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Growing Older / Liz Taylor

## People's Memorial Association offers reasonable final choices

*Special to The Seattle Times*

Let's say you're shopping, and the item you want costs \$1,200. Then you discover the exact same thing elsewhere for \$595.

Let's say it's a very sad, emotionally traumatic time in your life, and your purchase requires many complex decisions, plus sometimes pressure to spend more than you planned. At the lower-priced place, the complexities are eliminated. There's no pressure, no hassle.

Is there even a contest about which you'd choose?

Now let's say your mother just died, and what you're shopping for is her funeral. At a time like this, few families "kick tires" or comparison-shop. But if they did, they'd find a vast array of prices and complicated choices.

That's why People's Memorial Association exists. Founded in Seattle in 1939 (launching a national movement, by the way), PMA helps people make sensible end-of-life decisions. For a lifetime fee of a whopping \$25, members are assisted in planning for their final arrangements, receive educational materials and forms and are helped to obtain good prices for funeral and cremation services.

PMA does this by negotiating contracts with specific funeral homes in our area to provide four basic plans. At a PMA member's death, the family chooses the plan it wants and pays PMA's negotiated price.

I know this because when my mom died two years ago, she was a PMA member. We're a no-muss, no-fuss kind of family, so we chose PMA's direct cremation. I asked the mortuary what the service would have cost absent PMA. The answer: twice the price.

Every two years, PMA conducts a price survey among funeral homes in the area. You can see their most recent comparisons at [www.peoplesmemorial.org](http://www.peoplesmemorial.org). Or call 206-325-0489.

Price isn't the only benefit of joining PMA. In my mom's case, there was no pressure to spend more, do more, on her arrangements. Her body was treated with dignity, as was I.

Be sure to check out "Ten Planning Tips" on PMA's Web site. One tip cautions consumers about purchasing pre-paid funeral plans. Carolyn Hayek, PMA's executive director, can tell you why from personal experience.

Her 96-year-old aunt had told her what mortuary she wanted, and that she had pre-paid. "She even showed me the canceled check and insurance policy for her funeral benefit," Hayek told me, yet when she looked into it, she discovered the funeral home had no record that her aunt had already paid for her burial, and that "we would have to start from scratch to set up arrangements."

"Once it sunk in what they were saying," she said, "I pulled out my aunt's paperwork. Without any apology or explanation, the gentleman called the insurance company to confirm the policy was in effect." Its current value was nearly \$7,000.

"Who knows how many people actually use the benefit they pay for?" exclaims Hayek.

Organizations similar to PMA exist nationwide. To find one in another state, go to the Web site of the Funeral Consumers Alliance at [www.funerals.org/](http://www.funerals.org/).

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