



Devonport

Chloe Honum

The man has chosen
that he wants his ashes scattered
from the end of the pier

where he used to fish with his buddies.
They'd sit on overturned paint buckets.
Sometimes the waves gusted up

and the hems of his pants got wet and salty.
He liked the gulls that stood on the railing,
all puffed up with sky.

Having made the decision,
he walks at dusk to the end of the pier
and looks out at the sea.

As he turns away, he sometimes gives
a small, happy nod, like a man
thinking yes, I will buy this house.

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FCAMB's mission is to help you know your rights and choices when you die and how you can honor your loved ones. We promote dignity, simplicity, economy, and respect for the environmental and spiritual values at the end of life and in death care. We also advocate for expanding those choices and educating people on preparing for their own or another's death.

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Affiliated with Funeral Consumers Alliance
a national organization www.funerals.org

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ANNOUNCING:

FCAMB ANNUAL MEMBERSHIP

MEETING

Featuring Guest Speaker



Dr. Sakti Srivastava, MBBS, MS

Professor of Surgery

Chief, Division of Clinical Anatomy

Stanford University School of
Medicine

"Stanford's Anatomical Gift
Program: Past, Present & Future"

WHEN: May 20, 2023

1:00 to 3:00 pm

WHERE: 6401 Freedom Blvd, Aptos, CA

Unitarian Universalist Fellowship

and on ZOOM

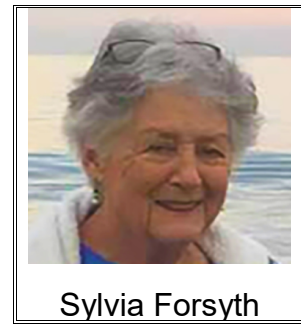
<https://us06web.zoom.us/j/83600629216>

Meeting ID: 836 0062 9216

One tap mobile+16699006833 (San Jose)
+16694449171 US

President's Letter

Our Spring issue of the FCAMB Newsletter is chock-full of information. I suggest you peruse it at your leisure, and keep it on hand for future reference. Also, much of this information can be found on the FCAMB website at fcamb.org.



The one unwritten rule of the universe is that everything changes. That's true not only of our lives but of FCAMB. Some of those changes are;

- Our national FCA is now being led by Kathleen Ortiz, President of the Humboldt, CA Alliance and Treasurer for FCA California. FCAMB is a member of the national FCA.
- Due to Covid and mortuaries being bought up by the conglomerates, Service Corporation International prices have gone up and fewer mortuaries are offering a discount. There are two still in Santa Cruz who offer discounts: Pacific Garden Chapel & Santa Cruz Memorial.
- The Mission Statement of the National and FCAMB is now to provide information, education and support for our membership.
- Thanks to our dedicated Board members we are more up to date with our communications.

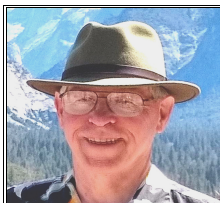
Please join us at our May 20th Membership meeting where we will explore options for final disposition, where and how a body is laid to rest. We'll also attempt to answer your questions. It is wonderful to have a dedicated Board and we can always use more of you to come **on** board! We only meet every 3 months but there are small jobs we could use help with during that time. Please call me at (831)334-0766 if you are able and willing to offer a small amount of time and energy in support of our changing mission.

Stay safe. I have gone back to wearing a mask because after 2++ years avoiding Covid I got it in February and thanks to Paxlovid it is long gone.

So, I will see you on May 20th at 1:00 p.m. either in person at 6401 Freedom Blvd, Aptos or on zoom.

Sylvia Forsyth, FCAMB President

Meet the rest of our FCAMB hardworking board members



Philip Rice
Vice Pres
Tech &
Develop-
ment



Truett Bobo
Treasurer



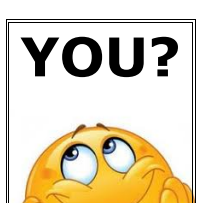
Marianne Franks
Secretary
Communi-
cations



Jeff Rudisill
Web
Manager



Lyn Chavez
Research



YOU?
**Think
about it!**

Celebrating our Members

We thank every one of you for being an FCAMB member. Your support is graciously acknowledged and we rely on your continued support.

A small group of volunteers currently operates FCAMB. With your help, we can continue to be effective as local advocates for End-of-Life Planning and expand our outreach to others in our service area, especially in Monterey and San Benito counties.

With a modest time commitment, you can help FCAMB promote End-of-Life options. As a part-time volunteer, here are some suggestions for where your gift of time could be of service:

- Become an FCAMB Board member; (Our Board meets once every three months.)
- Contribute your knowledge and experience for FCAMB's development and growth;
- Be a resource person to speak at local groups;
- Assist with community-wide communications;
- Use your online social media talents to spread the word;
- Coordinate with Hospice and other FCA organizations;
- Support the FCAMB Board with occasional short-term projects;
- Help with newsletter production;
- In addition to the above, contribute your other talents

End-of-Life planning is the primary mission for all Funeral Consumer Alliance (FCA) state and local organizations. In recent years, the once-valued benefit of a funeral discount offered for our members has diminished due to national companies buying out locally owned funeral homes. Fortunately, two local owners in Santa Cruz county continue to provide discounts to our FCAMB members.

With reduced discount choices, our educational mission becomes more critical. Recent changes in state law offer new alternatives, such as aquamation and natural organic reduction, to existing cremation or modern burial. Burning fossil fuels in cremations is one good reason for considering alternatives. With increased awareness of climate change, there is greater interest in earth-friendly options like Green Burial and Whole Body Burial at Sea.

Your donation of time is eagerly sought. And whether or not you have time to donate, we always gratefully accept monetary donations. Here's a direct link to the donation page on our website. **Thank you** for considering that option now.

DONATE

What's Your Advanced Planning Knowledge

HAVE FUN! Answers will be discussed at our Annual Meeting, in person or on Zoom

1. You should always pre-pay for funeral industry services.
_____ Yes _____ No
2. It is illegal to have visiting hours of deceased anywhere except at a funeral.
_____ Yes _____ No
3. Only a funeral home director can fill out a Death Certificate.
_____ Yes _____ No
4. Embalming is required by state law.
_____ Yes _____ No
5. Embalming must be done before cremation.
_____ Yes _____ No
6. Funeral director can charge a handling fee if you buy a casket somewhere else.
_____ Yes _____ No
7. California has laws on casket standards, so it is no longer legal to build a plain pine box.
_____ Yes _____ No
8. CA law requires embalming for a public viewing.
_____ Yes _____ No
9. A cremation urn is required before burial.
_____ Yes _____ No
10. You may sell your body for medical study.
_____ Yes _____ No
11. You may scatter remains anywhere.
_____ Yes _____ No
12. It is legal to have a home funeral with the body displayed in a container such as a basket.
_____ Yes _____ No

“Mommy, what happens to Uncle John's body?”

The disposition of your or your loved one's remains is too often left until the last minute. While respect for the deceased's body is a hallmark of our civilization, many options are available today. Here are some possibilities for Uncle John's body to help you plan in advance.

Modern Burial



Throughout most of human history, families and religious communities have cared for their dead. It was only after the Civil War and the advent of embalming that the modern funeral industry arose. Before this, most U.S. funerals were traditional and involved burying an unembalmed body in a simple pine box. Today, this is known as a green burial.

Modern or conventional burial has primarily supplanted traditional burial. No longer can you bury Uncle John under the willow tree where he loved to sit. A modern burial requires the purchase of a cemetery plot. Then, a usually expensive casket, made from either metal or precious wood, enshrouds the almost always embalmed body. The coffin then goes into a cement vault that lines the grave. This vault will keep the ground from sinking so the cemetery can easily mow the lawn to maintain a manicured look. If you are considering purchasing a conventional cemetery plot, please see the [FCA's Consumer's Guide to Cemetery Purchases](#).

Modern burials are no longer the first choice for the final disposition of Uncle John's remains. Dropping to second place, it now trails cremations as the most common option for final bodily disposition. In 2021 the [National Funeral Directors Association](#) reported modern burial rates at 36.6%.

High cost and the realization that modern burials are incredibly harmful to the environment account for this slip in popularity. A small but growing percentage of the funeral home industry—and the broader [death care](#) market—is being gobbled up by private equity-backed firms attracted by high-profit margins, predictable income, and the eventual deaths of tens of millions of baby boomers. "The real master that's being served is not the grieving family who's paying the bill—it's the shareholder," said Joshua Slocum, former Funeral Consumers Alliance executive director.

Cremation



Cremation is the most "popular" choice for Uncle John's body. According to the Cremation Association of Northern America, in 2021, the U.S. cremation rate was 57.5% and is expected to grow to 78.7% by 2040.

Cremation brings a new meaning to Uncle John's old saying, "That burns me up." Now it's literal, Uncle John. Your deceased bodily remains will be placed, very quickly, into a pre-heated retort or crematory – don't want to let the heat out – then exposed to a column of flames produced by a fossil fuel furnace and heated to 1400 to 1800 degrees F. The heat **dries your body**, burns your skin and hair, contracts and chars your muscles, vaporizes your soft tissues, and **calcifies your bones** to crumble eventually. The gases released during the process are discharged through an exhaust system, sometimes with toxic elements such as mercury.

If the crematory doesn't have a secondary afterburner, the technician will have to crush your partially cremated remains with a long hoe-like rod. By now, you are reduced to skeletal remains and bone fragments, which are collected and allowed to cool. If you were "burned up" in a container, like a coffin, there would likely be **non-consumed metal objects** such as screws, nails, hinges, and other parts of the casket or container. In addition, the mixture may contain dental work, dental gold, surgical screws, prosthesis, implants, etc. These objects are removed with the help of strong magnets or forceps after manual inspection. All these metals are later disposed of as per the local laws. (We're curious if they check the pockets of the technicians afterward.)

The final step is grinding the dried bone fragments into a finer sand-like consistency. The machine used for this pulverization is called **a cremulator**.

It takes about **one to three hours** to cremate a human body, reducing it to **3-7 pounds of cremains**. The cremation remains are usually pasty white.

These remains are transferred in a cremation urn and given to the relative or representative of the deceased. If you do not have an urn, the crematorium may return the ashes in a plastic box or default container.

Uncle John's "ashes" may be scattered in areas that have no local prohibition, provided you obtain written permission from the property owner or governing agency. The entire CA "disposer booklet" can be found [here](#).

Cremation is considerably less expensive and has roughly 1/4th the carbon footprint of a modern burial. However, cremation still harms the environment, which brings us to...

Green or Natural Burial



Green or natural burial emphasizes simplicity and environmental sustainability. Not only are green burials traditional and performed in an Eco-friendly manner, but they also can protect and steward land. The body is neither cremated nor prepared with chemicals such as embalming fluids. It is placed in a simple biodegradable coffin or shroud and interred without a concrete burial vault.

The grave site is allowed to return to nature, and the goal is complete body decomposition and its natural return to the soil. Only then can a burial be “ashes to ashes, dust to dust,” a phrase often used when we bury our dead.

Green burials are the most ecological option, and they are simple, have lower costs, conserve natural resources, eliminate hazardous chemicals, and preserve natural areas.

However, in California, to bury a body, the body must be buried in an established cemetery. (Sorry, Uncle John...no willow tree for you). While there are many green burial sites throughout California, the only one in the Monterey Bay area is the Historic Hybrid Soquel Cemetery. If you live in a rural area, check with your municipal or county zoning department to find out whether you can establish a cemetery on your property for home burial. This may be a costly proposition.

Aquamation or Alkaline Hydrolysis

(aka, Water Cremation)



As of 2020 Aquamation has become legal in California for humans (and pets). Aquamation, dissolves a body, DNA and all, in a vat of liquid into a relatively non-harmful solution of slightly alkaline water that can be neutralized and returned to the Earth.

By the end of the process, the only solid thing that’s left is a pile of soft bones that gets crushed into a sterile powder for family members of the deceased to take home. No actual liquid is returned to the survivors, only the remaining calcium (the crushed bones.) The process results in about 20-30 percent more “ashes” being returned to the family. So while you can’t drink Uncle John, you will get more of his “ashes.”

Natural Organic Reduction

(aka Recomposition or Terramation)



Human composting relies on natural processes that assist the body in decomposing aerobically and efficiently. This above-ground process will become legal in California starting in 2027, so ask Uncle John to “hang on there, Bro.” Between then and now, the Cemetery and Funeral Bureau, a division of the state Department of Consumer Affairs, will create regulations for the program, and mortuaries, crematoriums, and human-composting providers will have time to create their business models for the change. Until then, Californians can contract with companies in other states to transport human body for recomposition. *Recompose* in Washington state has been composting human bodies for nearly two years and was the first facility in the country to do so.

The recomposition process involves placing the body in a metal cylinder along with some organic material such as alfalfa and straw. Over 30 days, the barrel is regularly infused with oxygen and is occasionally turned. The decomposition process raises the temperature in the vessel to 150 degrees Fahrenheit and breaks down the remains into soil.

While the process is Eco-minded and certainly greener than cremation and contemporary burials, it still involves a lot of resources and energy. Urban facilities must be built, requiring manufactured resources, and energy is used to keep these operations running 24/7. Finally, the resulting heaping compost truckload must be driven to its final resting place. And it does create a surprising amount of material – about a cubic yard, enough to fill the bed of a pickup truck, much more than Uncle John's original body.

Whole-Body Burial at Sea



Whole-body burials at sea are not new, but they are rare. However, they are becoming more popular, and for someone who has always loved the ocean or is environmentally motivated, it is both possible, and legal: as long as certain protocols are followed. Even if you don't have a particular affinity for the sea, an ocean burial can be deeply symbolic.

Most people aren't aware they can have a full body burial at sea, but anyone can be buried at sea as long as the burial occurs at least three nautical miles from shore and in at least 600 feet of water, according to federal regulations. If a person wants to be buried in the ocean without a casket, the EPA recommends the body be wrapped in a biodegradable shroud and weighted, to ensure it falls quickly to the ocean floor and stays there. (*We don't want Uncle John's body bobbing up to the surface.*) Advanced permission is not needed for a burial at sea, but the EPA does need to be notified within 30 days of the service.

A whole-body sea burial by a private company, including a coffin or custom-made shroud and boat rental, might cost between \$5,000 and \$10,000. Anchors aweigh, Uncle John.

Whole Body Donations



The gift of whole-body donation is authorized by the individual, but the legal next of kin is responsible for carrying out the donor's wishes. If the next of kin opposes the donation, it will not occur.

Accredited whole body programs have completed the necessary certifications and maintain specific standards, both of which are required of whole body programs. Unaccredited whole body programs do not have the certification or regulated standards to maintain the program. Using accredited programs as the higher standards and certifications ensure donated gifts are used ethically.

Donation information and forms for University of California, San Francisco; and for Stanford Medical Clinical Anatomy can be found on the Members Resources page of the FCAMB website (fcamb.org). Finally... a chance for Uncle John to go to Stanford.

How to Sell a Burial Plot You're Never Going to Use

Turns out, the demand for grave sites is weaker than it used to be.

Jean Chatzky, AARP, October 18, 2021

One reason it's not so easy to dispose of burial plots and crypts and why cemeteries are reluctant to buy them back: the growing popularity of cremations, which today outnumber burials and which cost an average of 40 percent less. "I'd guess that there are hundreds of thousands, maybe millions, of graves that are never going to be used," says Joshua Slocum, executive director of the Funeral Consumers Alliance. "It works in the buyer's favor." I consulted with funeral industry experts and others to come up with a plan for Lorko and Wing.

1. Reach out to the cemetery

You'll need some answers and some paperwork. First, find out whether you're allowed to sell a site on the secondary market and how helpful the cemetery will be. If you choose to go with a broker (more on this in a moment), will the cemetery work with them? "The cemetery isn't making money from a secondhand sale," Slocum says. "Some are more cooperative than others." Is there a transfer fee? If so, how much? Maybe the grave can be double depth — a good selling point. What are [similar sites selling for](#)? Get a copy of the deed if you don't have one, and keep a record of all of your correspondence with the cemetery. (Find a longer checklist of [Things to Know & Do Before You List](#) on the cemeteryexchange.com website.) Wing found out that the Alaska cemetery could list her two plots, charging a transfer fee of \$225 per transaction.

2. Consider a broker

A number of companies, including PlotBrokers.com and GraveSolutions.com, will, for a fee and possibly a commission, list your property for sale and handle the transaction. If you go this route, you'll sign paperwork giving the broker permission to work on your behalf. Listings can last up to three years or until the property sells. Alternatively, or simultaneously, you can list it yourself on sites like The Cemetery Exchange, GraveSales.com and even eBay, handling the transaction yourself. Lorko, who had already listed with Plot Brokers, put her sites on The Cemetery Exchange. Wing hasn't listed her sites yet, in part because she first needs to prove that she's her aunt's heir.

3. Price it right

Go at least 20 percent below the cemetery's current price. "If you get your pricing too close to the cemetery's, there's no incentive," says Maureen Walton, owner of The Cemetery Exchange. Go even lower if possible. Lorko, whose crypts are valued by the cemetery at \$21,000, priced them at \$12,500 on Plot Brokers; she listed them at

\$17,000 on The Cemetery Exchange, in part to recoup additional expenses she'd incur.

4. Expect scammers

One [red flag is a long-distance call](#), says Walton: "If the plot is in Georgia, you'd expect to see a local area code." Phone calls tend to be more genuine than emails or texts, she says, adding that scammers will text in an effort to get your personal financial information.

5. Give it away

If all else fails, and if money isn't an issue, you can donate a plot to charity such as a religious congregation, a local veterans group or an organization that aids the homeless. To get a [tax deduction](#), you'll need an appraisal, which a cemetery or broker may supply for a fee.

The Outcome

Eventually, it comes down to waiting. And waiting. And often waiting some more. As of this writing, Lorko hasn't sold her sites, and Wing hasn't listed hers. Patience is key. And let this be a lesson about buying a burial plot long before you'll need it: This real estate can be as hard to shake free of as death itself.

Jean Chatzky is an award-winning personal finance journalist and best-selling author of books including Women with Money: The Judgment-Free Guide to Creating the Joyful, Less Stressed, Purposeful (and Yes, Rich) Life You Deserve.

California Home Funeral Laws

Find out what you need to know about having a funeral in California.

By [Valerie Keene](#), Attorney NOLO

If you are interested in holding a home funeral for a loved one who has died, you'll need to be aware of the laws that apply. Here is an overview of the rules that govern home funerals in California.

Do You Need a Funeral Director?

In all states, it is legal to have your loved one's body at home after they die. California has no law requiring that a licensed funeral director be involved in making or carrying out final arrangements.

Who Has the Right to Make Funeral Arrangements in California?

California law determines who has the right to make final decisions about a person's body and funeral services.

This right and responsibility goes to the following people, in order:

- you, if you write down instructions before you die
- your health care agent, if you name one in an advance directive

- your spouse or registered domestic partner
- your adult child, or a majority of your children if you have more than one
- your parents
- your siblings
- your next of kin, or
- a conservator who has been appointed for your estate.

You can give the job of [making your final arrangements](#) to a person who is not on the list, but you must do so in writing. (California Health and Safety Codes § 7100 and §7100.1.) To avoid confusion, it's best to make an advance directive and give your health care agent explicit permission to carry out your wishes.

For more information about making an advance directive in California, see [California Living Wills and Advance Health Care Directives](#).

Note that, if you are in the military, you may name the person who will carry out your final wishes in the [Record of Emergency Data](#) provided by the Department of Defense.

Who [pays for your funeral arrangements](#)? You can either pay for your plans before you die, or you can set aside money for your survivors to use for this purpose. If you don't do either of these things, and there's not enough money in your estate to pay for funeral goods and services, your survivors must cover the costs.

Must the Body Be Embalmed?

Embalming is almost never required. In California, a body must be embalmed if it is to be transported by a common carrier ([California Health & Safety Code § 7355](#) (2018)), but the [Funeral Consumers Alliance](#) makes a good argument that this law is both unenforced and unenforceable.

Refrigeration or dry ice can usually preserve a body for a short time. There are resources available to help you learn to prepare a body at home for burial or cremation. The website of the [National Home Funeral Alliance](#) is a good place to start.

If the person died of a contagious disease, you should consult a doctor.

Getting a Death Certificate in California

If you will not be using a funeral director, you must complete and file the [death certificate](#) yourself. California law requires you to file the death certificate with the local registrar of births and deaths within eight calendar days of the death and before you dispose of the remains. ([California Health & Safety Code § 102775](#) (2018).)

The doctor who last attended the deceased person must sign the death certificate within 15 hours, stating the date, time, and cause of death. (California Health & Safety Code §§ [102795](#) & [102800](#) (2018).)

In California, doctors, hospitals, and funeral directors use an electronic system for filing death certificates. Some vital records offices can provide you with a paper alternative, while at other offices you will have to ask for help to use the electronic system. If the office is not prepared to help you with this process, be ready to advocate for your right to file on your own.

You will need certified copies of the death certificate to carry out other tasks after the death, such as getting a permit to transport the body to the place of burial or cremation. You may be able to file the death certificate and get certified copies on the same day. If not, you will have to make a return trip to pick up the copies. Be prepared to pay a small fee for each copy.

Getting a Permit to Transport the Body

You must obtain a permit before disposing of human remains. ([California Health & Safety Code § 103050](#) (2018).) No cemetery or crematory will accept a body without this permit. In California, the permit is called a "Permit for Disposition" or "Burial Permit." The cost is about \$12.

You can request the disposition permit from the registrar's office at the time you file the death certificate. After you have the permit, you may transport the body yourself.

Is Home Burial Legal in California?

In California, a body must be buried in an established cemetery. The power to establish places for burial or entombment rests with city or county authorities. ([California Health & Safety Code § 8115](#) (2018).) Check with the municipal or county zoning department to find out whether you can establish a cemetery for home burial; it may be possible if you live in a rural area.

What About Cremation?

Some crematories require that you use a funeral director to arrange cremation. If you don't want to use a funeral director, make sure the crematory is willing to accept the body directly from the family. No additional permit is required before cremation.

For more information about cremation, including information on scattering ashes, see [Burial & Cremation Laws in California](#).

Getting Help With Home Funerals

Even the most staunch home funeral advocates know that learning to care for one's own dead can be difficult, especially during a time of grief. If you need help, there are people available to coach you through this process. You can find local guides, consultants, and other resources by visiting the website of the [National Home Funeral Alliance](#). The book *Final Rights*, by Joshua Slocum and Lisa Carlson, also offers extensive information on the subject.

For more information about final arrangements and documenting your final wishes in advance, see Nolo's section on [Getting Your Affairs in Order](#).

Funeral Scams

AARP Updated January 09, 2023

It's hard to think about death — whether your own or that of a loved one. But in planning and paying for a final farewell, it's important to think clearly and be wary: Some unscrupulous operators take advantage of families' most trying times for their own monetary gain.

Even when everything is on the up-and-up, funerals and burials tend to be expensive. According to a 2021 price survey by the National Funeral Directors Association (NFDA), the median cost of a funeral with viewing and burial is \$7,848, while a traditional adult funeral with cremation and burial is \$6,971. Unethical funeral directors seek to collect many thousands more by overcharging for items or tricking you into buying packages with extra features you don't want or need.

The Funeral Rule, a regulation first issued in 1984 and enforced by the Federal Trade Commission (FTC), requires funeral homes to disclose the cost of every item and service they provide — but pricing information can be hard to come by. A 2022 study by the Funeral Consumers Alliance (FCA) and the Consumer Federation of America (CFA) surveyed 1,046 funeral homes in 35 state capitals and found that only 18 percent posted their complete price list online (hardly up from 16 percent in 2017). The FTC is now considering updating the rule to require that the prices be posted online. The FCA has noted that having to visit funeral homes in person to pick up their pricing lists is impractical and makes it difficult for consumers to make informed decisions.

But those listed prices need to be accurate. The FTC is pursuing legal action, through the Department of Justice, against a trio of related cremations services companies, including Legacy Cremation Services, for, among other alleged wrongdoing, posting prices that were lower than what consumers actually paid.

A lack of price transparency isn't the only problem. Dishonest funeral directors might insist that you purchase a casket even if your loved one is being cremated (you don't) or try upselling you to a pricey "protective" casket they claim will preserve the body longer (it won't).

Millions of Americans seek to ease the burden on their families by arranging their funerals in advance and prepaying some or all of the costs. That might seem like a prudent choice, but prepaid plans have their own pitfalls.

Regulations for prepaid funerals vary widely from state to state, and you might not be protected if, for example, the funeral home you dealt with goes out of business or you move out of the state where you bought the plan. Find out about cancellation policies and what regulations your state has in place to ensure the money you paid will be there for the funeral when the time comes.

Warning signs

- A funeral home does not show you an itemized price list before you discuss arrangements, as required by the Funeral Rule.
- A funeral director tries to make you feel guilty for not purchasing the most expensive products and services.

How to protect yourself from these scams

- Shop around and ask questions. Funeral homes are required to provide price information over the phone if asked, and some post their price lists online.
- Be wary of package deals that promise a discount on the casket; they often more than make up the difference in fees and unnecessary services. A funeral home cannot force you to buy a package that includes items you don't want.

- Consider buying a casket or urn from a local store or online. You might pay less, and a funeral home can't legally refuse your choice or require you to be present when it's delivered.
- Get a written statement, before you pay, that shows exactly what you're buying.
- Understand what you're getting in a prepaid funeral contract. Does the plan cover only merchandise (like the casket and vault), or does it include services as well?
- Check your state's regulations for prepaid funerals. Know what will happen to the money you paid and whether you are protected if the funeral home folds.
- Take some time to make decisions. According to Consumer Reports, if the body is at a hospital morgue or with a coroner, you should have at least two days to make arrangements, and possibly a week or more.
- Keep your budget to yourself; avoid telling a funeral director how much you're prepared to spend.
- Don't buy a casket if your loved one is being cremated. The FTC says there's no state or local law that requires one. Go for a less expensive alternative container.
- Know that you can say no if a funeral home employee suggests you pay for embalming. No state mandates embalming, although the FTC notes that some do require it if a body isn't buried or cremated within a certain period.

More resources

- The Federal Trade Commission has online consumer guides to funeral costs and planning your own funeral.
- You can report unscrupulous funeral homes to the federal Consumer Financial Protection Bureau (online or at 855-411-2372) and the FTC (online or at 877-382-4357).
- The Funeral Consumers Alliance (FCA), an association of nonprofit funeral-planning organizations, offers an online guide to understanding funeral home price lists.