

FUNERAL CONSUMERS ALLIANCE OF THE FINGER LAKES (FCAFL)

2023 Funeral Price Survey

Released June 2023

Contents

1. A brief summary of the 2023 Price Survey results & the importance of General Price Lists.
2. Overview and survey description.
3. Table 1: Services and merchandise often requested and Full-Service Funeral Price Index.
4. Table 2: Elements of full-service funerals and Full-Service Funeral Price Index.
5. Changes in funeral home ownership, comments on survey results, and interpreting a price survey.
6. What is a General Price List (GPL) anyway, and who determines the content of a GPL?
7. About consumer protection by the Federal Trade Commission's "Funeral Rule".

1. A brief summary of the 2023 Price Survey results & the importance of General Price Lists.

Ranges of funeral costs in Tompkins County & part of Cayuga County

Direct (simple) cremation:	\$1,200 to \$3,030 (plus \$300 – \$450 crematory charge) (Does not include costs for urn or cemetery burial, if used)
Direct (immediate) burial:	\$1,380 - \$4,500
Full-service funeral:	\$3,800 - \$8,355 (Does not include prices for casket; cemetery plot, vault, grave opening, monument; flowers; guest book; cards; obituary, etc.)
Body transportation for donation to Upstate Medical Center:	\$1,200 - \$1,530

See section 5 regarding the effect of new ownership of local funeral homes on prices.

The numbers recorded in this survey are obtained by examining the **General Price List** for each of the funeral homes covered by the survey. We realize that the choice of a funeral home depends on multiple factors. But dealing with the costs of disposal of remains has a formidable impact on those responsible for paying the bills during a time of stress, grief, and vulnerability. As the numbers above indicate, there is a great deal of variability in pricing for the services involved. Comparing price lists is a convenient way to determine if costs will be a factor in choosing a funeral home. **Do this ahead.** When the need arises, there is often no time to plan.

We urge anyone who will be responsible for planning and/or paying for disposition of human remains to request a General Price List from the funeral homes of interest, as part of becoming familiar with the services available, and the costs of the many options.

2. Overview and survey description

The service area of the FCAFL is centered in Tompkins County, but it includes parts of eight surrounding counties in the southern Finger Lakes region and adjacent Southern Tier of New York. A survey of the entire area is an intense project, given the time and energy expended to obtain General Price Lists (GPLs), and the level of detailed data extraction required to make the survey useful. (The parameters and format used in this report are those recommended by the National Funeral Consumers Alliance.) The amount of work involved depends directly on the number of funeral homes included in the survey. For the 2017 survey, GPLs for 36 funeral businesses were obtained and analyzed.

After careful consideration of resources and priorities, the Board of Directors of FCAFL decided to limit the survey to funeral homes in Tompkins County, beginning with the 2019 price survey.

For each survey, prices for 14 types of services and two categories of merchandise are extracted from each funeral home general price list. In addition, an index related to the price of a full-service funeral is compiled for each funeral home. This Full-service Funeral Price Index (right-hand last column in each table) provides the reader with a quick comparison of pricing levels at the various funeral homes. In the 2017 price survey, the **ratio** of high to low scores for this full-service index was approximately the same for the eight Tompkins County funeral homes **and** for the 28 funeral homes in the counties of our service area that lie outside Tompkins County. Therefore, we believe that the range of prices in our continuing surveys will prove useful for individuals investigating prices at funeral homes in counties surrounding Tompkins County.

Regardless of the county you live in, a funeral home is required to furnish a General Price List (GPL) upon request. No “preplanning” with the business is legally required to get a GPL. A phone call, or a visit to the funeral home is all that is required to obtain a GPL. By comparing the prices in a GPL obtained in **any** locality with the data given in our tables, one can extend the survey reported here to **any** funeral home of interest, thereby obtaining a meaningful evaluation of the level of pricing offered by a local funeral home.

The price data are presented in two tables. The reported prices were in effect when price lists were submitted to us. The effective dates on these lists ranged from February 2019 to June 2023. However, a funeral business can change its prices at any time. Therefore, if you need to know current prices at any funeral home, call or visit them.

Table 1 lists prices for the set of four limited services that each **include** a funeral home’s Basic Arrangements charge. These four services are direct cremation, direct or immediate burial, forwarding of remains from one funeral home to another, and receiving of remains by one funeral home from another. Table 1 also shows prices of the cheapest casket and/or alternative container and the cheapest cemetery burial vault, as well as the Full-Service Funeral Price Index for each funeral home.

Important footnotes are listed at the end of table 1.

Table 2 shows the Basic Arrangements charge at each funeral home, followed by the prices of some typical components of full-service funerals, and the Full-Service Funeral Price Index.

Important footnotes are listed at the end of table 2.

Please do not ignore the footnotes following the tables! They are intended to clarify situations that cannot be fully understood by simply listing dollar values.

The **Full-Service Funeral Price Index** is obtained by adding up the basic arrangements price and the prices of the next seven services (the next seven columns) listed in Table 2. For reference, these eight items are also listed in footnote (h) of Table 1 and footnote (i) of Table 2.

Section 5 creates a context for interpreting the price survey by listing information on the changes in ownership of local funeral homes, offering comments on the results of the survey, and making important comparisons derived from the tables of price data.

The Funeral Consumers Alliance of the Finger Lakes is grateful to the funeral homes in Tompkins County and the cremation service in Cayuga County for providing their General Price Lists in a timely manner.

Funeral Consumers Alliance of the Finger Lakes

**Table 1. Funeral Price Survey 2023 Tompkins County & part of Cayuga County
Services and Merchandise Often Requested and Full Service Funeral Price Index†**

County and place	Funeral business and date on price list (a) Phone #	Services that include basic arrangements charge (b)				Merchandise: least expensive		Full service funeral price index (h)
		Direct cremation (c)	Direct burial (d,e)	Forward body (f)	Receive body (f)	Alternative container/casket (g)	Outer burial container	
Tompkins								
Dryden	Perkins 10 Feb. 2019 607-844-8161	2775 (2625)	3675 (3500)	3200	3200	125/1328	1270	6965
Groton	Shurtleff 27 Jan. 2023 607-898-3577	2250 (2175)	2275 (2200)	1575	1575	75/1050	1275	4790
Groton	Zirbel 21 May 2023 607-898-3867	1900 (1850)	1900 (1850)	1200 (1200) (i)	1200	50/850	850	3800
Ithaca	Bangs 25 May 2022 607-272-1922	2350 (2200)	4500* (3600)	2675 (F-1) 2750 (F-2)	3075(F1) 3150(F2)	140	1270	6315
Ithaca	HersonWagner 14 May 2023 607-272-2300	1400 (1380)	1380 +	3380 (1530) (i)	3345	20	NL	8355
Ithaca	Ithaca Cremation Service	Merged with	Herson Wagner					
Lansing	Lansing 1 Oct. 2022 607-533-8600	2785 (2590)	3190 (2995)	2590	2345	195/1495	1595	5605
Trumansburg	Ness-Sibley 22 Oct. 2021 607-387-8151	3030 (2865)	3030 (2865)	1785	1510	165/1195	1250	7025
Cayuga Cty.								
Moravia	Central New York Cremation Service (J) 06 June 2023 607-423-3830	1200 (1170)	2000 (1200)	Not offered (1200) (i)	Not offered	30/800	850	NA

NL: not listed. NA: not applicable.

Footnotes (Table 1)

† See Table 2 for the prices of individual services included in calculation of Full-Service Funeral Price Index.

(a) Price lists (GPLs) were obtained February–May, 2023, and were represented as current. The Perkins price list used is dated 2019. In the 2021 survey we used a Perkins price list dated 2021. However, in 2023 when we requested a Perkins price list for 2023, we were given the 2019 list. Using this 2019 list resulted in a higher Full-Service Funeral Price Index than using the 2021 price list because of the way the cost of a graveside ceremony is calculated.

Prices are subject to change without notice. Price lists, like any printed materials, are subject to typographical errors. See Footnote (d) for an error noted while preparing this survey.

(b) Basic arrangements charge is a non-declinable charge for business overhead, which is **listed in Table 2** and is added to the costs of any services chosen from those listed in Table 2.

(c) Includes alternative container for cremation. Price in parentheses applies if customer provides container. Price usually **does not** include crematory charge or a possible Coroner’s fee if the cremation is done in Pennsylvania (approx. \$300–450 for both), which appear as a cash advance on the funeral bill.

(d) Includes an alternative container or, if price is followed by *, a minimal casket. Price in parentheses applies if customer provides burial container.

The symbol + after the price for direct burial with the container provided by the client is used to draw attention to the fact that the price for direct burial with the container provided by the funeral home is missing in the price list. Given the stated price for an alternative container (\$20.00), the expected price for direct burial including an alternative container would be \$1,400. **If this price is of interest, the funeral home director should be consulted to confirm the price.**

(e) Add cemetery costs: plot, grave opening and closing, outer burial container (vault or grave liner) if required, and marker/monument.

(f) Forward body to, or receive body from, another funeral home. Shipping charge added if necessary for forwarding. Mileage charge added for ground transport beyond specified distances.

(f-1) Forward body to AND Receive body from Syracuse, NY.

(f-2) Forward body to AND Receive body from Rochester, NY.

(g) Single value indicates GPL combines prices for alternative containers and caskets, or that only one category was listed. Lowest value are likely alternative containers made of cardboard. The reader is advised to contact the funeral home for specifications of containers.

(h) The Full-service Funeral Price Index is obtained by adding up the prices for 8 commonly-used services: Basic arrangements, transfer of remains to funeral home, embalming, other preparation (dress, makeup), visitation/viewing, funeral ceremony, graveside ceremony, and hearse. Excluded: passenger vehicle, memorial service. Not considered: custodial care, casket, outer burial container, cemetery costs, flowers, guest book, death certificates, obituary and monument.

(i) This business also offers transportation of the body for donation to Upstate Medical University in Syracuse. Price for this service is shown in parentheses below the price for “Forward Body”.

In addition, for body and tissue donation **contact the medical facility before death** to set up a plan for donation. See www.fingerlakesfunerals.org *Anatomical Donation* for more details.

(J) A cremation service is a limited-service company that offers only direct cremation and possibly direct burial. It is a different business model from full-service funeral homes. All funeral homes offer direct cremation and direct burial. Full service funeral homes may offer several services that cremation services do not. Consult several businesses about their prices and services while you **plan ahead** for family funerals. **Do not wait until the need arises as there is no time then.**

Funeral Consumers Alliance of the Finger Lakes

**Table 2 Funeral Price Survey 2023 Tompkins County & part of Cayuga County
Elements of Full-service Funerals and Full-service Funeral Price Index**

County and place	Funeral business and date on price list (a) Phone #	Basic arrangements charge (b)	Services to which basic arrangements charge is added									Full service funeral price index (i)
			Transfer remains to funeral home (c,d)	Embalming	Other prep. (dress, makeup)	Visitation / viewing (e,f)	Funeral ceremony (f)	Graveside ceremony (g)	Hearse (d)	Passenger vehicle (d,h)	Memorial ceremony (f)	
Tompkins												
Dryden	Perkins 10 Feb 2019 607-844-8161	2850	475	600	185	760	875	825	395	140	875	6965
Groton	Shurtleff 27 Jan 2023 607-898-3577	1695	395	575	165	460	700	450	350	150	575	4790
Groton	Zirbel 21 May 2023 607-898-3867	2000	NC	600	NC	400	400	400	NC	NL	400	3800
Ithaca	Bangs 25 May 2022 607-272-1922	2850	485	675	190	525	645	470	475	NL	645	6315
Ithaca	HersonWagner 23 May 2023 607-272-2300	530	850	2000	600	1400	1300	1050	625	75	1300	8355
Lansing	Lansing 1 Oct 2022 607-533-8600	1895	450	695	200	645	695	600	425	NL	695	5605
Trumansburg	Ness-Sibley 22 Oct 2022 607387-8151	1975	595	1375	290	735	985	695	375	NL	985	7025

NL: not listed or offered

Footnotes (Table 2).

(a) Price lists (GPLs) were obtained February–May, 2023, and were represented as current. The Perkins price list used is dated 2019. In the 2021 survey we used a Perkins price list dated 2021. However, in 2023 when we requested a Perkins price list for 2023, we were given the 2019 list. Using this 2019 list resulted in a higher Full-Service Funeral Price Index than using the 2021 price list because of the way the cost of a graveside ceremony is calculated.

Prices are subject to change without notice. Price lists, like any printed materials, are subject to typographical errors.

(b) Basic Arrangements charge: A non-declinable charge for business overhead, added to the cost of services **other than** those shown in Table 1, where the Basic Arrangements charge is already included in the prices of the four services.

(c) Charge for extra staff, if needed, may be added.

(d) Mileage charges are added for transportation services beyond specified distances. Cost per mile varies among funeral homes and ranges from \$2.00 to \$3.50 per mile.

(e) Prices are per day or part thereof, unless specified otherwise. If visitation was priced at an hourly rate, the cost of a 2-hour period is shown.

(f) Includes supervision and facilities charges for events at funeral home.

(g) Total cost includes supervision and fee for set-up and use of equipment. This item is handled poorly in the price lists and makes it difficult for the customer to know the cost of a graveside ceremony. The funeral home should be asked to confirm the total cost of a graveside ceremony.

(h) The price listed is specifically for a passenger car, which is not listed (NL) in some of the price lists. This cost is excluded from the Full-Service Funeral Price Index.

(i) **Components of Full-Service Funeral Price Index include:** Basic arrangements, transfer of remains to funeral home, embalming, other preparation (dress, makeup), viewing, funeral ceremony, graveside ceremony, hearse. The prices for these 8 services are summed to obtain the Full-Service Funeral Price Index.

Excluded: Passenger vehicle, memorial service. Not considered: custodial care, casket, outer burial container, cemetery costs, flowers, guest book, death certificates, obituary.

5. Changes in funeral home ownership, comments on survey results, and interpreting a price survey.

Funeral homes in Tompkins County continue to evolve with respect to who owns and manages them, and what level of pricing can be expected for the services they provide. In the Spring of 2021, Bangs funeral home was sold to the new owners of Perkins Funeral Home. The Funeral Director at HersonWagner funeral home (once two independent establishments) said the company has “absorbed” the Ithaca Cremation Service (ICS). ICS is no longer a separate business and no longer has a current website. The price for cremation now listed at HersonWagner resembles the price once offered by ICS. Along with this price reduction, prices at HersonWagner have been raised for other services. This survey includes new business Central New York Cremation Service, in Moravia, Cayuga County, which offers direct burial, as well as direct cremation.

Zirbel Funeral Home has a new owner and has taken a novel approach to pricing by not charging for three services that are included in our Full Service Funeral Price Index itemized in Table 2. This change in pricing makes the Price Index for Zirbel funeral home the lowest in the 2023 survey.

Wide variations were found in the listed prices for particular services and in our calculated Full-Service Funeral Price Index. **These index values ranged from \$3800 to \$8355 for the same set of services.** (No merchandise is included in these figures). As mentioned earlier, in the larger 2017 price survey, the ratio of high to low scores for the Full-Service Funeral Price Index was approximately the same for Tompkins County and for the counties of our service area that lie outside Tompkins County.

For full-service funerals, the most expensive service item is **usually, but not always,** the non-declinable overhead fee (“Basic Arrangements” or “Arrangements”) that a funeral home is allowed to add to all other costs of service and merchandise ordered by a customer. Among the businesses surveyed, **this charge varied from \$530 to \$2850.**

As mentioned earlier, the Basic Arrangements charge is already **included** in the prices of the four “Alternative Services” listed at the beginning of each funeral home GPL: Direct cremation, direct burial, forwarding a body to another funeral home, and receiving a body from another funeral home (**See Table 1**).

Prices of the least expensive **alternative containers** ranged from \$20 to \$195. An alternative container may be as simple as an unlined corrugated cardboard box. A common deficiency found in GPLs is the failure to state what kind of “alternative container” would be offered if a customer chooses to use an alternative container. The Federal Trade Commission (FTC) defines an alternative container as *an unfinished wood box or other non-metal receptacle or enclosure, without ornamentation or a fixed interior lining, which is designed for the encasement of human remains and which is made of fiberboard, pressed-wood, composition materials (with or without an outside covering) or like materials.*

Where the type of alternative container and its cost are an issue, you should ask the funeral director for a description and the price of the one that will be used. If caskets are of interest, ask for a list of casket prices.

Two prices for direct cremation and two for immediate burial are listed in Table 1 for each funeral home. In each case, the higher price applies if the funeral home furnishes the container for cremation or burial. This item is usually an “alternative container” composed of cardboard or other wood fiber. The lower price (in parentheses) applies when the client supplies the container. Costs can sometimes be lowered if the burial container is purchased by the customer from a third-party vendor.

Be warned that the cremation service offered by a funeral home usually does **NOT** include the cost of the actual cremation of the body! This is because the crematory (place where the body is

burned) is a separate business from the funeral home. Charges, ranging (approximately) **from \$300 to \$450**, are added to the price of the cremation service provided by a funeral home. Sometimes if a funeral home uses a crematory in Pennsylvania, a coroner's fee is charged. Similarly, cemetery charges are added to the price of a funeral home's burial service because a cemetery is also a separate "business". These charges appear in the "Cash Advances" section of the bill a customer receives for funeral services.

Three funeral homes in our survey listed a price for **transporting a body donated to a medical institution (footnote (i) in Table 1)**. When a price is not listed for this service, the price possibly could have multiple components. As a result, the cost to a donor's family can be as great as that for a funeral. Be sure to confirm the details of the transaction with the funeral home before contracting for that service. **Do this well before the time of death.**

When calculating the costs of burial services, be sure to **include** the price of the burial container and the price of the vault or grave liner (if required by the cemetery). A funeral home's price lists for caskets and vaults, if separate from its GPL, must be made available to a customer upon request.

The Full-Service Funeral Price Index in our survey tables is a representative comparison of prices among funeral homes. But it cannot take into consideration all the variables in the cost of a burial. Remember that it does **NOT** include the cost of a burial container or vault/grave liner. Nor does it include cemetery costs (purchase of plot, opening and closing the grave, cost of monument, etc.), or incidental costs such as those for flowers, a guest book at the funeral home, or an obituary. But **all** such expenses add to the final total cost of a burial.

"Green burial," also known as natural burial, is available within the service region of the FCA of the Finger Lakes. Costs of this option can be lower than those of a conventional burial because no embalming or cosmetics are involved, burial containers are simple, and neither grave liners nor elaborate monuments are used. The prices of other services charged by funeral homes for "green" burial are similar to prices for a conventional service. Consumers should know that New York State law requires that even if the body of the deceased is cared for at home and a home funeral is planned, a funeral director **must** be involved in preparing and submitting the death certificate, obtaining necessary permits, transport of the body, and documenting the "final disposition" of the body, whether by burial or cremation. See *How to plan a home funeral* at www.fingerlakesfunerals.org, under Resources>Planning.

6. What is a General Price List (GPL), anyway, and who determines the content of a GPL?

Every funeral home must maintain a General Price List (GPL) and provide a copy of it to anyone who asks for one, and to every customer. The GPL must describe in specific ways the services and merchandise offered for sale and be constructed so that a customer can order only what he or she wants.

These practices are prescribed by the State of New York **and** the U.S. Federal Trade Commission (FTC) in its "Funeral Rule" (**see also Item 7, below**). This dual set of regulations leads to repetitious disclosure statements and a few redundant price items on GPLs. A typical GPL in New York State **may** have several statements that begin with "FTC," which indicates federally-mandated wording. We believe that New York ought to use the FTC wording in state regulations that duplicate the intent of federal regulations.

You can examine an *Example of a Funeral Home's General Price List in New York State*, as well as other resources, at:

<http://www.fingerlakesfunerals.org/brochure-index?rq=General%20Price%20List>

Using the following link you can access government sites, including one for the FTC Funeral Rule:

<http://www.fingerlakesfunerals.org/government-publications>

The list of resources you will find there is as follows:

- A Consumer's Guide to Arranging a Funeral (New York)
- Funerals: A Consumer Guide (U.S. Federal Trade Commission)
- Before Prepaying Your Funeral, Know Your Rights (New York)
- Disposition of Remains (New York law specifying who has authority for disposition)
- Disposition of Remains Form (New York legal form for designating authority)
- The "Funeral Rule" (U.S. Federal Trade Commission regulations on funeral business practices)

A proper reading of a GPL to estimate costs requires close attention to details.

The GPLs examined in the 2023 price survey were all in substantial compliance with the Federal Trade Commission's "Funeral Rule" and with the similar requirements of the New York State Department of Health. With regard to including the FTC Combined Prices for Supervision and Facilities, 4 of the Tompkins County funeral homes complied with this regulation and 3 (Perkins, Bangs and Ness Sibley) did not. The price lists varied in format, some being customized for individual businesses, so the appearance of a GPL varies with the funeral home in spite of the fact that they all contain a common core of information. Based on our past experience with GPLs from throughout our service area we advise the reader to approach the problem by first paying attention to the major headings in the GPL, from which we derived the column headings used in our survey tables.

Sometimes one has to combine 2 prices listed separately in a GPL to determine the cost of a single service. This is particularly true for ceremonies (viewing, funeral service, graveside service, memorial service) where the cost of using the facilities and equipment of a funeral home is listed separately from the costs of staff supervision.

The FTC "Funeral Rule" specifies that one price including both supervision and use of facilities should be listed for each of these ceremonial services offered by the funeral home, while New York State requires separate pricing for supervision and for facilities/equipment for each of these listings. **The Funeral Consumers Alliance of the Finger Lakes asserts that the New York State requirement for separate pricing of supervision and facilities/equipment for viewings, visitations, and ceremonies adds unjustifiable complexity to General Price Lists.**

Travel (transportation) costs are another item that may require calculations, using mileage charges and vehicular charges listed separately in a GPL.

Vaults are not required for all burials. They are sold by funeral homes, but any requirement for a vault or a grave liner is generated by a cemetery. The FTC requires that the following disclosure be added to a price list for vaults:

In most areas of the country, state or local law does not require that you buy a container to surround the casket [or the urn] in the grave. However, many cemeteries require that you have such a container so that the grave will not sink in over time. Either a grave liner or a burial vault will satisfy these requirements.

There are often inconsistencies within a General Price List. Some GPLs contain obvious errors. Prices for the choices made when arranging alternative services (Table 1) may be reversed, and there

may be arithmetical inconsistencies in prices for viewing (visitation) and funeral ceremonies, such that the FTC-mandated combined price for supervision and facilities/equipment (if included in the GPL) may disagree with the sum of separate prices for supervision and facilities/equipment.

Ambiguity exists in many GPLs because of the way **costs of a graveside ceremony are listed**. GPL readers interested in burial prices should be alert to these ambiguities and ask the funeral director for details. Whereas some GPLs follow the FTC Rule (showing the combined cost of supervision and setup at the graveside), others list the cost at graveside only under “supervision”, with no direct mention of an equipment fee and/or set-up fee for graveside ceremonies.

A GPL may list a price for equipment setup and use at a place other than the funeral home, without stating whether the cost is also applied to a graveside ceremony. In some GPLs this item refers explicitly to buildings such as churches. In other GPLs the statement is generic and could refer to graveside ceremonies.

Regarding livery, Table 2 shows the prices of using a hearse and a passenger car. The latter price was not included in the full-service funeral price index because some funeral home GPLs do not list passenger cars.

7. About consumer protection by the Federal Trade Commission's "Funeral Rule"

The “Funeral Rule” is a set of regulations, issued and enforced by the Federal Trade Commission (FTC), governing funeral industry practices. Among other issues, the FTC is in the process of considering a requirement that all US funeral homes post their whole General Price List on an accessible website.

(Go to www.fingerlakesfunerals.org/government-publications to find access to the government web site for the FTC “Funeral Rule”.)

The Rule requires a funeral business to give to any person a price list with accurate, itemized price information and other disclosures about funeral goods and services. The list must be called a “General Price List” (GPL). In addition, the Funeral Rule **prohibits** a funeral director from:

- *misrepresenting legal, crematory, and cemetery requirements,*
- *embalming for a fee without permission,*
- *requiring the purchase of a **casket** for direct cremation,*
- *requiring consumers to buy certain funeral goods or services as a condition for furnishing other funeral goods or services,*
- *engaging in other deceptive or unfair practices.*

The “Funeral Rule” also requires that a GPL show itemized prices of 16 specified goods and services if they are offered for sale so that consumers may choose only the items they want.

In addition, several required disclosures, shown below, must be in close proximity to the relevant parts of the price list. (Italics font indicate FTC language.)

1. *The goods and services shown below are those we can provide to our customers. You may choose only the items you desire. However, any funeral arrangements you select will include a charge for our basic services and overhead. If legal or other requirements mean you must buy any items you did not specifically ask for, we will explain the reason in writing on the statement we provide describing the funeral goods and services you selected.*
2. *Except in certain special cases, embalming is not required by law. Embalming may be necessary, however, if you select certain funeral arrangements, such as a funeral with viewing. If you do not want embalming, you usually have the right to choose an arrangement that does not require you to pay for it, such as direct cremation or immediate burial.*
3. *If you want to arrange a direct cremation, you can use an alternative container. Alternative containers encase the body and can be made of materials like fiberboard or composition materials (with or without an outside covering). The containers we provide are (specify containers).” The specified statement about direct cremation is followed by this instruction to the funeral provider: “You should place this disclosure in immediate conjunction with (directly next to) the price range for direct cremation. At the end of the last sentence, you should describe the specific kind of container(s) that you offer.*
4. *The Funeral Rule provides that the non-declinable fee for basic services and overhead be described as follows: This fee for our basic services and overhead will be added to the total cost of the funeral arrangements you select. (This fee is already included in our charges for direct cremations, immediate burials, and forwarding or receiving remains.)*
5. *If the funeral home uses a separate casket price list, the GPL should state the range of prices for the caskets sold, together with the following disclosure: A complete price list will be provided at the funeral home.*
6. *If the funeral home uses a separate price list for burial vaults (outer burial containers), the GPL should state the range of prices for these items, together with the following disclosure: A complete price list will be provided at the funeral home.*

Prepared By The

Funeral Consumers Alliance of the Finger Lakes (FCAFL)
P.O. Box 134
Ithaca, NY 14851
Telephone: (607) 229-5286 (new phone # in 2023)
email: info@fingerlakesfunerals.org
www.fingerlakesfunerals.org