Funeral Home	978-256-5251 24 Worthen St, Chelmsford	70% (10)	80%	90%	80%	75%	\$1520	\$2845	\$7245		
Blanchard Funeral Chapel	781-447-0170 666 Plymouth St, Whitman	95% (19)	95%	100%	100%	100%	\$1500	\$2955	\$5950	✓	✓
The Brasco & Sons Memorial Chapels	781-893-6260 773 Moody St, Waltham	87% (25)	84%	96%	83%	82%	\$1413	\$2642	\$7890		✓
Breznjak-Rodman-Levine-Bliss	617-969-0800 1251 Washington St, West Newton	82% (11)	82%	90%	82%	83%	\$2335	\$2720	\$9268		
Campbell Funeral Service	978-922-1113 525 Cabot St, Beverly	78% (18)	78%	83%	78%	55%	\$2090	\$3195	\$8435		
Cartmell Funeral Home	508-746-2162 150 Court St, Plymouth	80% (20)	85%	85%	79%	75%	\$1510	\$3215	\$6645		
Cartwright Funeral Homes	781-963-4199 419 N Main St, Randolph	100% (19)	95%	100%	95%	100%	— ⁶	— ⁶	— ⁶	✓	— ⁷
Cataudella Funeral Home	978-685-5379 126 Pleasant Valley St, Methuen	88% (17)	94%	94%	76%	75%	\$1750	\$2780	\$6220		✓
Chapman Cole & Gleason	617-696-6612 5 Canton Ave, Milton	91% (11)	91%	91%	91%	88%	\$2210	\$4885	\$8760		
Conley Funeral & Cremation Service	508-586-0742 138 Belmont St, Brockton	100% (13)	92%	100%	100%	90%	\$1890	\$2990	\$7115	✓	
Conte Funeral Homes	978-470-8000 28 Florence St, Andover	80% (10)	80%	90%	100%	83%	\$2635	\$3745	\$7220		
Conway Cahill-Brodeur Funeral Home	978-531-0398 12 Chestnut St, Peabody	95% (21)	95%	95%	86%	100%	\$2175	\$2940	\$8015	✓	
Cuffe-McGinn Funeral Home	781-599-3901 157 Maple St, Lynn	90% (41)	95%	98%	93%	88%	\$1290	\$3630	\$8205		
Dahlborg-MacNevin Funeral Homes	508-586-4391 647 Main St, Brockton	82% (17)	82%	88%	82%	100%	\$1875	\$3630	\$7200		
Davis Funeral Home	508-746-2231 373 Court St, Plymouth	83% (12)	82%	83%	83%	88%	\$1315	\$2440	\$6490		✓

Table 2

Funeral Homes ¹ (Footnotes are on page 92)		Percent of surveyed customers rating firm "superior" for...					Prices for three sample funerals for...			CHECKBOOK's top rating (✓)	
		Overall performance and (number of ratings)	Doing service properly	Pleasantness of staff	Letting you know cost early	Advice on service options and costs	Direct cremation ²	Immediate burial ³	Traditional funeral ⁴	For quality	For price
All-Firm Averages		90%	90%	92%	88%	85%	\$2045	\$2941	\$7747		
Dello Russo Funeral Home	781-396-9200 306 Main St, Medford	92% (25)	96%	96%	88%	83%	\$1950	\$2535	\$7825		
Dockray & Thomas Funeral Home	781-828-0811 455 Washington St, Canton	92% (12)	83%	92%	100%	100%	\$1275	\$2040	\$6125		✓
Dolan Funeral Home	978-251-4041 106 Middlesex St, North Chelmsford	93% (15)	100%	100%	93%	100%	\$1064	\$2040	\$7930	✓	✓
Dolan Funeral Services	617-698-6264 460 Granite Ave, Milton	100% (10)	100%	100%	100%	86%	\$2395	\$3600	\$8700	✓	
Douglass Funeral Service of Lexington	781-862-1800 51 Worthen Rd, Lexington	89% (27)	92%	88%	81%	79%	\$2680	\$3870	\$8835		
Dyer-Lake Funeral Home	508-695-0200 161 Commonwealth Ave, North Attleboro	88% (16)	93%	81%	87%	92%	\$620	\$2485	\$6490		✓
Eaton Funeral Home	781-444-0201 1351 Highland Ave, Needham	100% (30)	97%	100%	90%	95%	\$2825	\$3280	\$6450	✓	
Edward V Sullivan Funeral Home	781-272-0050 43 Winn St, Burlington	100% (13)	100%	92%	92%	100%	\$1890	\$2415	\$6720	✓	✓
Ernest P Caggiano & Sons	617-846-8700 147 Winthrop St, Winthrop	93% (14)	93%	100%	100%	100%	\$1515	\$2145	\$6495	✓	✓
F J Higgins Funeral Home	617-325-0455 4236 Washington St, Roslindale	80% (10)	78%	80%	70%	43%	\$1035	\$1370	\$7285		✓
Farley Funeral Home	781-344-2676 358 Park St, Stoughton	95% (19)	89%	100%	95%	89%	\$2045	\$3425	\$7825	✓	
Folsom Funeral Service & May	781-326-0022 87 Milton St, Dedham	93% (14)	86%	100%	100%	100%	\$1940	\$1980	\$6875	✓	✓
George F Doherty & Sons	781-326-0500 456 High St, Dedham	73% (15)	67%	67%	67%	50%	\$1990	\$3150	\$7345		
Gillooly Funeral Home	781-762-0174 126 Walpole St, Norwood	90% (10)	90%	100%	90%	67%	\$2775	\$4055	\$10,075		
Goldman-Fisher Funeral Chapel	781-324-1122 174 Ferry St, Malden	94% (16)	93%	94%	94%	92%	\$1915	\$2812	\$7503		
H L Farmer & Sons Funeral Home	978-372-9311 106 Summer St, Haverhill	100% (14)	100%	100%	100%	100%	\$1505	\$2530	\$7750	✓	✓
JS Waterman & Sons-Eastman-Waring	617-536-4110 580 Commercial St, Boston	64% (16)	81%	69%	75%	63%	\$3985	\$4680	\$10,215		
James H Delaney & Sons	508-668-1960 48 Common St, Walpole	93% (14)	86%	86%	79%	78%	\$2200	\$2590	\$8555		
Joseph Dee & Son Funeral Home	978-369-2030 27 Bedford St, Concord	91% (11)	91%	100%	82%	100%	\$1905	\$3912	\$8652		
Joyce Funeral Home	781-894-2895 245 Main St, Waltham	93% (15)	93%	93%	87%	100%	\$2460	\$2845	\$7050		
Keefe Funeral Homes	781-648-5544 5 Chestnut St, Arlington	80% (15)	80%	100%	93%	100%	\$3134	\$3409	\$8210		
Keefe Funeral Homes	617-547-5544 2175 Massachusetts Ave, Cambridge	100% (10)	100%	100%	100%	100%	\$3134	\$3409	\$8210	✓	

Table 2

Funeral Homes ¹		Percent of surveyed customers rating firm "superior" for...					Prices for three sample funerals for...			CHECKBOOK's top rating (✓)	
		Overall performance and (number of ratings)	Doing service properly	Pleasantness of staff	Letting you know cost early	Advice on service options and costs	Direct cremation ²	Immediate burial ³	Traditional funeral ⁴	For quality	For price
All-Firm Averages		90%	90%	92%	88%	85%	\$2045	\$2941	\$7747		
Keohane Funeral Home	617-773-3551 785 Hancock St, Quincy	96% (27)	88%	93%	93%	94%	\$2145	\$3040	\$8625		
Kraw-Kornack Funeral Home	781-762-0482 1248 Washington St, Norwood	80% (10)	90%	90%	89%	83%	\$2045	\$2600	\$7015		
Lane Funeral Home	781-729-2580 760 Main St, Winchester	88% (16)	75%	75%	80%	86%	\$1855	\$2685	\$8100		
Lehman & Reen Funeral Home	617-782-1000 63 Chestnut Hill Ave, Brighton	100% (10)	100%	100%	90%	100%	\$1820	\$3410	\$6755	✓	
Levesque Funeral Home	978-744-2270 163 Lafayette St, Salem	85% (13)	92%	85%	92%	88%	\$1485	\$1660	\$5740		✓
Levine Chapels	617-277-8300 470 Harvard St, Brookline	94% (81)	90%	94%	85%	85%	\$2790	\$3315	\$9310		
MacDonald Funeral Home	781-834-7320 1755 Ocean St, Marshfield	73% (15)	67%	80%	73%	67%	\$2305	\$2695	\$8370		
MacDonald Rockwell MacDonald	617-924-4700 6 Riverside St, Watertown	91% (11)	91%	91%	70%	83%	\$1935	\$2115	\$7455		
Magoun-Biggins Funeral Home	781-878-1775 135 Union St, Rockland	79% (14)	86%	86%	77%	67%	\$1730	\$2745	\$6990		
McDonald Funeral Home	781-245-3550 19 Yale Ave, Wakefield	86% (21)	83%	86%	81%	82%	\$2050	\$2875	\$8105		
McDonald Funeral Homes	781-335-0045 809 Main St, South Weymouth	100% (31)	100%	100%	100%	90%	\$1810	\$3240	\$6520	✓	
McDonough Funeral Home	978-458-6816 14 Highland St, Lowell	94% (16)	88%	88%	88%	75%	\$2735	\$3400	\$8694		
Murphy Funeral Home	978-744-0497 85 Federal St, Salem	62% (13)	69%	85%	75%	83%	\$1965	\$1945	\$7470		✓
Peterson-O'Donnell Funeral Home	978-774-6600 167 Maple St, Danvers	93% (14)	92%	93%	93%	100%	— ⁶	— ⁶	— ⁶	✓	— ⁷
Pike-Grondin Funeral Home	978-283-0884 61 Middle St, Gloucester	92% (13)	92%	85%	92%	80%	\$2045	\$2815	\$8060		
Potter Funeral Home	508-636-2100 81 Reed Rd, Westport	91% (11)	100%	91%	100%	89%	\$1940	\$3250	\$7630		
Prophett Funeral Home	508-697-4332 98 Bedford St, Bridgewater	100% (11)	100%	100%	100%	88%	\$1785	\$2070	\$8075 ⁸	✓	✓
Robert J Lawler & Crosby	617-323-5600 1803 Centre St, West Roxbury	100% (14)	100%	100%	79%	78%	\$1775	\$1795	\$9260		
Roberts & Sons Funeral Home	508-543-5471 30 South St, Foxboro	95% (22)	95%	100%	85%	79%	\$2215	\$2500	\$8135		
Roberts-Mitchell Funeral Service	508-359-2000 15 Miller St, Medfield	100% (13)	100%	100%	100%	100%	— ⁶	— ⁶	— ⁶	✓	— ⁷
Robinson Funeral Home	781-665-1900 809 Main St, Melrose	100% (16)	88%	94%	86%	80%	\$2390	\$3460	\$8455		
Rock Funeral Home	508-995-5772 1285 Ashley Blvd, New Bedford	91% (22)	95%	91%	86%	92%	\$1720	\$3140	\$9500		

Table 2

Funeral Homes ¹	Percent of surveyed customers rating firm "superior" for...					Prices for three sample funerals for...			CHECKBOOK's top rating (✓)	
	Overall performance and (number of ratings)	Doing service properly	Pleasantness of staff	Letting you know cost early	Advice on service options and costs	Direct cremation ²	Immediate burial ³	Traditional funeral ⁴	For quality	For price
All-Firm Averages	90%	90%	92%	88%	85%	\$2045	\$2941	\$7747		
Rogers Funeral Home 380 Cambridge St, Cambridge 617-876-8964	100% (12)	100%	100%	100%	100%	\$1800	\$2790	\$8790	✓	
Saunders-Dwyer Home for Funerals 495 Park St, New Bedford 508-994-0100	95% (20)	100%	90%	85%	100%	\$1880	\$3425	\$7180	✓	
Saville & Grannan 418 Massachusetts Ave, Arlington 781-643-1634	80% (10)	78%	90%	80%	67%	\$2125	\$2460	\$8170		
Schlossberg-Solomon Memorial Chapel 824 Washington St, Canton 781-828-6990	85% (13)	85%	85%	77%	75%	\$1990	— ⁹	\$7190		
Silva Funeral Home 80 Broadway, Taunton 508-822-0081	90% (10)	89%	89%	89%	40%	\$2140	\$2995	\$6080		
Solimine Landergan & Richardson 426 Broadway, Lynn 781-595-1492	96% (25)	92%	92%	88%	91%	\$2935	\$3670	\$9070		
Stanetsky Memorial Chapels 1668 Beacon St, Brookline 617-232-9300	84% (25)	79%	80%	80%	67%	\$2605	\$3365	\$9280		
Stanton Funeral Service 786 Mt Auburn St, Watertown 617-924-3838	100% (12)	100%	100%	92%	100%	\$2360	\$3625	\$7075	✓	
Sullivan Funeral Homes 551 Washington St, Hanover 781-878-0920	86% (14)	100%	100%	92%	100%	\$2525	\$3375	\$6665	✓	
Sweeney Brothers Home for Funerals 1 Independence Ave, Quincy 617-472-6344	83% (19)	82%	83%	83%	91%	\$2920	\$3390	\$7165		
Sweeney Memorial Funeral Home 66 Concord Rd, Billerica 978-667-9934	80% (15)	93%	100%	87%	75%	\$2015	\$3005	\$7230		
Tighe-Hamilton Funeral Home 50 Central St, Hudson 978-562-3252	100% (12)	100%	92%	100%	86%	\$1750	\$2730	\$8010	✓	
Torf Funeral Service 151 Washington Ave, Chelsea 617-889-2900	88% (16)	93%	88%	81%	70%	\$2950	— ⁹	\$8390		
Vertuccio Home for Funerals 773 Broadway, Revere 781-284-7756	100% (25)	100%	100%	96%	100%	\$1400	\$2850	\$7315	✓	✓
Waring-Sullivan Affiliated Family 178 Winter St, Fall River 508-676-1933	77% (13)	73%	77%	58%	40%	\$3225	\$4155	\$11,155		
Weir-MacCuish Funeral Home 144 Salem St, Malden 781-322-0834	92% (13)	85%	92%	92%	86%	\$3455	\$3820	\$8400		

FOOTNOTES:

¹ See text and page 104 for description of research methods, dates, and limitations. We've included all firms that received 10 or more ratings on our customer survey. If a firm is not listed here, it simply means that we did not have at least 10 ratings for it; that fact has no negative or positive implications.

² This price includes the firm's basic fee, the least expensive cremation container offered, and the crematory cost.

³ This price includes the firm's basic fee for immediate burial

services, the least expensive casket offered by the funeral home, and the least expensive grave liner offered by the funeral home.

⁴ This price includes the services of the funeral director and staff for a traditional funeral; transfer of deceased from place of death to the funeral home; embalming, cosmetology, dressing and casketing; least expensive solid oak casket; least expensive grave liner; visitation at the funeral home the day before the funeral; funeral services at a church; hearse; one limousine; and a

graveside/committal service.

⁵ Insufficient data. Firm was not offering solid oak caskets at the time of our survey.

⁶ Firm would not send us its price list.

⁷ Insufficient data to determine whether checkmark is warranted.

⁸ Firm was not offering solid oak caskets at the time of our survey; we used its price for the least expensive oak veneer casket offered.

⁹ Firm typically does not offer immediate burial services.

ant	If one firm had this number of ratings:	And a second firm had this number of ratings:	Do not give much importance to the difference between the frequency with which the two firms experience a particular rating or result unless the difference is at least this many percentage points:
	10	10	45
	30	30	26
	60	60	18
	120	120	13
Assuming the average of the two firms' percentages is 80 percent	10	10	36
	30	30	21
	60	60	15
	120	120	10