

### What if I join a society and then move to another town or state?

Membership is transferable among all societies in the U.S. and Canada for little or no charge.

### Who runs a memorial society?

Memorial societies are nonprofit, democratic organizations, with unpaid directors and officers elected from the membership. They are not connected in any way with cemeteries or with funeral establishments, nor is there any religious affiliation. A few large memorial societies have part time secretaries, but the majority of our work is done by volunteers.

### As a member, do I have to attend meetings or take part in other ways?

Your involvement can be as great or as little as you choose. As a member you do have a vote in the conduct of your society's affairs. You are encouraged to attend the annual meeting, at which time you can vote on the election of directors and officers, review financial statements, and provide input on matters of society policy. If you wish to become active in the society, volunteer assistance, including participating as a board member or officer, is always welcome.

### Why memorial societies?

The "American way of death" is the most elaborate and costly in the world. Competition in the usual sense is absent in the funeral business. Yet, paradoxically, there are too many mortuaries; half of them receive only one or two cases a week. Their prices must be high to stay in business, while those with more business reap great profit at the consumer's expense.

The Federal Trade Commission conducted a nation-wide survey and found that "the emotional trauma of bereavement, the lack of information, and

time pressures, place the consumer at an enormous disadvantage in making funeral arrangements."

Based on its findings, the Commission created a set of rules to regulate the funeral industry. Some of the reports to the FTC that prompted regulation against questionable practices were:

- Many undertakers refused to give price information over the phone, making it extremely difficult for the consumer to compare prices upon the death of a loved one. And once the body was sent to a mortuary, few next-of-kin were willing to move it if the price was higher than expected.
- Funerals were usually sold as a package, rather than on an item-to-item basis that would permit the consumer to eliminate the cost of unwanted materials or services.
- Morticians frequently advanced payments—to florists, pallbearers, and clergy—for which the consumer was billed at an increased cost.
- Consumers often were given clearly inaccurate information: that embalming was required by law, or that the qualities of a "sealed" casket would preserve the body forever.
- Low-price coffins were kept out of sight or in out-of-the-way places in a funeral establishment, or displayed in colors which would discourage their selection. In other cases, the funeral director might refer to simple services as "disposals," implying that the remains were to be treated as refuse.

**Memorial Society Directory:** An up-to-date list of memorial societies in the U.S. and Canada is available at no charge, but a donation is welcome. Please send a business-size, self-addressed, stamped envelope with your request to the address below or to FAMSA at the address on the front of this brochure.

For more information, for yourself, family or friends, about memorial society membership, funeral planning, prepaying for funerals, organ or body donation, cremation, living wills, durable power of attorney for health, or about other subjects related to death and dying, please call or write the society in your area.

Or check our web site at <http://www.funerals.org/famsa>

# Beat the High Cost of Funerals

## Benefits of Memorial Society Membership



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(214) 528-6006  
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**Funeral & Memorial Societies of America, Inc.**

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## What is a Memorial Society?

A memorial society is an association of consumers from all walks of life, who want a simple, dignified alternative to the elaborate and increasingly costly funeral services promoted by the funeral industry.

## What will membership do for me?

There are many benefits from membership in a memorial society:

- Your memorial society has literature and information on a wide range of affordable funeral options. Few people are aware, for example, that in most states a family may handle all or most funeral arrangements without a funeral director.
- Most societies have agreements with one or more undertakers in the community who will provide dignified, inexpensive services for predetermined cost. As a memorial society member you can take advantage of these low-cost options.
- You will receive a prearrangement form when you join. This simple document allows you to indicate detailed funeral planning. You may designate your preference as to the disposition of your body at the time of death — burial, cremation or body donation. You can plan in detail the service you wish. Often this form facilitates the family's discussion of a difficult subject, which then leads to understanding and peace of mind.
- Your contributions and support ensures others, including your survivors, will have a consumer advocate in funeral planning for years to come.

## Are there other benefits?

Yes, there are many.

- Memorial societies keep members up-to-date on legal requirements so your decisions will be based on complete, accurate information.

• Our National office serves as a clearing house for consumer complaints in funeral transactions and can assist you in filing a complaint with the appropriate state and federal agencies. Our organization serves as your advocate.

• Through publicity and educational materials, our societies act to increase consumer awareness about funeral practices and problems. Most societies have speakers available to address interested groups.

• We monitor state and federal funeral legislation, advocating for consumer protection in funeral affairs. This activity benefits both members and non-members alike.

• We keep members informed of the need for anatomical gift-giving. Forms and procedures are provided for consenting to the use of organs, tissues or bodies for transplant, teaching, and research. A Universal Donor Card to carry in a wallet or purse is available to anyone sending a stamped, self-addressed envelope to the address on the cover of this brochure.

• *Living Will* and *Durable Power of Attorney for Health Care* forms are also available to members who are concerned about death with dignity.

## Is it expensive to join? Are there monthly or annual dues?

The only cost is a nominal lifetime membership fee of \$10-\$30 per individual or family. Some societies have a small annual renewal fee, or dues.

## Are memorial societies mainly for low-income families?

No, not at all. Naturally, some low-income people become members. But there are many members with very substantial means. In fact, studies indicate the average member has above-average income. The common denominator is a sincere desire to ensure simple, dignified and affordable final arrangements.

## Are there rules I must follow in planning my funeral?

Absolutely not. However, bear in mind society members believe money spent on elaborate funerals and expensive coffins could better be spent among the living. Most memorial society members prefer the following kinds of arrangements:

• *No embalming.* Most society members feel embalming commits an indignity upon the body which they find repulsive. Undertakers almost invariably promote embalming and thus people think it is necessary. In fact, embalming is not required by law in normal cases. Various laws do apply if a body is being transported across state lines or is shipped to a public carrier. Embalming serves primarily the mortician to display the body for a short time. There is no lasting effect served by funeral-type embalming.

• *No cosmetic "make-up" or open-casket viewing.* Society members feel there is no need for a body to be made to look "natural" and displayed in an open coffin. Family members who wish to say their good-byes are encouraged to do so before the funeral.

• *A simple low-cost coffin.* Expensive caskets are for "show" and serve no added purpose once they are buried.

• *A simple personalized service.* Many society members prefer to have a memorial service in a church or other suitable location without the body present. Some choose a simple graveside ceremony; others prefer no ceremony at all.

Your Prearrangements Form gives you the opportunity to specify the kind of funeral you wish. *You make the decision.*

## What if I want to change plans?

Simple. Just tear up your old form and ask your society for a new one to complete. Remember, your Prearrangement Form is not a legal contract. It is an expression of your wishes.