

Answer One Question and Save Thousands of Dollars

From the publisher of "The It's All Right Here Life & Affairs Organizer"

www.AffairsOrganizer.com

by Mark Gavagan

Discuss the following question with your loved ones and write down your answers:
"How expensive should my overall final arrangements be?"

When someone we love dies, "death care" businesses sometimes prey on our vulnerability by aggressively pushing very expensive and profitable "premium" products and services. In our grief and uncertainty, we end up spending huge sums of money to "show" how much we care.

When discussing the cost of final arrangements, don't feel obliged to come up with an exact dollar amount. Instead, focus on general guidelines such as "very inexpensive", "moderate cost", "higher priced" or "premium", or a dollar range that conveys your general wishes, but allows some flexibility.

There can be a dramatic range of prices for funeral products and services, even within a single establishment. All too often, people left behind have no idea at all about their departed loved one's preferences.

A casket or coffin, for example, can range in price from about three hundred dollars to more than twenty thousand dollars, depending upon materials, manufacturing methods, and the seller's profit markup. Also, the exact same casket, from the same manufacturer, may cost thousands of dollars more at one establishment versus another, even when only a few miles apart.

For more consumer advice about funeral purchases, as well as information about your legal rights, read the Federal Trade Commission's free publication "Funerals: A Consumer Guide". It's available on the Web at <http://www.ftc.gov/bcp/online/pubs/services/funeral.shtm> or by calling toll-free 1-877-382-4357.

Remember, if a deceased's loved ones clearly understand that person's wishes for moderately priced final arrangements, they are unlikely to fall for the old funeral salesman's pitch:
"Wouldn't your loved one want the best?"

Talk with your family and write down your preferences - save your loved ones thousands of dollars and spare them from having to argue and guess about what you would have wanted.

About "The It's All Right Here Life & Affairs Organizer"

This book is a comprehensive easy-to-use tool for organizing your life and getting your personal and financial affairs in order. If something happens to you, your loved ones will be spared having to search endlessly for critical documents and agonize over what your preferences might have been regarding issues such as organ donation, burial or cremation, living wills (think of Terri Schiavo), allocation of personal items, etc.

For more information, visit www.AffairsOrganizer.com