

Consumers who know what different options are available to them can avoid overpaying for funerals or other after-death care. Here are 12 cost-saving suggestions.

1. Ask your loved ones what their funeral wishes are so you can do what they want vs. what others may think your loved ones would have wanted. For a complete list of information needed to carry out a person's wishes concerning their after-death care, download a free copy of the two-page document "After I'm Gone – A Planning Checklist" which can be found on the FCAME website. Use it to plan your own funeral so sensible decisions can be made in advance without time constraints.
2. Choose immediate burial or direct cremation. They are the least expensive options and normally do not require buying the "extras" such as a fancy casket or urn, embalming, cosmetic touchups, viewings, a funeral service at a mortuary, or a procession to a cemetery with a hearse and limousines. The FCAME price survey will enable you to compare prices at different funeral homes.
3. If you need a casket, choose the least expensive, "minimum container" available and cover it with a flag, the deceased's favorite quilt, a religious shroud or other cloth. Another approach is to purchase a casket online – often for less than at most funeral homes. By law, funeral homes cannot refuse to handle a casket or urn purchased separately nor can they charge you a fee if you do so.
4. A body can be cremated in a cardboard casket or cloth pouch. If you want a viewing, nice-looking caskets can be rented, with the inside fabric and soft lining cremated with the body. Cremation can avoid the cost of a cemetery plot and burial which will add \$2000 to \$5000 on top of the cost of a funeral. Cremated remains can be retained by loved ones or scattered on one's property, on other property with permission, or over a body of water at least several miles from land.
5. A memorial service can be held at a church, park, resident or community center on a convenient day after the burial or cremation. This will avoid the "extras" mentioned above. Photos and mementos of the deceased can be displayed there so the focus is on memories and not an elaborately displayed body, coffin or urn.
6. Avoid embalming. In DC, Maryland and other states, embalming is not required at all under any circumstances. Refrigeration is almost always an alternative to embalming if there will be a delay before final disposition of the body. Mortuary-type embalming is meant to slow natural decomposition only for a week or so. Be aware that many funeral homes require embalming if there will be a viewing.
7. Avoid buying protective caskets. While sealed, gasketed caskets may keep out air, water and other outside elements for a while, the body will decompose regardless.
8. Many people like the idea of donating their body to science. Doing so will advance

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medical training and research, and there is no cost to the family if transportation over a large distance is not required. The cremated remains of donated bodies generally will be returned to the family within a year. It is best to make arrangements for body donation before the death. Information on body donation in our area can be found on the FCAME website.

9. Some cemeteries now allow burials in plain wood coffins or without coffins, although they require a cloth or other liner in accordance with some religious traditions. If one wishes to bury a body on private land, the county clerk must be contacted as the location of the body must be entered onto the plat for that land.

10. Take along a trusted friend when visiting a funeral home – one who is able to be less emotionally involved with the dozens of decisions to be made and who can give you sound advice and help. Don't be led to believe that the more you spend on a funeral or burial is a reflection of your feelings for the loved one.

11. Buy only the funeral arrangements you want. You have the right to buy separate goods and services and do not have to accept a package that may include items you don't want. Immediately after you decide what you want, the funeral home must give you a written statement listing every good and service you have selected, the price of each, and the total cost -- before you pay.

12. Consider a home funeral. It is usually possible to care for the body of a loved one in Maryland and DC without the involvement of a mortuary. In general, un-embalmed bodies can be safely kept for two days, with dry ice used if cremation or burial is to be delayed beyond 24 hours. A simple casket may be purchased online, built at home or purchased from a funeral home or cemetery. More information and a list of resources on home funerals can be found on the FCAME website.

As of 7/22/2010