

# How to Save on a Funeral

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## Never mention us until after the bill is written.

Some funeral homes have two price lists - **which is illegal**. If they even think you may provide your own casket they may give you the price list with the higher fees to offset their expected loss. You should negotiate pricing before you tell them you will supply your own casket.

After you get the total bill in writing (with their casket price), then its ok to let them know you will supply your own. This is the only true way to realize your savings. If they change any initial prices, then call the FTC, because that is highly illegal! **Federal Trade Commission: 877-382-4357**

## 18 Gauge vs. 20 Gauge caskets.

18G Caskets are heavier in weight than 20G caskets. 18G Caskets have locking mechanisms, rubber gaskets and memory tubes. Whereas most 20G caskets are lighter in weight and do not have these features. Some funeral homes claim to match our prices by offering customers 20G caskets for the same price as our 18G caskets. There is nothing wrong with a 20G casket, just don't pay over \$500 for it, and know the difference in price and quality.

## Other Ways to Save

- 1 Avoid Saturday services:** You could probably save \$1000 in cemetery and funeral home fees by simply having it on another day. Transportation, opening and closing at the cemetery, police escort, etc all get more expensive on Saturdays.
- 2** If your family does not require a visitation, then you could have a Closed Casket Service. This may save thousands! You could possibly avoid embalming fees. You can definitely avoid dressing and cosmetology fees. You can have a memorial service with your loved one's picture next to the closed casket. There are a range of options and other ways to save if you have a closed casket ceremony.
- 3 Have a graveside service.** This is probably the least expensive way to have a non-cremation burial. We have had customers do graveside services for less than \$2000 excluding cemetery fees. Call us if you have questions on how to plan this type of service.
- 4 Buy your casket from us.** Some funeral homes will use scare tactics by saying it won't arrive in time or may arrive damaged. We are local, and personally deliver each casket to assure safe and quick delivery.

## Know Your Rights (The FTC Funeral Rule)

The Federal Trade Commission has stopped funeral home price fixing by allowing you to purchase funeral home products from other sources. Before they enacted this law, you had no choice but to buy the casket from the funeral home, which is why their prices are so high. They knew you had to pay it, and could not go anywhere else. To help consumers, the FTC created the Funeral Rule. Now you can buy caskets from places like WalMart, Costco, and of course Same Day Caskets.

They can not change any prices or charge you extra for using our casket. They can not use scare tactics to get you to buy their casket instead of any 3rd party casket retailer.

The FTC recently made this ruling **April 19, 2010:**

"...while disparaging the quality of third-party caskets does not necessarily violate the Funeral Rule, funeral providers may be held liable if they make material misrepresentations about third-party caskets that are false, misleading or deceptive."

Full text of the FTC advisory opinion is available at

<http://www.ftc.gov/bcp/edu/microsites/funerals/opinions/opinion10-1.pdf>