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Group offers guidance on funeral prices

By **J.J. Jensen**

Seattle Times staff reporter

Dying is expensive.

And if the deceased hadn't made mortuary arrangements, planning the funeral can be an overwhelming experience for family members.

"If you read the magazines of the death-care industry, the funeral directors know people will call a funeral home that a relative used in the past or is closest," said Sarajane Siegfried, director of the Seattle-based People's Memorial Association (PMA). "People aren't aware of prices, and there's so much variation."

Siegfried and the PMA want consumers to be more informed about the costs and options of selecting funeral packages.

In the next few weeks, the association will distribute its 2004 Washington State Funeral Price Survey to local nursing homes, senior centers and elder-law attorneys, and post the report on its Web site.

The 68-page study compares the prices of 16 common services offered at 118 funeral homes in Western and Central Washington. It also offers suggestions on how to plan end-of-life decisions and file complaints against a funeral home.

PMA, a nonprofit consumer group and memorial society, puts out the study every two years. The group was established 65 years ago.

Since then, some 163,000 people have enrolled with the group, which contracts with funeral homes to give its members economical death-care arrangements.

In King County, a typical burial package costs \$3,898, though the price can range from \$1,525 to \$6,290, according to the PMA.

In the study, a typical funeral package includes eight common services, such as transferring the body and providing a casket.

The average cost of direct cremation — cremation of the body without additional services such as embalming or a memorial service — is \$1,533, ranging from about \$400 to \$2,885.

Since the last study, Siegfried said, burial and cremation costs have gone up about 2 percent.

Siegfried also noted an increase in the number of funeral homes offering low-cost, no-frills cremations.

In Washington, she said, 61 percent of funeral-home customers choose cremation; the national average is 28 percent. Washington has the second-highest percentage of cremations, after Hawaii.

While Siegfried wants people to use the survey to be smarter shoppers, she also believes they can learn more about their rights as established by the federal Funeral Rule. Issued by the Federal Trade Commission (FTC) in 1984, it protects consumers' rights to choose only the funeral goods and services they want.

It also requires funeral directors to provide consumers a General Price List of 16 common items before

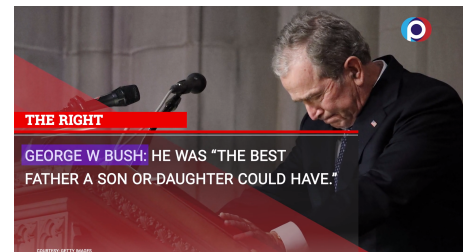
For more information

Purchasing the 2004 Washington State Funeral Price Survey Contact the People's Memorial Association at peoplesmemorial.org or 866-325-0489.

The Funeral Rule Go to the Federal Trade Commission's Web site, www.ftc.gov or call 877-FTC-HELP.

Filing a complaint after a funeral Contact the People's Memorial Association, state Attorney General's Office at www.atg.wa.gov/ or 800-551-4636, Department of Licensing at 360-664-1555 or by e-mail at funerals@dol.wa.gov, Better Business Bureau of Oregon and Western Washington at www.thebbb.org

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deciding on services. In addition, the Funeral Rule guarantees consumers:

- Be given prices over the phone and an itemized price list of general services when requested in person.
- Be shown a casket price before selecting a casket.
- Cannot be required to purchase any goods or services not required by law.

Kathryn Decker, an attorney with the FTC Northwest Region, hopes the price survey will spur consumers to plan their funerals rather than leave decisions to others.

Next to buying a home and a car, it is the third-most-expensive purchase many people will make, she said.

"It's a difficult situation. You have emotions and time working against you," Decker said.

"If the General Price List is not given before you start making decisions, you don't know what you can choose from and are left in a more vulnerable situation. You need to get that price list in advance."

J.J. Jensen: 206-464-2761 or jjensen@seattletimes.com

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