

**Dedicated to protecting
a consumer's right to choose
a meaningful, dignified,
and affordable funeral**

Why you can't find funeral prices online and what we're doing about it

Open up your web browser and start checking out new car models. You'll get the websites for all the dealerships in your area. All their inventory is online with pictures and prices. Because you're a smart shopper, you've already visited the Kelley Blue Book or the National Association of Auto Dealers online. You know what a fair price is for the car you want, and you can be ready to make the deal before you go in for a test drive and a sales appointment.

Now, do the same for the next funeral, burial, or cremation your family will face. Google will serve you up the websites of the funeral homes in your area. What will you find when you get there? "Proudly providing dignified service to the community for 5 generations." You'll find photos of attractive retirees looking pensively through flowers. You'll find page after page of canned copy about grieving, the importance of viewing the body, the need for a public ritual (all of which came from a casket company, most likely).

But you probably won't find a word that mentions dollars and cents. Just a friendly invitation for you to call or visit for "more



Cash candle dispenser in an Austrian cemetery. Photo by FCA member K. Kennell

information."

Car dealers, long the canonical bad guy in American jokes about sour business deals, are so far ahead of funeral homes in transparency it's shocking. Funerals can be one of the most expensive and dreaded purchases we ever make, and they are the one retail service that is deliberately hiding its prices from Internet when even used car sellers show their hand online.

It's past time for a change. This is why FCA has formally petitioned the Federal Trade Commission to amend the Funeral Rule. We want the FTC to require funeral homes to take the itemized price lists already required on paper by law, and extend that requirement to the Internet. It's clear the industry will not do so itself. For now, families in need of a funeral have to shop 1970s-style, calling each funeral home in turn. Or, if they want the itemized price list that federal law entitles them to, they have to physically visit each funeral home. It's no wonder so few consumers shop around. The practical barriers are high.

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Oh, those Victorians. They had lots of ideas about what to do with corpses.

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Our new approach will help your members help their families and themselves.

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The FCA Newsletter

Fall-Winter 2017

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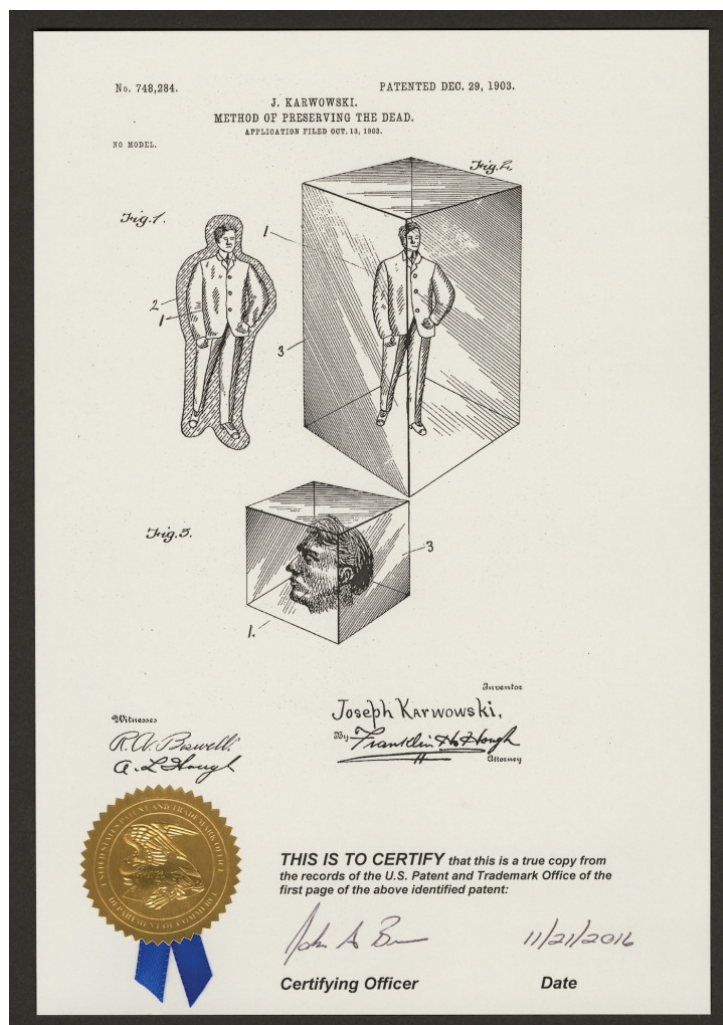
Marcy Klein, FCA
President

Holly Shreve Gilbert,
FCA Secretary (and
guru of layout)

“What shall we do with our dead? I know—let’s pre-serve them in glass!”

The Victorians had lots of ideas about the dead. Life-sized paper weights were one.

Source:
hyperallergic.com/406959/preserving-the-dead-in-glass/



continued from page one

To make our case, Funeral Consumers Alliance and the Consumer Federation of America (consumerfed.org) have conducted three national surveys over the past two years. A fourth is in the works for release in January, 2018. To read and download these surveys, visit funerals.org, then go to **Affiliate Resources→Policy papers and research**. Here's what we found.

Study 1—Websites of 150 funeral homes in 10 American cities

—Only 1 in 4 funeral homes posted their detailed General Price List online

—16 percent of funeral homes failed to disclose prices online, and failed to acknowledge/refused to respond to email and phone requests for prices

—The effect on consumer families is substantial. In our survey the price for the same simple cremation (direct cremation) in Seattle ranged from \$495 to \$3,390. All other cities showed similar stark differences.

Study 2—Prices in detail

Using the same data as Study 1, we analyzed the price lists and found:

—23 percent of funeral home price lists violated the Funeral Rule by failing to disclose to consumers that they had the right a simple cremation with no casket or with the container provided by the family

—22 percent advertised a price for direct cremation that **did not include the price of the actual cremation**. These funeral homes did not disclose the additional \$300 fee (on average) for the third-party crematory's work; the actual cremation. Yes, we mean

that funeral homes are offering “Direct Cremation---\$995”, but not telling the customer that direct cremation does not include cremation.

Study 3—Corporate vs independent funeral homes

In this study we examined prices from 103 independently owned funeral homes in 10 cities, compared to the prices at funeral homes in those same cities owned by Service Corporation International (SCI; also known as “Dignity Memorial”). We also compared how independents vs SCI approached online pricing disclosures.

—No SCI funeral home websites disclosed any prices. We have determined this is a national, company-wide policy.

—SCI's prices in each city far exceeded prices at independent funeral homes

— The median price for direct cremation at an SCI funeral home was 72% higher than at an independent. For immediate burial, SCI prices were 50 percent higher. For a full-service funeral, SCI prices were 47 percent higher.

The time has come

It is past time that regulators pull the funeral industry out of the 1950s and into the digital age; they're obviously not going to do so themselves. And there is precedent. Since 2013, California has required funeral homes to post their price lists online (or to at least make it clear a full price list is available on request. Most CA funeral homes now post their price lists).

If consumers became used to seeing funeral home prices online the way we're used to seeing cars and computers, this would radically empower ordinary people to quickly and easily compare prices, even under time and emotional pressure. Such a change might do more to change consumer behavior and increase price competition than the entire

Funeral Rule itself.

So, what happens now?

The FTC is ready to review the Funeral Rule in 2018 for possible amendments. We have remained in contact with them both in person, and electronically, and have supplied our survey data. Though we cannot read tea leaves, we believe we've made compelling and rational case for this amendment to FTC staff.

The tricky part will be timing. Since the most recent presidential election, government agencies have been operating without direction or guidance, uncertain of their staffing levels or potential changes in policy. One FTC insider said that in his 4-decade career as a government lawyer, he had never seen the agency in such a position.

But when the call for public comments is made, FCA will be there to represent our federation of 70 local educational groups, and to speak on behalf of all American families facing the funeral purchase. 2.6 million of us die every year. All of those families deserve the means to easily compare services and prices on what will be one of the most expensive and emotionally fraught purchase they're likely to make.

Home Funeral Factoid #1: Navigating State Funeral Laws



Most funeral regulations pertain to licensed funeral directors, while state funeral laws usually spell out body cooling periods and methods, how to file

paperwork, and chain of custody that can help guide the average person who is caring for a loved one at home. Learn the difference between laws and regulations and what you as a family member need to pay attention to in **Quick Guide to Legal Requirements for Home Funerals in Your State**, a joint FCA/NHFA publication derived from *Final Rights: Reclaiming the American Way of Death*.

<http://homefuneralalliance.org/the-law/quick-guide/>

Board Notes

The FCA Board of Trustees met in Rochester Hills, Michigan, November 11 and 12 for its second in-person meeting of the year. Substantial actions taken include:

— Amended the bylaws to set limits on the types and amounts of contributions FCA will accept from various parties. New provisions include a prohibition on accepting any donation more than \$1,000 from any funeral-related entity (such gifts are exceedingly rare), a prohibition on accepting gifts that would present a conflict of interest with our mission, and the duty of the board and staff to evaluate large or unusual gifts for any potential issues accepting them may create. For details, visit the "About" section at funerals.org

— Adopted the 2018 budget (detail in this newsletter)

— Appointed the Elections Committee for the 2018 elections for FCA Trustee positions

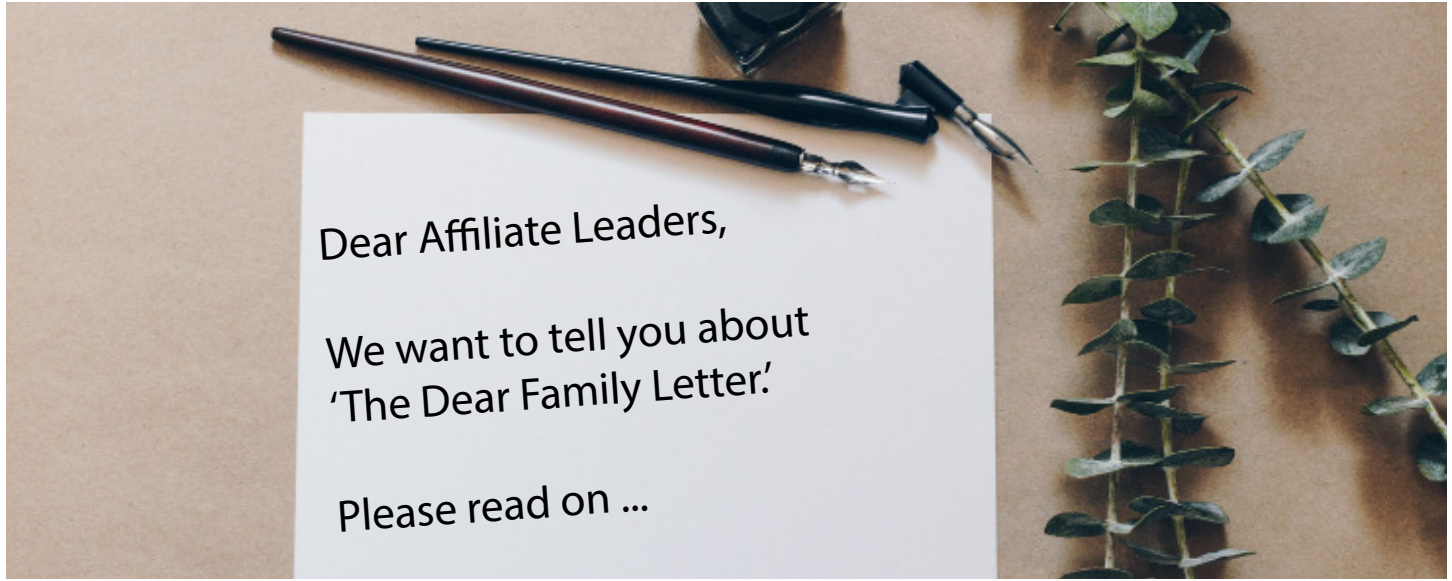
— Finalized the process for a financial review of FCA's books to be completed in early 2018 (reviewers are selected from outside the Board of Trustees and the FCA staff).

Our two-day meetings cover a wide range of topics and actions, including support for FCA affiliates, policy issues, and fundraising. Those interested in more details may visit the "About" section of funerals.org to read meeting minutes.

FUNERAL CONSUMERS ALLIANCE

A nonprofit protecting your right to choose a meaningful, dignified, and affordable funeral

33 Patchen Road, South Burlington, VT 05403 ~ 802-865-8300 ~ funerals.org



PLANNING AHEAD

That's the best way to avoid confusion, stress and overspending on funerals.

It's one of the important messages we need to share with our friends and neighbors.

But you might be surprised to know how many affiliate memberships are wasted.

The truth is that when Jane Doe signs up with her local FCA, she'll probably never know if her best-laid plans are laid to rest right along with her. Jane won't experience her funeral.

Jane's membership can only benefit her family, the living people who are left to mark Jane's death. That's who our memberships are actually designed for. And we need to make that clear right up front, because too many member families around the country call the FCA national office with no idea what Jane's membership does. Jane prepaid for her funeral when she joined the FCA, right? Probably not.

Not sharing isn't caring

Our members are more willing to talk about funeral planning than the general public at large. But they are no less vulnerable to magical thinking than the families who sleep-walk into a funeral home believing that pre-paying will "take care of everything." Too many members are not sharing their planning materials with their children.

In addition, membership cards that some of us use contribute to the problem. They give the false impression that FCA is a service like AAA roadside help. Membership cards, although offered with good intentions, give a false sense of security. They encourage member families to avoid planning ahead because "Well, we'll just call that number on the FCA wallet card when mom dies." Only

our oldest and largest member, Peoples Memorial Association in Seattle, operates its own co-op funeral service that actually offers cremation and burial to members.

A family plan

The bottom-line problem is that our members are not taking the logical next step – treating the membership as a family benefit that only works when the whole family knows about it. It is our responsibility as funeral educators to help nudge our members toward real funeral planning.

We've come up with a template for a "Dear Family" letter that gets right to the heart of the matter. We think there's no substitute for candor. We all know from our work that adults are capable of contemplating death and facing it squarely for what it is. We can help by setting the tone and giving them a tool that clearly addresses what most member families will experience, and how to get through it. You can find it on the next page.

We'd love to hear your feedback. Send your thoughts to fca@funerals.org, and thank you.

DEAR FAMILY and FRIENDS,

This is one of the most important letters I'm ever going to write to you, and I want you to read it and then put it in an accessible place where you can find it when needed.

Some day, I am going to die. Just like you, and just like everyone we know. To make that process smoother for you, I've joined the [name of FCA Affiliate], a group that helps families plan funerals, burials, or cremations that fit their needs and remain affordable. But for my membership to do you good when my death comes, I want to help you do your part today.

I want to emphasize three things:

- My membership is not a prepaid funeral plan
- The [name of affiliate] is not a funeral home.
- They are not the place to call to come pick up my remains at the time of death.

Think of my membership in [name of affiliate] as if it were a subscription to a magazine like Consumer Reports. [Name of affiliate] helps us understand our options and our legal rights when arranging a funeral. The group conducts cost-comparison surveys of funeral businesses in our area so that we can select a firm with reasonable prices. They give us planning materials to write down our wishes and have a family conversation about the end, and what it should look like. You'll find these in the packet with this letter. You'll also find my detailed [Before I Go funeral planning kit; or funeral planning form] there.

I've picked [direct cremation is used in this example, but substitute your own plans] for myself. This service is the most basic cremation you can find, and all funeral homes in the US offer it. So even if my death occurs far from home, you'll be able to find that service anywhere you need. Direct cremation [or direct/immediate burial] is the same at every funeral home. It includes the basics—picking up the body, completing the death certificate and permits, cremation, and returning the ashes to you. There is no embalming, no public viewing of the body, and no casket. Of course, you may wish to add services to the basic arrangements, but know that you have the right to choose this basic plan as a matter of law.

As I write this in [date of writing], a reasonable cost for a direct cremation is between [\$800 and \$1,200]. The local funeral homes that meet that range are noted in this packet. Remember to check the website of [name of FCA affiliate], too, for updated information and surveys.

What if the local funeral homes have changed, or I die far from home?

These tips will help. Check funerals.org to see if there's a local chapter of Funeral Consumers Alliance near the place of death. If so, visit that local website to see their latest cost-comparison survey to narrow down your search. If you have detailed questions or are pressed for time, call or write the national Funeral Consumers Alliance. 802-865-8300; fca@funerals.org. Staff at the national office are available during business hours, Eastern time. Call at least four or five funeral businesses in the area to ask for a price quote.

Congratulations! You made it to the end of this letter and its unpleasant subject, and you're at least a little more confident about it than you were when you started. Death and its aftermath will always be difficult. But the funeral arrangements should be a help, not an added stress. And, if I'm still around when you're reading this letter, come and talk to me any time.

With love,
Your Name

LET US KNOW

What you think of this "Dear Family" letter template.

A Microsoft Word version of this letter is available for download. Visit funerals.org, then click on **Affiliate Resources--->Running a Successful FCA**.

MAKING A LITTLE GO A LONG WAY—2018 BUDGET

INCOME	Proposed for 2018	Detail
Direct mail fundraising	20,000.00	Fundraising to local FCA affiliate mailing lists
Dues from affiliates	60,000.00	Self-explanatory
Special gifts from affiliates and donors	5,000.00	Special gifts above dues
Headquarters staff, board, and online fundraising	60,000.00	Donations from staff fundraising, board solicitation, and online gifts
Sales of funeral planning kits and books	15,000.00	Before I Go, Final Rights
TOTAL	160,000.00	
EXPENSE		
Affiliate support	500.00	Grants for affiliates in need (contact us!)
Board expense	5,000.00	Travel and lodging for nine, two meetings per year
Office Equipment	1,200.00	Computers, copying equipment, etc.
All fundraising	15,000.00	Costs for printing and postage
Health insurance (2 staff)	14,472.00	Self -explanatory
Insurance-general liability, business, directors and officers	3,550.00	General Business, Directors and Officers
Legal Expense	500.00	In case of need for legal counsel
Executive director salary	50,005.00	Self-explanatory
Employment taxes	7,650.00	Self-explanatory
Miscellaneous expenses	2,500.00	Payroll processing fees, subscriptions to trade journals, legislative tracking software,
Newsletter	4,000.00	Two issues each of the FCA Newsletter and the Grim Reader
Office supplies	2,000.00	Paper, toner, folders, envelopes, etc.
Office manager salary	31,110.00	Self-explanatory
Credit card processing fees	1,500.00	Self-explanatory
Postage	3,500.00	Self explanatory
Publications (Before I Go kits, brochures)	5,000.00	Cost of buying/printing Before I Go, Final Rights, Pamphlets
Rent	12,168.00	Self-explanatory
Retirement contribution (2 staff)	4,056.00	5 percent of salary
Telecommunication	5,000.00	Telephone, Internet, website hosting and maintenance
Travel	1,500.00	Executive director's travel for affiliate meetings, policy conferences, etc.
Utilities	2,000.00	Natural gas heat and electricity
TOTAL	172,211.00	

'TIS THE SEASON TO SUPPORT OUR MISSION!



We hope you find the FCA newsletter informative *and* entertaining to read. It's not the cheeriest topic, death, but everyone in the FCA family knows there's deep satisfaction in helping grieving people better navigate a confusing and difficult rite of passage. *Thank you to everyone reading this publication.* We know that you are doing good work on the ground in your communities, and it's your generosity with your time and your knowledge that helps keep your small staff at the national office up to speed on what we need to know. And what we need to do to make the funeral experience better for your community. We simply wouldn't be here without you. Like all charitable non-profits, we exist on donations from our members, the public, and our family of local FCA groups.

As executive director, I'm asking you to stretch a little bit further and reach into your wallets for us this holiday. Fall is the most important time of year for charities that survive on donations, and we need your gift to spring us into the new year. You see from the annual budget published in this newsletter that we are a frugal organization. I'm not too modest to say that the board and two staff make a very little bit of money go a long way. A budget

of less than \$200,000 for a national organization is incredibly small. **Every single dollar you donate means more to us than it does to a multi-million-dollar charity.** We keep the lights on and the phone paid for because you donate. We can travel to Washington to represent consumers because you donate. As one of two paid staff, I have the privilege of doing a job I love that makes a difference, but only because you donate.

Please give as generously as you can. And please stretch? If you usually give \$50, will you consider \$100 this year? Would you consider a substantial gift of \$1,000 or more? We are not blessed with millions in grant money, but we are blessed by your generous support. Thank you, and we wish you a wonderful holiday full of peace and fellowship!

With warm holiday wishes to you,

Joshua L. Stocum

—Please return this slip with your tax-deductible donation or donate at **funerals.org/donate**

—All gifts are tax-deductible. **THANK YOU!**

(name)

(mailing address)

Email: _____

Phone: _____

☐ my check is enclosed

☐ charge my Visa/Mastercard: _____ - _____ - _____ exp. date: ____/____/____

signature

Fall2017News

FUNERAL CONSUMERS ALLIANCE
Biennial Conference
June 21—24, 2018

Welcome to Rochester



The City

Rochester is a mid-size city located in upstate New York along Lake Ontario. The birthplace of world-famous companies like Kodak, Xerox and Bausch and Lomb, it is also the home of major universities, hospitals, museums and other cultural institutions.

Getting Here

Car: Linked by the interstate highway system, Rochester can be reached in six hours or less from many cities in northeastern US and southern Canada.

Train: The city is located on the main Amtrak line, with multiple arrivals per day.

Bus: Greyhound and Trailways both offer reasonable prices and frequent service.

Plane: Rochester's airport is served by a number of airlines, including Allegiant, American, Delta, JetBlue, Southwest and United.

Save the date!

FCA's biennial conference is coming up **June 21 to 23, 2018**, at the Rochester Riverside Hotel in Rochester, New York. Registration for the conference, and the hotel, will be opened in spring of 2018.

Every two years we gather the FCA federation and guests—the conference is open to all!—to share our work, learn from each other, and plan future projects in educating the public and policy makers on the importance of fair dealing in the funeral transaction.

Pricing:

- Registration price will be finalized in early 2018. Expect prices in the \$225 to \$250 range
- Hotel rooms, double-queen or single king, are available at the special conference price of \$119 plus tax. Yes, you can share!

Details on programming are coming soon! Expect presentations and workshops on—

- Funeral pricing online and the push for a national standard
- Overcoming regulatory barriers to family-directed funerals
- How small FCA groups can combine forces for effective state-wide advocacy
- Social media and the “death-positive” movement

... and more! Check back at **funerals.org/conference** for updates. See you in Western New York!

Back to Basics—simple send-offs

When contemplating what you want when it comes to the disposition of your body, it helps to go in with the understanding that very few services are required by law. Whether you choose a simple cremation with no ceremony, body burial preceded by a conventional funeral, or donating your body to anatomical study, the legal requirements that must be fulfilled at death are so minimal most people are surprised.

Consumer research shows that most Americans know little that's factual about funeral purchases. So what is required by law at death?

1. A properly completed and filed death certificate—the attending doctor, or in his or her absence, the medical examiner or coroner, must sign the certificate attesting to the medical cause of death. Once this is done, the state's interest in that death has been closed and satisfied.

2. A permit for transporting the body and/or cremating or burying it—Usually referred to as a “burial-transit permit,” this is the form that says, “The death certificate has been filed, and the body may now be sent to the crematory or cemetery.” Most states require this permit, though a few do not for in-state transportation or burial. A growing number of states also require a cremation-specific permit be obtained before the cremation, too.

3. The body must be buried, cremated, or donated to an anatomical gift program within a reasonable period of time—This time period varies by state, and unless there is an exceptional circumstance, these rules pose no problem for families who want to organize a viewing, funeral, or gathering with the body present.

As Porky Pig used to say signing off at the end of a Warner Brothers cartoon, “That’s all, folks!” That is, literally, all that is required by law when a person dies. Everything else—embalming, having a funeral with the body present, even buying a casket—is optional and at your family’s discretion. There are

some circumstances in which families in some states may have to agree to have the body refrigerated—if they decline embalming, for example. If affordability or simplicity is your goal, three basic options are almost always available.

Direct Cremation

Direct cremation includes picking up the body, completing and filing the necessary paperwork, and returning the cremated remains to the family. No embalming, viewing, or casket is necessary (a simple cardboard box called an “alternative container” is used to hold the body).

A reasonable price for a direct cremation is somewhere between \$700 and \$1,200. Check **funerals.org** to find your closest Funeral Consumers Alliance affiliate; most have done cost-comparison surveys that can narrow down your choices. You can price-shop on your own, too. By law funeral directors must give price quotes by phone. Pick five within a 20-mile radius, and you’re likely to find one within or close to that reasonable price range.

Tip!—Be sure to ask the funeral home if the price for direct cremation includes the crematory fee. Funeral homes that don’t own crematories use third-party services. These crematories charge the funeral home an average of \$300 to cremate the body. While this should be included in the advertised price of direct cremation, FCA studies indicate about 20 percent of funeral homes fail to include it.

Immediate or Direct Burial

This is the burial analog to direct cremation. Again, there is no embalming or formal ceremony. A reasonable price range is similar to that for direct cremation, though FCA finds immediate burial often runs a little bit higher. The most basic price for immediate burial does not include a casket, so you must add the cost of whatever container or casket you choose. Yes, you are allowed to use the same simple cardboard container that is used for direct cremation; no law requires the use of a “casket” for burial at all. A container is a practical necessity, but it needn’t be expensive. Remember that cemetery fees will usually add \$1,000 to \$3,000 to your final bill, on top of the charge for the immediate burial service paid to the funeral home.

Anatomical Donation

There are two ways to donate your body

for study, generally.

1. The traditional and most popular route is to donate your body to an accredited medical school, where it is used to teach anatomy to medical students. Almost all medical schools require you, the donor, to pre-enroll, so this is not the best last-minute decision. Each school has rules about which bodies, in what condition, they will accept for study. Generally, schools will reject a body that is morbidly obese, emaciated, with organs removed surgically, or with certain types of communicable diseases. Some will not accept a body when death resulted from suicide. Be sure that you understand these rules clearly when you sign up, and discuss a “plan B” with your family if the donation does not work out at the time of death.

You should also ask the medical school if it will pick up and transport the body, or whether the school requires the family to arrange (and pay for) a funeral director to do so. Do not assume that once you decide to donate your body everything will be free.

2. You have probably seen the news reports about for-profit “body brokers.” There are companies that accept donated bodies, usually at no cost to the family, and then pass them along, for a fee, to surgical conferences and other venues where doctors and surgeons study specific techniques. The bodies are frequently dissected and may be parceled out, with limbs going to one destination, and skin to another, for example.

Problems arise when there is a conflict between our perception of what they do with donated bodies and the reality. While US law prohibits the sale of body parts for profit, this law is functionally unenforceable. Who decides the difference between a reasonable fee for the staff to perform necessary work, and a profit?

You must decide for yourself what you find acceptable. Any body or tissue procurement company should clearly state the purpose to which donated bodies are put and clearly disclose to the consumer whether for-profit entities or transactions are involved.

For more information and details on the range of options available at death, visit **funerals.org**, and click on the “For Consumers” menu.

Inside this issue

Funeral pricing online

With three studies showing the lack of online funeral pricing, FCA pushes regulators to mandate it.

The Dear Family Letter

Too many members don't tell their families how to use FCA membership. Our new approach can help.

Back to Basics

For those who seek the simplest and least expensive send-off, we've rounded up "the big three."

Conference 2018, June 21-24

Join us in Rochester, New York, for our biennial gathering. You won't find a group of people talking about funerals who make it more fun or fascinating!

FUNERAL CONSUMERS ALLIANCE

A Federation of Nonprofit Funeral Information Societies
33 Patchen Road
South Burlington, VT 05403

RETURN SERVICE REQUESTED

Nonprofit
Organization
U.S. Postage
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Permit no. 478

Have you seen the news?

Funerals.org carries the latest news for funeral consumers and FCA groups.

Recent updates include:

- Delivering ashes to the stratosphere
- A day in the life of an FCA board member
- Conference preview
- Funeral consumers, the 'uniquely vulnerable'

FUNERAL CONSUMERS ALLIANCE is the only national, nonprofit, nonsectarian, 501(c)(3) organization solely dedicated to protecting the public's right to choose meaningful, dignified, and affordable funerals.

Since our beginning in 1963, we have served as a source of information and advocacy to grieving families, lawmakers, the media, and the funeral business. We offer accurate, authoritative advice on all matters relating to funerals, cremations, burials, and other after-death arrangements. We support legal reforms to better protect the public against abusive practices, and we serve as a clearinghouse for consumer complaints of illegal or unethical treatment. We also give educational materials and advice to our volunteer-run consumer information groups around the country.

With our help, thousands of families are better educated about their rights under federal, state, and local laws. FCA has helped people save hundreds of thousands of dollars in unnecessary funeral costs by showing families how to make informed decisions in a time of crisis.

FCA is not funded by any government agency. We do not have any corporate funeral industry sponsors. For more information, write:

Funeral Consumers Alliance
33 Patchen Road
South Burlington, VT 05403
www.funerals.org