

GUIDEBOOK **for Running a** **Funeral** **Consumers** **Alliance**

FUNERAL CONSUMERS ALLIANCE

Protecting a consumer's right to
choose meaningful, dignified, and
affordable funerals since 1963.



© 2013

Table of Contents

Chapter 1: Responsibilities and Best Practices

Your Responsibilities	1
Best Practices for a Local FCA Affiliate	1
FCA National's Obligations to Local Affiliates	2
<i>The History of the Funeral Consumer Movement</i>	2

Chapter 2: So You're New at This

Share Your Commitment	3
<i>What's a Member?</i>	3
Gather Information	4
Get Organized	4
Form a Nucleus of People	5
Assign Duties	6
<i>Tips on Preventing Burn Out</i>	6
Form a Speakers Bureau	8
<i>To Speak or Not to Speak?</i>	8
Decide on the Geographic Area to be Served	8
Name Your Organization	8
Determine Member Benefits	9
Create Your Membership Packet	9
<i>Know Thy Website</i>	9
Conduct a Funeral Price Survey	10
Set a Suggested Membership Donation	11
Draft Bylaws	11
<i>Sample Bylaws</i>	
Assign the Job of Getting Incorporation Papers Filed	15
<i>Sample Articles of Incorporation</i>	
Collect Suggestions for an Advisory Committee	17
Form a Subcommittee to Develop Your Membership Brochure	17
<i>Sample Brochure</i>	18
Set the Date and Place for a Public Meeting	19

Chapter 3: Working with the Funeral Industry

The Funeral Home Price Survey	20
<i>About the FTC</i>	20
<i>What's the Deal?</i>	21
<i>Sample GPL Letter</i>	22
Putting the Prices in a Useful Format	23
Publicizing Your Survey	24
Cooperating Funeral Homes	24
<i>Why So Much?</i>	24
<i>This is a fundamentally American idea...</i>	25
<i>Iowa is a good example</i>	26
If Your Affiliate Already has Arrangements with a Cooperating FH	26
<i>Standards for entering an agreement</i>	27
Prepay?	29

<i>Sample General Price List</i>	30
Model Funeral Price Survey	32
<i>Sample 2012-2013 Funeral Home Price Survey Introduction</i>	32
<i>FCA of Anywhere—Funeral Price Survey</i>	35
Instructions for Completing a Funeral Price Survey Grid	36
<i>New York State</i>	36
<i>Important Note on Cremation Fees</i>	37
<i>Sample Press Release</i>	38
Chapter 4: Nuts and Bolts of Running an FCA Affiliate	
Design and Maintain Your Website	39
<i>Sample well-designed webpage</i>	40
<i>Sample WordPress Pages</i>	42
<i>Sample Final Rights Pages</i>	43
Explore Telephone Options	44
<i>Answering Phone Queries</i>	44
Set Up Your Office and Mailing Address	48
Clarify Officer and Staff Roles	48
Manage Membership Records and Mailing Lists	49
<i>Sample Spreadsheet</i>	49
<i>How to Keep Your Mailing List Current</i>	50
Prepare for Reciprocity and Transfer of Membership	50
<i>Friends of FCA</i>	51
Keep an Annual Master Calendar	51
Ensure Seamless Transfer of Documentation	52
Answering Phone Queries	52
<i>Note to FCA Volunteers</i>	52
Chapter 5: Finances and Fundraising	
Manage and Report Financial Activities	59
Generate Income	59
<i>The #1 Easiest Step to Increase Donations</i>	59
<i>Encourage Planned Giving</i>	60
<i>Collect and Pay Dues</i>	60
<i>Support for National</i>	60
Make Your Money Work	60
<i>The Difference Between Managing Your Finances and a Nonprofit's</i>	61
Fundraise the Smart Way	62
<i>Fundraising 101: Be Direct!</i>	62
<i>Seek Bulk Mail Permits and Nonprofit Mailing Rates</i>	63
<i>Write the Letter</i>	64
<i>Thank the Donor</i>	64
<i>Sample Fundraising Letter</i>	65
Chapter 6: Federal Income Tax Exemption	
File a 1023EZ Application for IRS Tax Exempt Status	66
<i>The Benefits of Open Membership</i>	66

Sample Answers for Form 1023EZ	68
<i>About Lobbying</i>	68
Chapter 7: Activism	
Moving Our Mission Forward	69
Current Obstacles	69
Grassroots Action Relies on You	70
<i>Dealing with the State Regulatory Board</i>	71
Become an Ombudsman	72
<i>Sample Complaint Form</i>	74
Chapter 8: Encouraging Member & Board Participation	
Build Your Membership Base	75
<i>A Case Study in Friendraising</i>	75
Graduate Your Members to Volunteers	76
<i>Josh's Party Invitation</i>	78
Cultivate Board Leadership	78
Manage Your Board for Maximum Efficiency	79
<i>Avoid Burn Out and "Founder's Syndrome"</i>	81
Chapter 9: Publicity and Outreach	
Get the Word Out	82
Distribute a Great Newsletter	82
<i>Say Yes to Hot Money!</i>	83
Highlight Your Speakers Bureau	84
Make the Most of Print Media	84
<i>Find a Hungry Reporter</i>	85
<i>Sample Press Release</i>	86
Chapter 10: Annual Conferences	
Plan and Notify Members of Your Affiliate's Annual Conference	88
Offer a Great Program or Speaker at the Annual Conference	89
Hold Your Required Annual Meeting	91
<i>Keep a Lid On It</i>	91
Chapter 11: Resources & Relations With FCA	
Apply for FCA Affiliate Status	93
<i>A Word About FCA's Board</i>	93
<i>A Word About FCA's Staff</i>	93
<i>Your Sister Organizations</i>	94
<i>Application Form</i>	95

Chapter 1: Responsibilities and Best Practices



Your Responsibilities

When you are affiliated with the Funeral Consumers Alliance, your group is required to meet these standards:

- Be nonprofit and democratically controlled with a board elected by the membership
- Be open to all, regardless of race, creed, religion, gender, sexual orientation, or national origin
- Extend to members of other affiliates your usual services, advice, and assistance when traveling in your service area, and accept for membership a transfer from another affiliate when the person has moved into your service area
- Remit quarterly dues of 15 percent of your income to FCA National
- Send FCA once annually a treasurer's report and a list of members and group activity
- Send FCA a copy of your bylaws
- Do not allow funeral-related vendors (whether funeral directors, cemeterians, casket-makers, home-funeral specialists who charge a fee, and others) to serve in a governing capacity. Your board may consult such vendors in an advisory capacity.
- Do not accept items or contributions of significant value from funeral-related vendors
- Hold an annual membership meeting
- Place in bylaws a provision to send FCA National your membership list and treasury in case of dissolution



Best Practices for a Local FCA Affiliate

- Maintain an up-to-date website with regular new content
- Respond to queries from the public, members, and the media in a timely way
- Maintain an up-to-date membership roster/ mailing list in a standard electronic format
- Use sound fiscal practices that will provide for the viability of the organization. This includes regular direct-mail fundraising to the membership, not simply relying on new member fees to balance the budget.
- Have a well-articulated list of member benefits
- Survey funeral and cremation prices (and cemeteries, if possible) regularly
- Evaluate consumer satisfaction with any mortuary selected for referral by the affiliate (if relevant)
- Stay informed on funeral issues within the state, including legislation
- Lobby for change when needed
- Communicate regularly with friends and members via a newsletter and electronic news updates
- Maintain knowledge of state laws and regulations that affect funeral consumers in order to answer queries from consumers, complainants, and the media

- Regularly solicit member “buy-in” to the organization’s mission to recruit volunteers and candidates for board or committee service



FCA National’s Obligations to Local Affiliates

- Provide a wide range of funeral planning literature, articles, and press releases
- Refer individuals seeking membership in your service area
- Serve as a media contact; enhance publicity for local affiliates
- Provide regular newsletters to all local volunteers and board members, supplemented by electronic news updates
- Mount a national conference on funeral consumer issues and organizational development every two years
- Offer expert advice on all aspects of running an FCA affiliate, from budget matters to member service, to legislative issues
- Serve as a negotiator when difficult situations arise, and as a resource for solving tough consumer/member complaints
- Serve as the expert public face of FCA around the country before lawmakers, regulatory associations, and with the media
- Offer personal support by phone and email for affiliates needing advice. Members of the national board are available as coaches.



The History of the Funeral Consumer Movement

The practice of group planning for funeral arrangements started early in the century in the Farm Grange movement of the northwestern United States; members formed burial co-ops. From there the idea spread to the cities, mainly under church leadership. The People’s Memorial Association of Seattle, organized in 1939, was the first such urban group. Organizations spread gradually up and down the west coast, then eastward across the United States and northward into Canada, often called “memorial societies.”

By 1963, the societies had become a strong continent-wide movement, and the Cooperative League of the U.S.A. called a meeting in Chicago, where Canadian and U.S. societies together formed the Continental Association of Funeral and Memorial Societies (CAFMS), a 501(c)(4) organization. Canadian societies later dropped out, and the membership voted to change the name to Funeral and Memorial Societies of America (FAMSA) in 1996.

In 1999, the FAMSA board moved its day-to-day operations under its tax-deductible 501(c)(3) corporation, Funeral Consumers Alliance (FCA).

There are more than 80 nonprofit, nonsectarian funeral-planning organizations across the U.S. today, most run by volunteers. Many do an annual price survey of funeral homes and cemeteries. In some areas, the organization has negotiated a discount for its members at cooperating mortuaries. All provide educational materials on cost-effective funeral planning and advance directives for end-of-life decisions. As knowledgeable citizens, our members often serve as consumer representatives on state funeral boards. Speakers are available for interested groups.

Chapter 2: So You're New at This



Share Your Commitment

Probably the most unifying tenet of our various members is the dedication to a **consumer's right to choose** those funeral arrangements that are appropriate for any individual situation. We believe these should fit the individual's taste and budget, rather than a funeral director's idea of what constitutes a "proper" funeral. Many, but not all, of our members want to avoid an expensive or elaborate funeral.

Testimony from members was one of the significant forces that influenced the Federal Trade Commission to pass the original Funeral Rule that went into effect in 1984—the very first nationwide protection for funeral consumers. It was amended in 1994, but that amendment—which sustained most consumer protection—also allowed a huge new loophole; funeral homes could now put all overhead in a non-declinable fee, effectively insulating the industry from any forces of supply and demand. Considerable effort is needed to seek changes in the Rule for greater consumer protection.

While some of you decided to get involved with a funeral planning affiliate because you were attracted to social activism, others want to learn the best way to economize. Many of you are likely interested in both. Most Americans like to think of themselves as economical. The ability to save big on a funeral is attractive to lots of people. But if the rights of choice are not protected, we will have little to offer. The job of a Funeral Consumers Alliance is to advocate for and protect free choice in funerals without undue sales pressure or unethical business practices. It is not to proselytize for cheap cremation.

Somebody must take the initiative in bringing together a small group to create the basic organization. Religious congregations offer a fruitful source of concerned citizens. So do co-ops (like your co-op grocery), hospice, and environmental groups. If there is a local chapter of the AARP, some of its members or staff may help. **Repeat contact with these groups will build your membership.**

Organizing an affiliate takes work. Sometimes one person catches the spark. Or maybe a small group decides that something needs to be done to lower the stress level and financial strain on grieving families.



What's a Member?

The word means different things to different people. Clubs that require dues refer to those who've paid up as members. But member can also mean donor, supporter, interested person, or just people who are on your mailing list. We suggest that you don't get hung up on the terminology, and advise you to consider anyone who donates time, money, or expertise to your affiliate to be a member, if you use that term.



Gather Information

The FCA National office has a wide range of information on funeral issues. Visit the FCA website at funerals.org

Final Rights: Reclaiming the American Way of Death by Josh Slocum and Lisa Carlson (2011) takes you through everything consumers are likely to encounter in the commercial funeral industry with real world examples. The book includes a chapter for each of the 50 states that puts funeral consumer rights and protections, as well as the lack thereof, in plain, readable English.

The following books also will be of particular interest and should be available in your library. Some are older but are of considerable historical/contextual interest. You'll be surprised how little has changed in the funeral business in some ways.

Final Arrangements by the editors of Consumer Reports (2001)

The American Way of Death Revisited by Jessica Mitford (1998)

Grave Exodus: Tending to Our Dead in the 21st Century by Xavier Cronin (1996)

Death to Dust: What Happens to Dead Bodies by Kenneth Iserson, M.D. (1994)

Profits of Death: An Insider Exposes the Death Care Industries by Darryl J. Roberts (1997)

The High Cost of Dying by Ruth Harmer (1963)

The Cost of Dying and What You Can Do About It by Paavo Arvio (1974) *Funerals:*

Consumers' Last Rights by the editors of Consumer Reports (1977)

The American Funeral: A Way of Death by Leroy Bowman (1964)



Get Organized

Before starting any new affiliate—or rescuing an old one—you should answer this question: *Should you form a branch of—or join with—an existing one?* As a branch, the primary functions of your group would be in personal outreach and to help with a funeral price survey. Here are some advantages and disadvantages to help you make your decision.

Branch Advantages:

- One website can serve a large area without a duplication of efforts
- The legal organization need not be repeated
- Fewer officers would be needed
- A central office to respond to phone and mail inquiries may be a more efficient use of equipment, supplies and materials
- One strong affiliate has a better chance of surviving than several weak ones

Branch Disadvantages:

- An existing organization may feel that enlarging its service area is burdensome.
- Your representative on the board of trustees may find the distance to travel for meetings inconvenient.

The First Meeting

- Draft temporary officers or a steering committee
- Select an appropriate name for your group
- Decide on the benefits of membership
- Decide on a requested membership donation
- Plan a funeral price survey
- Name a steering committee or draft officers *pro tem*

The Second Meeting

- Draft bylaws
- Establish a direct mail fundraising schedule
- Assign the job of getting legal help for incorporation (easier than you think, and the national office can help)
- Collect suggestions for additional volunteers and advisors
- Set up a committee to work on a website and membership brochure
- Set a date for a public meeting (use your price survey as the draw for both media and attendance)



Form a Nucleus of People

Many organizations were started by the enthusiasm of just one person; many weak groups were rescued by the efforts of just one. But functioning in isolation makes a lone worker a prime candidate for burnout, decreasing the chances that an association will survive. Therefore, it is important for anyone assuming some responsibility for running a group to have a good working relationship with other dedicated people. Even if your organization has been in existence for some time, as a new board member, you should find the following sections helpful in understanding how a successful affiliate works.

How many does it take to start a new funeral-planning organization? Three to eight people are a good beginning, but size is less important than good leadership skills. The FCA National office keeps a contact list of many inquiries from areas where there is no group. Be sure to get those names. Some will be folks who simply want to locate an affordable funeral and have no interest in participating in organizational work; others may be delighted to hear from you and eager to help. You also may find volunteers among clergy, or in interest groups such as hospice and senior citizen organizations.

Your initial cadre will probably function more like a steering committee while the organization gets under way and before formal elections are held. You do need to find folks who will commit themselves to fulfill certain tasks. For example, someone will need to lead the first meeting; most likely it will be you! Following are the basic jobs that need a committed volunteer. In many groups, a few dedicated people wear more than one hat. Not all of these will need to be decided on right away, but it's a good way to start.



Assign Duties



Tips on Preventing Burn Out

A word on officer duties: don't let too much fall on the president's shoulders. The office of president does not mean workhorse-who-does-everything. Too many groups have foundered because inactive boards have depended on a highly competent president until she burned out. Delegation of duties is the most important part of an effective president.

President/Vice President Obviously, it is the president who runs meetings and exercises the formal duties of the office, but many of the following tasks are well suited to a competent VP. You are looking for a president and vice president who:

- stays informed on funeral issues, both locally and nationally
- gives timely notice of meetings
- presides over meetings with a well-organized agenda
- keeps in touch with other board members
- writes articles for the newsletter
- monitors income and expenses to assure viability
- helps to schedule an attractive annual meeting
- finds interested people to monitor state legislation
- finds interested people to monitor state funeral board
- assigns a committee to do the regular price survey
- serves as media contact, or finds another to do so
- works closely with newsletter editor to communicate with members
- communicates with FCA National on activities of local concern
- appoints nominating committee; identifies skills needed for board members
- assists in recruiting willing volunteers for nomination
- finds an opportunity (i.e., at annual meeting) to acknowledge and thank volunteers
- assigns persons from membership-at-large to do annual financial review
- is custodian of permanent records such as incorporation papers

Treasurer

- records income and expenses using accepted accounting procedures
- pays bills on time
- reports on the financial activity in a meaningful format to other board members
- pays FCA dues on time
- assists with federal and state tax reports when income exceeds mandated reporting level
- maintains a permanent record of business
- adds to association presence in the community and when dealing with other organizations
- presents records for annual review

Secretary

- takes minutes of annual meetings and board meetings. Sends to board members within two weeks for correction
- sends copy to FCA National (or at least a report of major activities and change of officers so that new officers will receive the FCA newsletter)
- files any annual paperwork required by the secretary of state of nonprofit corporations
- signs official documents requiring the signature of the secretary
- adds to association presence in the community and when dealing with other organizations
- sends FCA National updated lists of board members with addresses, phone number, and email addresses

Services/Outreach Coordinator

- maintains stock of promotional and educational materials and membership brochure
- responds to phone, email or mail inquiries in a timely way
- mails member benefit package to those who join
- maintains membership database
- includes in the database entities who should receive *gratis* mailings (Hospice, visiting nurse associations, AIDS groups, churches and other religious organizations, retirement communities and nursing homes, estate-planning lawyers, hospital social service departments, Agencies on Aging, AARP, consumer reps on state funeral board, media contacts, etc.)
- makes sure FCA National is on database to receive mailings
- issues transfer form for members who move
- sends out funeral home evaluation form to survivors, if applicable, and sends copy of returned evaluations to funeral home
- keeps an eye out for potential volunteers and asks correspondents to volunteer
- circulates noteworthy communications to other board members (i.e., letter from FCA National) or refers correspondence and calls to other appropriate officer
- adds to association presence in the community and when dealing with other organizations

Website/Newsletter Editor

These can certainly be two separate jobs if you prefer

- maintains domain registration and hosting services for website
- posts new content regularly (***funerals.org*** and its Facebook page are a goldmine of relevant items)
- maintains up to date price survey on website
- gleans info from FCA mailings and the national level
- writes articles/blog posts or solicits them from others
- repeats benefits of membership in includes price or other survey information
- designs attractive and eye-catching mailing pieces

Price Survey Coordinator

- gets list of funeral homes or cemeteries in service area
- prepares and letter of request for information (by email or mail)
- recruits volunteers to pick up General Price Lists (GPLs) or other information from firms not responding to email inquiry
- is familiar with FTC requirements (or sends GPLs to FCA National for compliance evaluation) and reports on those not complying
- designs report to show price information for service area (possibly with comparison to prior years)



Form a Speakers Bureau

Find members to fill your Speakers Bureau. More importantly, line up speakers who are comfortable addressing a group. Knowledge, enthusiasm and humor are a winning combination. *Why does humor rate so high?* Many people fear death. Knowledge will help alleviate that fear, but humor alleviates the tension it takes to even look at the available information. One speaker found only 12 or 13 people at the meeting held in a large retirement community. But a week later they begged her to come back. The word had gotten out that folks had actually **enjoyed** the talk on funerals, and learned a lot, too.



To Speak or Not to Speak?

Having no speakers at all is better than filling the slots with warm bodies. Speakers must be naturally charismatic, funny, charming, or in some way engaging to an audience or they will not represent your group well. Be kind, but firm, in making sure that boring or pedantic speakers, no matter how good-hearted or knowledgeable, do not represent your FCA.



Decide on the Geographic Area to be Served

This will most likely be determined by the location of other affiliates, and by how large an area you are willing to survey for funeral prices. (You might want to skip to that chapter to see what's involved in a funeral price survey.) It is not difficult to survey an entire state if there are only 100 mortuaries or so. By taking a large geographic area, you increase the potential for membership, but it must be a realistic one to serve.

Your affiliate has information on funeral planning and consumer protection that is **valuable to everyone, even those who don't live right in your local area**. Don't restrict those you'll help over the phone or by email to who lives within your selected service area. Serving everyone—and putting them on your mailing list—is a much more fruitful approach.



Name Your Organization

Funeral planning groups have been around for at least 75 years. While longtime friends of the organization will remember the historical name we used to use—"memorial society"—the term is archaic and best left as part of our history. Naming your group "Funeral

Consumers Alliance of Your Region” allows you to take advantage of the publicity and reputation the FCA name has with media and lawmakers.



Determine Member Benefits

People respond well to an initial welcome packet when they first join or donate to an organization, so having concrete member benefits is a draw. However, we caution you against playing up the “look at all the actual stuff you get” angle too much. The best benefits we provide are objective advice, funeral pricing information, and consumer advocacy, not products. Think of your affiliate as a group with a mission to make the world a better place and that message will carry through to your donors.

Since you’ll be serving everyone—those who pay a voluntary membership donation and those who don’t but need your advice anyway—it’s fair to ask, *Who gets the actual member packet?* 9 times out of 10, people will gladly offer you the suggested member donation. For those who don’t (perhaps they’re on a tight budget or you’re helping them figure out how to pay for a cremation when they’re broke) we suggest making them gratis members. Sending a funeral planning packet to them creates good will and demonstrates charitable service.



Create Your Membership Packet

Most affiliates have a standard membership packet that includes all or most of these items:

- A welcome letter explaining how to use the membership materials to educate their families. This is crucial. Explicitly walk your members through the necessity to make physical copies of their paperwork and talk about it in detail with family.
- The ***Before I Go, You Should Know*** funeral planner, available from FCA National at below retail cost for affiliated groups
- The latest funeral/cremation/cemetery price survey
- A selection of brochures on basic funeral planning options and consumer rights
- Directory of affiliates to carry while traveling. Urge members to check funerals.org first when possible. Our online directory is always more up to date than a paper pamphlet.

In addition to the initial packet, membership in your affiliate should include:

- The organization’s newsletters (paper and electronic) at least twice a year
- An invitation to your annual membership meeting and public education program
- Reciprocal benefits from other affiliates, when traveling or when moving

Free downloadable publications:

- ***Four-Step Funeral Planning***
- ***How to Read a Funeral Home Price List***



Know Thy Website

Links change and websites evolve. If a link no longer works, you can usually find what you need at funerals.org/ [fcavolunteersmenu](#). Get familiar with that section of our site—there are dozens of articles, publications, templates, and help on funeral price surveys in the Volunteers area.

- *Common Funeral Myths*
- *10 Tips for Saving Funeral \$*
- *Cremation Explained*
- *Death Away From Home*
- *Green Burial*
- *How to File a Funeral/Cemetery Complaint*
- *Organ and Body Donation*
- *Pre-paying Your Funeral, Benefits and Dangers*
- *Simple and Cheap, My Father Said* (by the daughter of Supreme Court Justice Hugo Black)
- *Starting a Funeral Committee in Your Congregation*
- *Veterans Benefits: What You Get and What You Don't*
- *What Shall We Do with the Ashes?*
- *What You Should Know About Embalming*

We make these publications available for you to upload to your website or to print in tri-fold format for inclusion in your member packets and distribution around the community. Most of them are formatted two ways:

1. As blog posts/articles for online reading at funerals.org/forconsumersmenu/faqs
2. As tri-fold pamphlets in PDF format at funerals.org/forconsumersmenu/pdf-pamphlets

Some items you may wish to sell at a discount to members and the public to raise funds—

- *Final Rights: Reclaiming the American Way of Death* by Josh Slocum and Lisa Carlson (Upper Access, 2011) Written for consumers, with a chapter for each US state detailing the laws and regulations in plain English. FCA affiliates can lift the Consumer Concerns section from their state chapter as a to-do list for regulatory reform. \$22.50 retail. FCA Affiliate Discount: \$10 per book, minimum purchase 1 case of 12 books.
- *Before I Go, You Should Know*, popular funeral planner, funerals.org/bookstore.



Conduct a Funeral Price Survey

This is such an important item that a separate chapter has been devoted to this. There are a number of funeral-planning books available to consumers, but **the one thing that will distinguish what your organization has to offer is local funeral price information.**

If you are a board member of an existing group that has a contract with cooperating mortuaries, you might not feel this is important. **IT IS.** It allows you to know whether or not any of the mortuaries with which you are working are charging the general public much higher prices than are available elsewhere. Sometimes this is the only clue you will have that there has been a change in ownership—perhaps a corporate one. It's the only way to stay on top of what is happening in your area. Affiliates who have concentrated solely on getting members a set price at a cooperating funeral home are struggling. That's not surprising when one learns that funeral homes and cremation businesses in many areas are meeting or beating the discount member prices at an FCA affiliate.

While loyalty to good service is laudable, you have a responsibility to maintain a sufficient distance from any funeral home you work with in order to be a true consumer advocate. If the lower-cost alternative is equally ethical, then steering your members to another place simply because you have a historical relationship is not defensible.



Set a Suggested Membership Donation

At the time of this writing in 2013, most FCA affiliates suggest an initial donation of \$25 to \$50. Some offer single memberships, family, or both. Most consumers will gladly offer that amount for the value they get from their membership.

Why is it suggested rather than mandatory? 1) As public service organizations, we strive to serve everyone regardless of ability to pay, and 2) Later on you'll want to apply with the IRS for what's called 501(c)(3) status. That's a special designation the IRS gives to nonprofits that operate as public charities. Don't let the word "charity" mislead you—it doesn't mean only organizations that give money or food. It also means educational organizations that serve a public good through disseminating information and helping the public. That's you.

501(c)(3) charities allow donors to take a personal tax deduction. In order to qualify for this status, you must prove to the IRS that your affiliate serves a public good that goes beyond dues-paying members. In short, you have to show you're not "pay to play."

The vast majority of your income over the years will come from voluntary donations that you request from your existing members. Do not rely on a constant influx of new, first-time members to meet your budget. That puts you on a treadmill walking toward something like a Ponzi scheme.

Initial membership donations are not enough to support active outreach, however, and you will want to solicit your members for contributions at least once a year. That allows you to serve low-income people who might not be able to afford annual giving, while encouraging those of better means to support your cause. By not setting a specific amount for "dues," you will find that many are happy to send checks of a much larger sum.



Draft Bylaws

Lucky you—we've already done the work! See below for sample bylaws you can adapt. These are available for download in the For FCA Volunteers section of funerals.org

Bylaws of Funeral Consumers Alliance of _____

Article I. Purpose

Section 1. The purposes of this Alliance are:

- a. to promote and protect the opportunity for every person to choose the type of funeral or memorial service which that person desires;

- b. to reduce unjustifiable costs of burial, cremation, and other body disposition services;
 - c. to provide guidance to the general public in achieving the foregoing and other activities pertaining to the care and disposition of human remains.
- Section 2. The Alliance assumes no legal or financial responsibility for the final disposition of the body.

Article II. Membership

- Section 1. Any person, without regard to race, creed, sex, sexual orientation, religion or national origin, who is in sympathy with the purposes of the organization shall be eligible for membership.
- Section 2. A suggested donation will be requested at the time of enrollment for regular adult membership, by each person over the age of 18.
- Section 3. Dependent incompetents and minor children of members may be included as members of the Alliance at the request of the person joining.
- Section 4. A minor who became a member through a parent or guardian must apply, to retain membership, on his or her own behalf upon reaching 18 years of age.
- Section 5. A person with a direct interest in a commercial enterprise selling funeral merchandise, services, or insurance may be accepted as a non-voting member. Associate members are not eligible to serve as trustees. They may not serve in a position of influence within the organization, and may not cast a vote in organizational matters.

Article III. Trustees

- Section 1. The management and administration of this corporation, except as otherwise provided herein, shall be vested in the Board of Trustees, consisting of nine trustees elected by the members at the annual meeting. Only full members shall be eligible to serve as trustees.
- Section 2. Trustees shall serve staggered three-year terms. Of the initial board, one-third shall be elected for three years; one-third for two years; and one-third for one year. Thereafter, three trustees shall be elected each year, each for a three-year term.
- Section 3. No trustee may serve more than two consecutive terms.
- Section 4. Whenever a board or committee vacancy exists, the remaining trustees may appoint a successor to serve until the next election, at which time a trustee shall be elected to serve the unexpired portion of the term.
- Section 4. Board members shall serve without pay. No board member shall be a paid employee of the Alliance.
- Section 5. The board may appoint an advisory committee from time to time, as need arises.

Article IV. Officers and Directors

Section 1. Within two weeks following the election, the newly-elected Board of Trustees shall meet and elect the following from its number: a president, a vice-president, a secretary, and a treasurer. The officers shall constitute the Executive Committee.

Section 2. Officers shall serve for a period of two years.

Section 3. The president may appoint, with the approval of the Board, a legal advisor who shall serve at the pleasure of the Board.

Section 4. Any officer may be removed from such position by a unanimous vote of all other trustees at a regularly-called meeting.

Article V. Nominations

Section 1. The president, with the approval of the Board of Trustees, shall, not less than three months prior to the election, nominate three members to serve the subsequent year on the Nominating Committee, two of whom shall be from the membership at large and one from the Board of Trustees.

Section 2. The Nominating Committee shall report its nominations to the Board of Trustees, not less than two months prior to the election.

Article VI. Elections

Section 1. The election of trustees may be held at the annual meeting, by mail or electronically, or at a special meeting called specifically for that purpose. Advance notice of the slate of nominees shall be sent to the membership not less than two weeks prior to the election.

Section 2. A request for additional nominations from the floor (or as determined by the Board in the case of mail or electronic voting) will be made prior to any election.

Article VII. Voting

Section 1. Each adult member shall have one vote.

Section 2. Proxy voting is not allowed.

Section 3. Ballots shall be required if mail or electronic voting is used, if so voted by the membership, or whenever there are more nominees than vacancies to be filled.

Article VIII. Meetings

Section 1. The annual meeting of the Alliance shall be held prior to _____ of each year, at a time and place within the service area, to be designated by the Board of Trustees. Members shall be notified not less than 14 days prior to the meeting.

Section 2. Upon written request or petition of 10% of the membership or 25 members, whichever is less, or upon the request of the majority of the Board of Trustees, the president shall cause a special meeting of the members to be called.

Section 3. Such a special meeting shall be called by the secretary, who shall notify each member at least 14 days prior to the meeting. Such notice shall include a statement of the purpose of the meeting.

Article IX. Quorum

Section 1. At any meeting of the membership, a quorum shall consist of 10% of the total enrolled membership or 15 members, whichever is less.

Section 2. At all meetings of the Board of Trustees, a majority shall constitute a quorum.

Article X. Amendments

Section 1. The Board may amend the bylaws by unanimous vote. The Secretary must notify all members of proposed bylaws changes not less than 14 days prior to a vote. These bylaws may be also amended by a majority vote of the members at any annual meeting or properly called special meeting of the membership, provided members have been notified of proposed changes, with an explanation, at least 14 days prior to the meeting.

Section 2. It shall require a two-thirds vote of attending members to consider any bylaws changes not warned prior to the meeting.

Article XI. Reciprocity and Transfers

Section 1. This Alliance fully endorses and agrees to honor reciprocity and rights of transfer for any member of an Alliance affiliated with Funeral Consumers Alliance.

Section 2. Under the reciprocal agreement, each member organization is to provide the usual service, advice, and assistance as they are able to arrange for their own members, to the members of the other organizations should need arise while traveling in their area. This reciprocity will be included in all contracts or agreements, written or oral, between this Alliance and any cooperating funeral providers.

Section 3. A member moving into the area of another member organization shall be welcomed as a member in good standing, without payment of additional enrollment, upon the request of the transferring member. The Affiliate may request a reasonable transfer fee if necessary.

Article XII. Financial Review

Section 1. One month before the close of the fiscal year, the president shall appoint two members from the membership at large to review the financial records, unless an audit by a certified public accountant is requested by a majority of the Board of Trustees or by a petition signed by five members and delivered to the secretary one month before the close of the fiscal year.

Article XIII. Fiscal Year

Section 1. The fiscal year of this Alliance shall be the calendar year.

Article XIV. Dissolution

Section 1. In the event of dissolution of this corporation, assets remaining after payment of all liabilities will be remitted to Funeral Consumers Alliance, Inc., a 501(c)(3) corporation. No part of such distribution shall enure to any member of the Funeral Consumers Alliance of _____.

Section 2. A list of members will be turned over to Funeral Consumers Alliance if no other local organization is available to serve those members.

Article XV. Parliamentary Procedure

Section 1. Parliamentary procedure is hereby adopted as the Rules of Order. The Board of Trustees will select a recommended text by which to abide.



Assign the Job of Getting Incorporation Papers Filed

Why incorporate? First, your affiliate must first be incorporated as a nonprofit in your state before applying for 501(c)(3) status with the IRS.

Secondly, incorporation can provide a layer of liability protection. If a member slips on a step while attending your annual meeting, your officers don't want to be personally included in any lawsuit that might ensue. Even if the local library is insured, for example, an avaricious lawyer would name as many defendants as possible, regardless of the wishes of your member.

Incorporation is not a complicated procedure, and almost any lay person can do it. If you have a lawyer willing to do it *pro bono*, so much the better. Sample incorporation articles follow. Remember to check with your Secretary of State for any particular requirements.

Be sure to keep incorporation and other important documents collected in a safe place. A metal box that can be passed from one officer to the next is a good idea. **Be sure to distribute copies of these papers to your current board members at least annually.** FCA officers have died and taken crucial paperwork to the grave with them; don't let this happen to your affiliate.

Some groups do not incorporate at the time of formation, and, in such cases, they should prepare a constitution. This document should set forth the same information as is contained in the Articles of Incorporation as a basis under which to operate. The founders should sign it in the same manner they would Articles of Incorporation.

Articles of Incorporation of Funeral Consumers Alliance of _____

We, the undersigned, desiring to incorporate a nonprofit, charitable and educational Alliance within the meaning of Section 501(c)(3) of the Internal Revenue Code and under the laws of the state of _____ hereby associate ourselves together for that purpose and adopt these Articles of Incorporation.

Article I. Name

The name of this corporation is the Funeral Consumers Alliance of _____.

The location of its chief place of business shall be _____, _____.
(city) (state)

Article II. Membership

This corporation shall have no capital stock. Any person, without regard to race, creed, religion, sex, national origin, or sexual orientation who is in sympathy with the purposes of the organization shall be eligible for membership.

Article III. Purposes

The purposes of this Alliance are: (a) to promote the opportunity for every person to determine the type of funeral or memorial service which that person desires; b) to reduce unjustifiable costs of burial, cremation, and other modes of body disposition; (c) to provide guidance to its members and the general public and to promote their interests in achieving the foregoing and other activities pertaining to the care and disposition of human remains. The Alliance assumes no legal or financial responsibility for the care or disposition of the body.

No part of the net earnings of the corporation shall enure to the benefit of or be distributable to its members, trustees, officers, or other private persons, except that the corporation shall be authorized and empowered to pay its trustees reimbursement for expenses incurred in the course of carrying out their duties.

Article IV. Officers

The affairs of this corporation shall be managed by a president, secretary, and treasurer, and such other trustees or officers as may be provided for in the bylaws, who shall be elected or appointed in accordance with the bylaws.

Article V. Dissolution

In the event of dissolution of this corporation, a mail list of remaining members and any assets being held after payment of all liabilities shall be turned over to Funeral Consumers Alliance, Inc., a 501(c)(3) corporation. No part of such distribution shall enure to the benefit of any member of the Funeral Consumers Alliance of _____.

Witness our hands at _____, _____.
(city) (state)

this _____ day of _____.

President

Treasurer



Collect Suggestions for an Advisory Committee

The purpose of an advisory committee is to gain the endorsement of your organization from significant people in your community. This raises the visibility of your organization and will make it more accessible to the larger public. Examples of the kinds of people who might be willing to serve: physicians, hospice staff, estate-planning lawyers, clergy, local celebrities. These people probably should not be approached until your brochure is printed, or at least ready for printing, stating your purpose and benefits of membership. On the other hand—especially in a small community—it may be possible to gain endorsement early on, and inclusion of their names on your brochure will be a publicity plus.

In inviting people to become members of an advisory committee, you need to emphasize that they will not be expected to participate beyond that which might be of particular interest to them. Advising the public about your efforts is the hoped-for role they will serve. Certainly, if your affiliate undertakes a particular project of interest to the general public, such as seeking legislative change, for example, assure them that you will call on them for their advice in that regard.



Form a Subcommittee to Develop Your Membership Brochure

Although it will probably be only one person who edits and lays out your brochure in final format, a core group should OK anything before it goes to print. Aside from your website, this will be the most frequently seen public face of your affiliate. It is extremely important that it look professionally done and that you clearly articulate your benefits of membership. The sample brochure below—legal-size, quarter fold— is available for adaptation.

In all contacts with your membership—whether through your brochures, newsletters, annual meetings, personal contact, or public relations activities—you need to stress the volunteer nature of your organization. List on your brochure membership application and website some of the volunteer activities that would benefit the group, with a place for the new member to indicate interest. People are usually the most enthusiastic about something when they first join. That's the best time to ask. Your list might include:

- I would be willing to serve on the board of trustees
- I have a computer and could help with the newsletter
- I have a computer and could help maintain the membership list
- I have a computer and could help with a web site
- I would be willing to help with the price survey of funeral homes and cemeteries
- I am interested in monitoring the state funeral board
- I am interested in monitoring legislation
- I have bookkeeping skills and could assist as treasurer
- I have legal expertise and am willing to give some limited assistance
- I enjoy public speaking

How did you hear about us? _____

City: _____ State: _____ Zip: _____ Phone: (____) _____

Address: _____ E-mail _____

Names: (1) _____ (2) _____



BECOME A MEMBER

Suggested donation: \$25 for an individual membership
\$10 for each additional household member

Please make check payable to: The Funeral Consumers Alliance of Anywhere
Mail to: Address, City, State Zip — Or join online at www.fcaanywhere.org

February 2012

Board of Directors

Name
PRESIDENT

Name
VICE PRESIDENT

Name
TREASURER

Name
SECRETARY

Name
Name
Name
Name
Name

ADVISORY BOARD

Name
Name
Name

Speakers Bureau

Invite a highly knowledgeable and entertaining speaker to your group free of charge. A fun history of the funeral industry and helpful shopping tips; all with a light touch. Plan Ahead and Rest in Peace!

Funeral Consumers Alliance of Anywhere
Street Address
Town, State Zip
website
email address phone number

Funeral Consumers Alliance of Anywhere

Do You Know Your Rights?
We Can Help



Promoting informed advance planning for funeral and memorial arrangements

Funeral Advice You Can Trust

Most people know more about how to buy a car or a major appliance than a funeral, and unlike those purchases, few people research their options or shop around ahead of time. In addition, most people purchase funeral goods and services when they are in the throes of grief after a loved one has died, making them uniquely vulnerable consumers. To compound the problem, the only place most people know to go for advice is the funeral home. And, while many funeral directors are compassionate, caring people, they are also salespeople running for-profit businesses.

We Can Help

The Funeral Consumers Alliance of Anywhere (FCAA) is a volunteer-run, not-for-profit organization that is not associated with the funeral industry. We provide objective support, education and advocacy. We offer tools to empower you to make informed, thoughtful decisions about funeral and memorial arrangements before they are needed. We monitor for consumer-friendly legislation and speak up on behalf of the grieving public. We are the only nonprofit organization that stands up for your rights during a difficult and potentially expensive time.

How You Benefit

- ↪ A tax-deductible [if your group is a 501-31] donation entitles you to a packet of information that includes the Before I Go planning kit; an invaluable resource guide, state-specific advance directives, informational pamphlets and more useful information.
- ↪ We maintain an information hotline to answer your questions about your options, selecting a funeral home, etc.
- ↪ Members receive a subscription to our newsletter, invitations to lectures featuring nationally known and local speakers, and periodic price surveys of area funeral homes and cemeteries.
- ↪ We maintain ongoing relationships with funeral directors who offer discounted prices to our members [if applicable].
- ↪ Membership is transferable to affiliates across the country.
- ↪ Your membership helps ensure that the FCA of Anywhere will be there to advocate for you and our community.

Incorporated in 19____, FCAA is a 501 (c)(3) tax-exempt organization and a member of the national FCA. Donations are fully tax deductible [if you are a (c)(3)].

Did You Know?

- ↪ The average cost of a funeral is \$7,323 (as of 2009) and that doesn't include the price of the plot, cemetery fees, headstone, obituaries, etc.
- ↪ There are more than ____ funeral homes in this state, but fewer than ____ are needed to support the death rate. This drives up prices.
- ↪ Since few people comparison shop, most don't know that funeral home prices vary greatly, even in the same town. In _____, funeral home charges for direct cremation range from \$____-\$____.
- ↪ If you go to a funeral home the funeral director is required by law to give you a general price list (GPL) that itemizes the costs of all goods and services.
- ↪ If you don't want a viewing or a service in a funeral home, you don't have to use one that's nearby. This can mean big savings.
- ↪ Embalming is not routinely required by law.
- ↪ You can keep a body at home, giving family a chance to say goodbye in a comfortable, personal place.
- ↪ If you buy a casket at a store or online, funeral homes cannot charge you a handling or other fee.
- ↪ A safe deposit box is not a good place to store your funeral wishes as they won't be seen until other arrangements have been made.

If you are a board member of an existing group, now might be a good time to see how well your brochure ranks. If you are stuck with hundreds of already-printed brochures that don't quite cover all these issues, suggest an insert detailing the benefits of membership, for example, or the list of volunteer activities until it is time to print a new one.



Set the Date and Place for a Public Meeting

Although your core group of workers will undoubtedly need to meet or connect in the meantime, set a goal date for your first public membership meeting. This can be a real high—rewarding your efforts to get your affiliate off the ground. You should not schedule this meeting too soon, however. Take a realistic look at all that needs to be done, especially the funeral price survey.

Although Unitarian and Quaker groups have been a major source of support in the past and will undoubtedly continue their interest, it is important that your organization have a totally nonsectarian image if you want to reach the public at large. Meeting at a library or senior center is one way to avoid any hint of religious affiliation. In the future—once you are well established—rotating meeting space among local churches might be one way to attract new members. Several groups have also found that having their contact number answered at a church has put off potential members. One group found it could not get any newspaper coverage outside the Religion section because of its location in a church.



Don't forget that a successful board must include a variety of age ranges, backgrounds, and interests. Many affiliates have believed that younger people are not interested in our mission. Not true! Many younger people, including graduate and undergraduate students, are intensely interested in the social justice and consumer advocacy aspects of our work. To be sure, if an affiliate presents itself merely as a conduit for a cheap cremation, few under 60 will take notice. Letting the public know you advocate for fair consumer treatment and enforcement of consumer protection rules will help broaden your affiliate's appeal to potential volunteers and board members. Several affiliates active in promoting consumer protection legislation and monitoring funeral home compliance with federal rules have attracted board members of various ages. A mix of generations is a winning formula!

Chapter 3: Working With the Funeral Industry



The Funeral Home Price Survey

The most important function your Alliance performs is providing information. The price survey is a cost comparison of the services offered by funeral homes. When someone dies, decisions must be made in an atmosphere of grief and stress, and few funeral consumers are in any mood to do comparison shopping. In fact, industry studies show that most people do not shop for a funeral. Even when planning ahead, most people still don't shop around or ask for prices at more than one funeral home. The majority pick a funeral home because they've used it before, because it's physically close to their home, or because they perceive an ethnic or religious affiliation. Members of your community won't find these price comparisons anywhere else, and showing the wide variation in price is such shocking new information for most people that it is ideal as both an educational tool and a hook for publicity.

The first step is to decide the area you're going to cover. Some affiliates do their entire state, others as few as the number of funeral homes in their immediate vicinity. Remember that the primary goal of the survey is to educate, not preclude the need for the consumer to shop around, so you do not have to overextend yourself. On the other hand, regular price surveys encourage consumers to shop around and ask about prices. Most affiliates find that their second and third surveys are easier as the funeral homes become more accustomed to giving this information.

You can obtain a list of mortuaries from the state funeral board. Cost? Little or nothing! Or, check online directories (search for "funeral home" and the name of nearby towns) or the yellow pages under the headings Funeral Directors, Cremation, etc.

Although undertakers are required to give price information over the telephone, getting a physical copy of their General Price List (GPL) will prove far more useful. Mortuaries are required by the Federal Trade Commission's Funeral Rule to offer you a clearly printed (not handwritten) GPL to keep as soon as you ask "how much" or start planning a funeral.

Start by checking to see if the funeral home has a website. Most don't and few of those that do include their pricing, but there are some. If you're planning to survey a lot of funeral homes, you can start by sending an email or letter requesting their current GPL. If you use the mail be sure to include a self-addressed stamped envelope. However, experience



About the FTC

The FTC permits the Basic Services Fee, also known as the Non-declinable Fee, to include all overhead, even though this is clearly contrary to the original intent of the Funeral Rule.

Search online for Complying with the Funeral Rule and download this FTC booklet written for Morticians. It will be very useful to you in understanding what is required of the funeral director when you visit and in interpreting their GPLs.

indicates that alliances performing their first survey are lucky to get a response from more than a few of those contacted. But that will be just that many fewer to visit in person. Keep in mind that funeral homes are not required to mail price information; they are only required to give it to anyone inquiring in person.

Do not accept an abbreviated list of “packages” for your price survey (these are especially common online). Our goal is to educate the public and show them how to itemize, not to promote the industry’s often more lucrative packages.

The second phase is in-person visits to the funeral homes who didn’t post their GPL online or send it to you in response to your request. There are different ways to approach this. Some affiliates choose to announce up front who they are and that they are doing a consumer price survey. You can even mention in your letter that if they don’t mail the GPL you will look forward to meeting them during an in-person visit to pick it up. Advantages to this approach include opening lines of communication and working on forging respectful, cooperative relationships with area funeral directors. Disadvantages include the upset of being refused or treated with suspicion, or worse (you can report them to the FTC and your local licensing board).

Other affiliates prefer a “pre-need shopping experience” to see how they are treated by the funeral home. If you go as a secret shopper, be sure you have a real story (it’s never too soon to shop for your in-laws’ funeral is it?) or are a good actor, as it’s more difficult than you might think. Most funeral

directors genuinely like working with people and others are simply good salespeople; in either case, they are likely to want to have a good chat with you. Advantages to secret shopping are that you are more likely to experience what actual consumers do; subtle (or not-so-subtle) pressure to opt for the more expensive purchases, possibly even breaking the law by not offering you a price list, etc.

Mortuaries are required to give you a casket price list while you are examining caskets, although unlike the GPL, they are not required to give you this to keep.



What’s the Deal?

The cost of an Immediate Burial with minimum casket should equal the price for an Immediate Burial (without casket, such as when a consumer supplies their own) + the cost of the least expensive casket. Surprisingly, you may find a difference between the two. Here’s an example.

- Immediate Burial with minimum cloth-covered casket = \$1,500
- Immediate Burial with casket provided by consumer = \$1,000
- Minimum cloth-covered casket = \$700

There’s a \$200 discrepancy. This amounts to an illegal casket handling fee of \$200 built in to the price of Immediate Burial without casket. The FTC has been lax in dealing with the problem, but you should note funeral homes that sneak such a fee in to penalize customers who exercise their right to buy or build their own casket.

Once you have collected the GPLs from a significant number of funeral homes, the next task is to interpret them and begin plugging the numbers into your survey. Don't be alarmed by GPLs that are often initially difficult to understand. You will soon become a pro; a very useful skill when dealing with a mystified consumer. While they differ around the country, see below in this chapter for a sample price list from a real funeral home.

You can't easily include everything from the GPL on your survey as it become difficult to print and read. Many find that their first survey is most manageable when they pick a handful of items to compare.

One great place to start is with the fee for Basic Services of Staff. This is the fee to plan the funeral and obtain permits, and while this is generally less than four hours of work, 2012 industry sources peg the national average for this nondeclinable fee at \$1,975. At this writing, the FTC permits this fee to include all overhead costs, even though this is contrary to the original intent of the Funeral Rule as someone using minimal services should not be required to pay for overhead that isn't used, but under today's practices that is exactly what happens. You will often find this fee to be a bellwether for how a particular funeral home does business. The higher the fee, the more profit-driven the funeral home.

Other fees you'll want to compare are those for embalming, graveside

service, funeral service, memorial service, and forwarding and receiving of remains. It is also generally easy to find the lowest price casket, urn and vault, though some funeral homes list their alternative container for cremation as their lowest price casket rather than something they would likely use for burial. Viewing can be tricky to compare because some funeral

Sample GPL Solicitation Letter

Funeral Consumers Alliance of Anywhere
P.O. Box 123
Anytown, USA 98765
funeralsofanywhere.org
info@funeralsofanywhere.org

Dear funeral director,

The Funeral Consumers Alliance of Anywhere is again doing its biennial statewide funeral home price survey. The survey is a popular item, and to ensure accurate information, we would appreciate receiving a copy of your current General Price List (in the enclosed envelope or as an attachment). If you have more than one location and use a different GPL at each location, please enclose those as well.

Knowing that you must be readily available to serve your "at need" customers, we are assuming that a response by email or mail would be most convenient. If you prefer, however, one of our volunteers will call in person to pick up the price list.

We will be happy to send you the completed survey; many of your peers have found it quite illuminating.

Thank you for your help.

Sincerely,
Survey Coordinator

homes charge by the hour, some by the half- or full-day and others don't indicate the time frame. Likewise, the charges for refrigeration might start after 3 days or longer. However, it is useful for consumers to know whether refrigeration is an option or not. Depending on the area of the country and local laws, a funeral home that doesn't offer the option of refrigeration might have a large investment in doing as much embalming as possible.

Services that are of most interest to consumers looking for simple arrangements or to spend less money, and that have more dramatic price differentials, are the Federal Trade Commission's required packages called Direct Cremation and Immediate Burial. But, there are some things to look for with those too. With Direct Cremation, the actual cost of cremation itself (many funeral homes use third-party crematories) is often not included in the package. If it is an extra charge, is it easy to find out how much it is?

In addition to creating the price survey, the GPLs can be used to "grade" the funeral homes' compliance with FTC requirements. The FCA National office can help. You are welcome to send copies of the GPLs to the FCA office. Not only will we do the first check for you, but is helpful to us as we track industry practices nationwide.

Sending out a press release indicating the level of compliance your surveys find is also a good way to get press attention and to educate the public. Remember, all the government rules in the world won't make any difference if the public doesn't understand its rights. Educating citizens in your area on their consumer rights, and letting them know which local providers are violating the rules, will empower the buying public to put pressure back on the funeral homes. Consumer demand (or dissatisfaction) often goes further to correct industry misbehavior than any fine imposed by regulators.



Putting the Prices in a Useful Format

So, you've got your GPLs. Now it's time to put them in a spreadsheet for publication. Your goals should be:

- **Readability** Do *not* try to fit dozens of funeral homes on one page. This is too hard to read across columns and rows. Your aim is not to reduce paper printing costs, but to make the survey user friendly. Feel free to make a master survey with all the funeral homes and all the prices to post on your website where the viewer can enlarge as needed.
- **Comprehensiveness** We urge you to include most of the itemized choices on the price list. Because many funeral homes try to sell consumers packages, we need to be sure we're showing the public how much picking *à la carte* can control costs. Do not just list the cheapest options, Direct Cremation and Immediate Burial. That makes your survey useless to the large portion of the public that wants something more. People interested in full service funerals are most vulnerable to getting ripped off and need our help the most. The best approach is a comprehensive survey and additionally one or two one-sheet grids with fewer categories listed in order of price from least to most expensive. One for Direct Cremation and another for Immediate Burial are good choices.

- **Clarity** This will be the first time most people see funeral home prices and they won't understand all the terms and options at first. A narrative explanation of how to use the survey is extremely helpful.

See the end of this chapter for a model spreadsheet. The Excel template is available at funerals.org>>for **FCA volunteers**. Appendix C also includes a checklist to use as you read and transcribe numbers from the GPLs. FCA staff is available when you have questions the guide doesn't cover!



Publicizing Your Survey

There is no better way to attract media attention and member queries than a new funeral home price survey. Most people will never have heard of such a thing until your FCA produces it. There's a sample press release you can adapt in the appendix. It's important that your publications have appeal—snappy titles and straight-forward talk are far more effective than bland corporate-speak. So have a little fun and you'll get more bites!



Why So Much?

Total funeral homes in the US = 23,400
 Estimated need by actual volume = 9,654
 Prices go ↑
 When the number of clients goes ↓



Cooperating Funeral Homes

Historically, funeral consumer groups negotiated discounts for their members at funeral homes that have agreed to cooperate with the organization. The prices members have received, usually for simple cremations and burials, were often the best in the area and a draw for new members. There is a long history of funeral planning groups and other consumer organizations using cooperative buying power; putting the force of their membership numbers to work to bring down excessive prices through volume buying.

But there have been significant changes in the funeral market since the majority of our groups were founded in the 1950s and 1960s. Back then, before there were any regulations requiring funeral homes to disclose prices and allow consumer choice, the best and only way to get fair funeral prices was through member discount agreements. For a century, there have been far too many funeral homes in most areas to support the death rate.

Paradoxically, the higher the number of funeral homes per capita, the higher the prices. This is because funeral homes can only sell each person one funeral—if there aren't enough deaths to go around, funeral homes with low annual volume raise the price on each of their relatively few "cases." In some areas of the country today, real competition is beginning to occur in the funeral industry, which is bringing prices down. In areas where enterprising funeral directors are responding to consumer demand for fairly priced, more modest arrangements, they're building a high volume business that allows them to keep prices down.

Newly forming affiliates have a difficult time negotiating discounted prices due to their small size of membership and the inherent competition in today's market. New affiliates are

encouraged to focus on educating consumers about their rights and how to save money and to advocate on their behalf when needed. Positioning your affiliate as the only go-to place for funeral education that is not connected to the for-profit funeral industry, will put you in a place to be viewed as a charity worthy of donations.

Having an agreement with a funeral home does not prohibit you from becoming a 501(c)(3) organization, but the IRS has questioned and sometimes denied the applications of FCA groups that offer a benefit to members only. One way to overcome this is to make your memberships (and thus, your benefits) available to all comers, regardless of their ability to pay. By asking for a voluntary membership donation, as opposed to a mandatory fee, you open up your membership to those who cannot afford to pay. Many groups (including FCA National) then subsidize memberships for low-income people through the contributions of those who can afford to pay. Such a system helps demonstrate that your group is operating for the benefit of the general public, which is one of the tests for 501(c)(3) incorporation. (See Chapter 6).

You can consider sharing the services of a cooperating funeral home with a neighboring affiliate even if crossing state lines may be necessary. For direct cremation, immediate burial and graveside services and memorial services held outside the funeral home, it is not necessary to use a local funeral home. Most funeral directors are quite willing to travel some distance.

In some states (California is one) body transport services are available, even though they may not advertise their services to the public. These are generally independent of funeral home businesses, although they probably depend on funeral homes for their livelihood. However, you may be able to set up a quiet, informal arrangement by which the body of a member could be delivered either to a medical school or to a crematory at modest charges.

In 41 states plus DC and all Canadian provinces, families and church groups may handle all funeral arrangements without the use of a funeral home. Those who have done so have found it extremely meaningful and therapeutic. ***Final Rights: Reclaiming the American Way of Death*** (See Chapter 11) gives step-by-step guidelines for meeting all legal requirements.

In Connecticut, Illinois, Iowa*, Indiana, Louisiana, Michigan, Nebraska, New Jersey and New York, the services of an undertaker will be required for some or all funeral arrangements. In those states, organizations should seek legislative change to permit families to exert greater control over this critical life event. Because of the powerful and effective funeral industry lobby, legislative change will not come easily and may require efforts over a period of years. Securing the support of a

“This is a fundamentally American idea—that individuals, families, and households are best equipped to decide for themselves how to carry out the duties, joyous and sad, that we all will experience...”

— Restoring Families’ Rights to Choose

religious group may increase the possibilities of success. Feel free to seek the help of the FCA National office for authoritative resources should you decide to undertake legislative change.

The National Home Funeral Alliance and FCA co-authored a white paper, ***Restoring Families' Right to Choose: the call for funeral legislation change in America*** on the legal impediments to home funerals and how to fix them. Find it at ***homefuneralalliance.org>>Resources>>NHFA Documents***.

**Iowa is a good example — of how innocuous word changes in the law can have extreme consequences. While home funerals are not barred in Iowa, they are, in practice, much harder now. Before 2012, DIY families could obtain the necessary Transportation and Disposition permit from their local registrar of vital statistics. But a 2012 bill dropped the registrar from the list of permit providers, leaving only medical examiners and commercial funeral directors. While it's almost certainly illegal to do so, funeral homes are refusing to issue these state-required permits to DIY families and so are several medical examiner's offices.*



If Your Affiliate Already has Arrangements with Cooperating Funeral Homes

If your affiliate has longstanding arrangements with funeral homes that offer your members a steep discount, that is a benefit you're not likely to want to give up. However, there are things to consider in making sure you are conducting your affairs in a safe and ethical way.

Above all, remember that the purpose of a Funeral Consumers Alliance is not to bring consumers the cheapest funerals or cremations in town. Our purpose is to promote choice, ethical business dealings, and fair prices.

Make sure that the discounted prices your cooperating funeral homes are offering are actually significant. It's not worth the potential hassle if all they're offering is 10%.

It is imperative that you not be perceived as funneling business to just a few funeral homes —regardless of your relationship. There is no justification for only listing your cooperating funeral homes in your newsletter or on your website or anywhere else. Be sure to list all area funeral homes, or all in a geographic area, or all that offer competitive pricing, or some other category. If one of your cooperating funeral homes is offering a discount, but another funeral home is offering the same price at market rate, it is unethical to steer consumers or members to one over the other.

Any agreement with a funeral home must include provisions dealing with acceptable sales practices, not just prices. Your agreement should make clear that you expect the funeral home to refrain from trying to “upsell” your members, and that the funeral home may not

try to sell your members prepaid funeral contracts or use their personal information for sales leads.

It's important that you continually evaluate the funeral homes that you have agreements with. You should visit at least annually to get a sense of the facilities, the behavior of the staff, and the funeral director's willingness to discuss prices and service with candor and without salesmanship. You might also make unannounced visits, posing as a potential customer to see how the staff receives you.

It is crucial that your organization keep a critical distance from any funeral home with which you contract. Members and the public can confuse your alliance with your cooperating funeral homes, believing you are one business entity. Any misdeeds or problems at the funeral home reflect on your organization and if there is bad publicity or consumer dissatisfaction, your reputation may suffer. It is important that your members not rely on your affiliate or your cooperating funeral homes to "take care of everything" with just one call at death. Members who haven't been educated to shop for themselves and negotiate the funeral transaction on their own if necessary are just as vulnerable to abuse as anyone. This can be a disaster for families when a member dies while traveling or moves to an area where there is no affiliate or one that does not have cooperating funeral homes.

We discourage written contracts with funeral homes. If you already have them in place, consider moving to verbal agreements. Most stipulate that the prices can change at any time anyway and if your contract locks in prices – would you really want to force a funeral home to stay in relationship once they no longer wanted to?

At a **minimum**, you must apply **the following standards** adopted by the FCA National Board before entering an agreement with any funeral home or related business:

FCA affiliates shall, at a minimum, ensure any funeral homes, cemeteries, crematories or other death-related vendors with which they have agreements or contracts meet the following minimum standards:

1. The business shall be licensed by and in good standing with the state (when applicable).
2. If the business is a funeral home, its General Price List shall comply with consumer protection regulations under the Federal Trade Commission's Funeral Rule and with any applicable state laws or regulations. Businesses not required to have a General Price List shall offer consumers as a standard practice a complete list of goods and services offered and the prices for each.
3. The prices offered by the business to the general public should be reasonable and fair.
4. The business shall have a clean complaint record with the applicable state regulatory bodies. Or, if consumers have filed complaints, the Affiliate shall make a reasonable effort to determine if the complaints were satisfactorily resolved and do not indicate a pattern of anti-consumer practices.
5. Affiliates are strongly discouraged from having cooperative relationships with, or accepting discounts from, businesses that:

- a. charge the general public (non-members) excessive or unfair prices, especially when more reasonably priced establishments are available in the affiliate's service area
- b. use manipulative or deceptive sales practices to upsell consumers

Some older affiliates collect a records fee from their cooperating funeral homes at the time of death. We strongly discourage this. No matter whether the fees are built-in to the funeral home's prices charged to members, many people see the records fee as a kickback and give the appearance of an unsavory relationship between the affiliate and its funeral homes. In addition, affiliates can become dependent on the records fee as a significant part of their budget which can tempt even well-intentioned board members to ignore problems with the funeral home's practices so as not to jeopardize the income.

Membership paperwork should not be shared with the funeral home. The members' personal information is your responsibility to steward. The only information a funeral home should require of you is whether or not the person enquiring at their home is a member. And, even that is somewhat suspect. Why would a funeral home care if someone had made a donation to your non-for-profit organization when deciding what to charge? A funeral home who makes too much fuss about this may not really be that interested in serving your educated population.

Some cooperating funeral directors have said that the thorough planning and information forms we provide simplify their work which is why they are willing to offer our members a discount. A next-of-kin with the planning form in hand, however, should be equally helpful, as nothing is needed until the time of death anyway.

We strongly discourage your Alliance keeping member funeral planning records on file. Originally, our groups were encouraged to keep records for their members as well as filing them with the cooperating funeral homes. Although some organizations still keep a copy of funeral planning records as a service to members, it is far more important to help our members educate others in their families about their own funeral wishes **AND** on how to shop for a funeral. Our members are adults, and some have no interest in sharing their funeral plans with "strangers." A requirement to register such plans may be perceived as an invasion of privacy—driving away otherwise potential members. In fact, those groups with such a requirement often lament the failure of their members to register their funeral plans in a timely way.

Storing funeral plans is useless busywork for volunteers. Why bother, if it's the next-of-kin who should really know what's planned? Use the **Before I Go, You Should Know** funeral planner to help your members involve and inform others. And if you use a membership card, make sure it clearly asks your members to fill in where their forms may be found. Be sure to emphasize how important this is.

Too often, affiliates have stressed the simplicity of dealing with a cooperating funeral home, while neglecting to adequately educate members on how to shop and be self-sufficient. Hundreds of members around the country have called the FCA national office with no idea

what to do if the cooperating funeral home can't be used. We must not encourage member dependence by promising "one call does it all." No FCA affiliate—no family—can ensure every contingency will be foreseen. Rather, we need to show members how to help themselves if they have to negotiate for a funeral on the fly.



Prepay?

"Lock in funeral prices now," touts a funeral home promotion. Funeral prices have often increased faster than inflation, although with compound interest or other investments, savings could stay even with some funeral costs.

"It always pays to plan ahead. It rarely pays to pay ahead!"

Funeral homes are not in the business of charity and aren't asking for your money now because they expect to lose money later. For example, one of the common complaints heard from survivors whose parent paid for a particular casket is that the casket is no longer available. A new one must be selected—at an additional charge to the family.

In some states, preneed sellers may pocket a nonrefundable commission or withdraw a portion for administrative fees. One must also be concerned about the possible default of the funeral home; billions of dollars have disappeared in various scandals throughout the country. Only a few states have guarantee funds to protect the prepaid funeral customer against this sort of loss.

In order to be eligible for Medicaid and SSI, some folks will want to shelter sufficient assets to pay for their final arrangements. In this case, it may be a good idea to prepay. In all other cases, we recommend keeping your money in your own bank account, and making that account POD (Payable On Death). You can open a savings account, CD, or similar vehicle specifically for your funeral and designate anyone you wish as the beneficiary on your death. That gives you total portability, and guards against the need to change mortuaries, perhaps because of a change in ownership or going out of business, and preserves your funds with no outgoing fees or commissions.

Sample General Price List

Courtesy of Randy Garner, Day Funeral Home, Randolph Vermont

DAY
Funeral Home, Inc.
4 Franklin Street ~ P.O. Box 357
Randolph, Vermont 05060
Phone (802) 728-3222

Lyndon Mann ~ Randy Garner
Thomas Harty ~ David Barnard

GENERAL PRICE LIST
Effective Sept. 15, 2012

The goods and services shown below are those we can provide our customers. You may choose only those 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 selected.

1. Basic Services of Funeral Director & Staff
\$1295

Our fee for the basic services of funeral director and staff include conducting the arrangement conference, planning the funeral, obtaining necessary permits, and placing obituary notices. 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 cremation, immediate burial, and forwarding or receiving of remains.)

2. Embalming \$ 575

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, immediate burial or other timely disposition. We do not require Embalming for a private family viewing.

3. Other Preparation of the Body

- A. Dressing unembalmed remains at family request \$ 165
- B. Hairdresser Charge \$ 45
- C. Dressing and Casketing of Embalmed Remains \$ 185

4. Additional Services and Facilities

- A. Use of Facilities and Staff for one visitation Period held at funeral home. \$ 225
- A1 Use of Staff and Equipment for one Visitation period held at other location. \$495
- B. Use of Facilities and Staff for Private Viewing during office hours - *No Chg*
- C. Use of Facilities and Staff for Memorial Service Held at funeral home \$ 895*
- D. Use of Facilities and Staff for Funeral Ceremony Held at the funeral home \$ 895*
- E. Use of Staff and Equipment for a Memorial Service Held in Church or other facility \$ 895*

- F. Use of Staff and Equipment for Funeral Ceremony Held in Church or other facility \$ 895*
- G. Use of Staff and Equipment for a Graveside Funeral Ceremony-chairs-tents-sound system. *only if no other services* \$ 895*

- 5. Transfer of Remains to Funeral Home** \$ 225
We charge \$ 2.00 per mile/one way beyond twenty miles.

6. Automotive Equipment

- A. Hearse \$ 225
 - B. Service/Flower Vehicle \$ 175
 - C. Pallbearer Car \$ 145
- We charge \$ 2.00 per mile beyond 20 miles

- 7. Caskets** Range from \$ 395 to \$ 8500
A complete list will be provided at funeral home.

- 8. Outer Burial Containers** Range from \$895 to \$3695
A complete list will be provided at funeral home.

- 9. Urns** (In house display) Range from \$ 85 to \$ 695
Other urns available by special order.

10. Other Merchandise

- Register Book \$ 30 Printed Memorial Folders \$45/100
- "Thank You" Cards provided free of charge*

11. Forwarding Remains to Another Funeral Home

This charge includes local Transfer of remains to funeral home, basic services of staff, embalming, necessary authorizations. This charge does not include any rites or ceremonies, airline charges, casket or shipping container.

A. Remains transported to other funeral home by our staff.

\$795 plus \$2.00/mile beyond 20 miles.

B. Remains delivered to Airport. \$ 795, plus \$100 Burlington \$200 Manchester, NH \$300 Hartford,CT

Air Tray to protect casket or for uncasketed remains \$100

12. Receiving Remains from Another Funeral Home

This charge includes basic services of staff, receiving remains, or retrieving remains from airport (*charge varies by airport location*), and transportation of remains to local cemetery or crematory. This charge *does not* include any rites or ceremonies, casket, vault or cemetery charges.

A. Remains delivered to

our funeral home by others \$ 695

B. Remains retrieved from Airport \$ 695, *plus* Burlington, VT \$100 Manchester, NH \$200 Hartford,CT \$300

13. Immediate Burials \$ 1195 TO \$ 9695

This charge includes local transfer of remains to funeral home, local transportation to cemetery, and basic services of the staff, private family viewing if desired. This charge does not include any rites or ceremonies, vaults, or cemetery charges.

A. Immediate Burial with

Casket provided by family \$1195

B. Immediate Burial

with Simple Pine Casket \$1590

C. Immediate Burial with other casket selected at Our funeral home \$1195 *plus cost of casket*

14. Direct Cremations.. \$1545 to \$ 10045

+Permit Fees

This charge includes local transportation of remains, local transportation to crematory, basic services of staff, the crematory charge, and family viewing if desired. Does not include State Permit Fees (\$5 VT \$0 NH), Medical Examiner Permit (\$25 VT \$60 NH), or any rites or ceremonies. If you want to arrange a direct cremation, you can use an alternative container to encase the body. They can be made of materials like fiberboard or composition materials (with or without covering). The container we provide is made of heavy reinforced cardboard and sells for \$100.

Other Cremation Caskets available for selection.

A. Direct Cremation with

container provided by family

\$1545+Permits

B. Direct Cremation with

Reinforced cardboard container

\$1645+Permits

C. Direct Cremation with other casket selected at our funeral home (\$1545+Permits & casket)

15. Body Donation to Medical School or Facility \$ 895

This charge includes local transfer of remains to funeral home, transportation to DHMC or UVM, obtaining permits, basic services of staff.

This charge does not include any rites or ceremonies.

16. Funds may be available for final disposition through the Vermont Medicaid general assistance program, for persons who qualify.

17. The funeral industry is governed by laws defining professional conduct. Consumers who have inquiries or wish to obtain a form to register a complaint may do so by calling (802) 828-2367 or by writing the Vermont Secretary of State, 109 State Street, Montpelier, Vermont 05609-1106.



Model Funeral Price Survey

Every survey should have an introductory piece that explains the terminology to the lay reader and guides him or her on how to use it. It's also important to disclose your methodology so consumers and funeral directors know exactly how you came up with the figures. You will not please every funeral director, and you should be prepared to hear, "But my full-service funeral is cheaper than that; you should be citing my packages!" The answer to that is, "Thank you, but we can't fairly compare the various packages at each funeral home as they differ. We tally the itemized prices from your own price list to come up with the figure. Our survey alerts consumers that they should confirm prices with a funeral home, and that businesses may have packaged funerals that may give consumers a savings."

2012-2013 Funeral Home Price Survey Introduction

Central New Jersey

Courtesy of FCA of Princeton

You'd never walk into the nearest car dealership and buy whatever model and options the salesperson recommended, but that's exactly how most people buy funerals. Most pick a funeral home that's nearby—even if they're not going to use it for a viewing or service—or one they have used in the past—even if they were unhappy. While people shop around for cars, appliances and clothes, and happily share shopping tips, few people visit more than one funeral home and rarely share price information, even with close friends. To make matters worse, most people are making this first time purchase under time pressure and in the throes of grief; circumstances that can make anyone vulnerable and unable to make clearheaded decisions. And, unlike other products and services, funeral prices are not easily accessible so most people are shocked to learn how enormously prices can vary between funeral homes, even those just blocks apart.

When it comes to a funeral, you only have one chance for it to turn out the way you want, so the quality of service provided by the funeral home is very important. But, you don't necessarily get what you pay for. One striking example of this is the vast range of prices for Direct Cremation. The family is rarely present for any part of this process and prices for this range from a low of \$525 to over \$5,000! Since this doesn't include the crematory fee or the cost of an urn, it's hard to imagine what service you could be getting for the extra \$4,500. The amount you spend on a funeral is in no way related to the love you feel for the deceased. Most funeral directors are compassionate, caring people, but they are also salespeople. Do not work with one who appeals to feelings of guilt, family pride, or social pressure to persuade you to spend more.

All prices obtained from funeral homes in 2012. A good faith effort was made to report information accurately. However, the purpose of this survey is to educate, not to replace personal shopping. To determine actual current prices, contact the individual

funeral home. Federal law requires funeral directors to give you prices over the phone and hand you a printed, itemized price list when you show up in person.

Service Types

We list funeral home services as follows:

- **Least expensive**—these include Direct Cremation and Immediate Burial, simple services without embalming or ceremony. We list these for each funeral home. If price is your primary concern we have a separate page listing the funeral homes that offer the least expensive prices on these from those we surveyed.
- **Full-service funerals**—these are what the funeral homes call “traditional” funerals, with one of each kind of service found on the price list. We list the individual components item by item with their individual prices. At the bottom of the column we total them to come up with the cost for a full-service funeral.

Note—most funeral homes offer packages and these may be priced differently from our figure for a full-service funeral. Since packages vary among funeral homes we don’t list them as they cannot be fairly compared. Always check your funeral home of choice for prices and other options.

Glossary

Basic Services—The Federal Trade Commission (FTC) allows funeral homes (FH) to charge a non-declinable fee for professional services. Unless you purchase a pre-bundled package, you will have to pay this fee in addition to whatever else you buy. We think of it as a cover charge, but without the band.

Direct Cremation—One of the four pre-bundled packages required by the FTC. Includes the basic services of the funeral director (FD) and staff, local transfer of the body to the FH, obtaining necessary permits, and transportation to the crematory. Our survey includes the cost of the crematory itself (often a separate fee ranging from \$175 to \$400). It also includes the cost of the cheapest “alternative container,” the rigid cardboard casket used to hold and transport the body. If you supply your own or choose a casket there will be a price difference. If the funeral home does not include the crematory fee in its price for Direct Cremation we added an average \$200 charge. Advertising a cremation price that doesn’t actually include cremation is deceptive and absurd.

Immediate Burial—One of the four pre-bundled packages required by the FTC. Includes the basic services of the FD and staff, local transfer of the body to the FH, obtaining necessary permits, and local transportation to the cemetery. Not included: The cost of a casket or vault/grave liner or cemetery charges for gravesite or opening and closing, and the monument maker charges for a headstone.

Casket—Caskets have a high mark up and you can save hundreds or thousands of dollars buying online (Google “discount casket”). Be sure to check the prices at the funeral home, too, as some will be competitive. They may even meet the price you find online for a comparable casket. You can also make one from a kit, buy one online, or choose an inexpensive one and cover it with a flag, quilt, or religious shroud. The FH cannot charge you a handling fee if you buy elsewhere.

Vault—Outer burial containers (the least expensive are usually called “grave liners”) can be as expensive and as fancy as caskets. This box-for-the-box keeps the ground from settling after burial so the cemetery can enjoy easy mowing. No law requires an outer burial container, but the cemetery can. You can ask that the liner be opened at the bottom if you would like a greener option and to return to the earth.

Urn—You can make one, buy one online or use any lidded container capable of holding the equivalent of a five-pound bag of flour. If you don’t buy a decorative urn the funeral home will return the ashes in a sturdy cardboard or plastic box.

Embalming and Viewing—Embalming is a multifaceted, invasive procedure that is not legally required [IF YOUR STATE REQUIRES EMBALMING OR REFRIGERATION WITHIN A CERTAIN TIME PERIOD NOTE THAT HERE]. Refrigeration is almost always a legal alternative. Some bodies look better embalmed, but most look just fine as they are. Some funeral homes will offer a viewing without embalming if the circumstances permit. You can also ask for a private family viewing without embalming.

Funeral, Graveside, Memorial Service—You can have a funeral (body present) at a funeral home, a religious institution, or at the graveside. A memorial service (no body) can be held anywhere and you do not need a funeral director to organize one. Ask yourself if you intend to actually use the funeral home for this gathering. If you are having a church ceremony, graveside service, funeral and/or memorial service at a religious institution or club, you do not need to use a local funeral home. You only need a local FH if you are planning to have a viewing or service at their facility.

Forwarding and Receiving Remains—The last two of the pre-bundled packages required by the FTC. Preparing a body to be shipped out of the area (shipping cost is extra) or receiving a body from out of the area to be buried or cremated locally. Many funeral homes contract with mortuary shipping networks, which provide this service to the funeral home for about \$900

Cash Advances—Extra “pass through” charges for the clergy, organist, obituaries, extra flowers, crematory fee, etc. Some FHs add a fee for arranging these, but the FTC requires that they disclose that, as well as if they get a refund, discount, or rebate from the supplier of any cash advance item. When a FD says, “We’ll take care of everything” you might end up paying more. While it may meet your needs to let the FH make these arrangements for you, know that you have the right to do most of it yourself.

FCA of Anywhere—Funeral Price Survey
July 2013

Description		Abbott Funeral Home (SCI)	Benson & Sons Funerals	Cherry Hill Mortuary	Davidson Funerals (Stewart)	Emmentaler Mortuary
Least Expensive Options	Direct Cremation (with crematory fee)	\$2,545	\$900	\$1,500	\$1,895	\$795
	Immediate Burial (not including casket)	\$3,000	\$900	\$1,800	\$2,000	\$895
Itemized Services	Memorial service (you may add this to cremation or burial)	\$695	\$300	\$500	\$395	\$400
	Basic services of funeral director and staff	\$2,300	\$700	\$1,500	\$1,995	\$995
	Removal/transport	\$400	\$250	\$300	\$395	\$200
	Embalming	\$1,495	\$500	\$450	\$695	\$395
	Other preparation	\$400	\$175	\$300	\$295	\$175
	Viewing	\$575	\$350	\$395	\$495	\$295
	Funeral ceremony	\$575	\$350	\$395	\$495	\$295
	Hearse	\$350	\$200	\$225	\$300	\$225
	Limo/family car	\$250	\$200	\$225	\$250	\$225
	Graveside service	\$475	\$400	\$395	\$495	\$395
Hypothetical full-service funeral (your price will vary depending on your selections)	\$6,820	\$3,125	\$4,185	\$5,415	\$3,200	

Least expensive casket	\$995	\$650	\$895	\$1,100	\$595	
Least expensive vault	\$1,100	\$800	\$800	\$995	\$795	
Other	Forwarding Remains	\$2,500	\$985	\$1,500	\$2,000	\$650
	Receiving Remains	\$3,000	\$800	\$1,400	\$2,000	\$650



Instructions for Completing a Funeral Price Survey Grid

This set of instructions should help you fill in a spreadsheet for a funeral price survey. Once you’ve gathered all the General Price Lists from the funeral homes you are surveying, follow these steps to fill in the spreadsheet.

If you look at the spreadsheet above, you’ll see each funeral home has a list of 9 items that when totaled, equal the Total Full Service Funeral Without Casket. First, enter the prices given on the funeral home’s GPL for the following nine items. Then, add them all together to reach the total.

Most Affordable Options
FCA of Anywhere, July 2013

	Benson and Sons Funerals	Emmentaler Mortuary				
Direct Cremation	\$900	\$795				
Immediate Burial	\$900	\$895				

Please Note for New York State — In New York, funeral homes list the staff for a funeral service separately from the facilities for a funeral service. You’ll need to add staff and facilities charges together for viewing, funeral ceremony, memorial service, and graveside ceremony in order to complete the accompanying spreadsheet. Some NY funeral homes list the FTC-style combined prices, too, so it’s best to check if the separated prices add up correctly.

The First Nine

By adding the charges for the first nine items on a GPL, you will have the total for a hypothetical modern full-service funeral:

1. Basic Services, or Non-Declinable Fee
2. Embalming
3. Other Preparation of the Body (OPB)
For this, add together the separate charges for dressing, casketing, and cosmetology, if those are listed separately. If there is no such charge, leave it blank.
4. Viewing, or Visitation
5. Funeral Ceremony
6. Body Removal/Transport
Use the base local charge; most funeral homes will pick up within a 25-30 mile radius before adding mileage fees.
7. Hearse
Use the base, local charge.
8. Limousine, or Family Car
List the lowest price offered. If they offer a six-passenger and a ten-passenger, list the six-passenger.
9. Graveside Service

Other Items to List in Your Survey

10. Least Expensive Casket and Vault
Every price list should have a price range for these. If it does not, it's violating the Federal Trade Commission's Funeral Rule.
11. Immediate Burial
List the cost without the casket, because the customer has the option of buying a casket from outside the funeral home. If that option isn't listed, the funeral home is violating the FTC Funeral Rule.
12. Direct Cremation
List the cost with the alternative container, because most people aren't going to bother bringing their own cardboard box (unlike casket customers, who may indeed bring in a cheaper, outside casket).
13. Forwarding and Receiving Remains
These are self-explanatory.



Important Note on Cremation Fees

Many surveys add a \$300 fee to the cost of direct cremation in cases where the funeral home's description of its direct cremation does not include the crematory fee. If the funeral home discloses the exact crematory fee elsewhere, add that fee to the price of the direct cremation. Obviously, if the funeral home's description of direct cremation includes the crematory fee, do not add any additional fees.

Yes, some funeral homes are going to complain, and say, "That's not my price!" The answer to that is, "Oh, yes, it is. When a consumer buys a cremation, they expect your price to actually include the cremation. . . why don't you disclose that?" or "Consumers will end up paying about \$300 more when you hit them with the crematory fee after the fact. Wouldn't you rather head off possible hard feelings ahead of time by being upfront?"

As long as you've noted on the price list that this is your method and that the fee is added, you've done your duty.



Protecting a consumer's right to choose meaningful, dignified, and affordable funerals since 1963

DATE

FOR IMMEDIATE RELEASE

Contact: John Doe, President
555-555-5555
John@doe.com

SHOP BEFORE YOU DROP

AnyCity, USA—What you don't know about funeral prices can cost you dearly. FCA of Anycity, a volunteer-run nonprofit that helps demystify funeral planning, has just released its 2013 funeral price survey. Think "a funeral" costs the same no matter which Anycity funeral home you? Think again.

- Simple cremation ranges from **\$595 to \$4,000** (yes)
- No-frills burial will run you **\$800 to \$3,995**, and that's before you get to the graveyard.
- The last box you'll ever buy will add **\$500 to \$1,500** to your bill
- Full-service funerals (what funeral directors call "traditional") can be had for a reasonable **\$2,500 or an exorbitant \$11,000**. . .and everywhere in between

"The cost of funerals has always been high in this country, and it's not going down," said John Doe, President of FCA of XYZ City. "But there's a wide variation in price among local funeral homes. If you don't shop before you drop you may be paying two to three times what you need for the funeral you want.

For a nation of savvy shoppers we're not particularly good at planning and budgeting for our final send-off. Most people will visit at least two or three dealers before buying a car; we usually compare makes and models online before we replace those kitchen appliances. But our shopping smarts fall away at the end—most folks pick a funeral home because they've used it before or it's close to home.

"We wouldn't use those criteria for any other major, important purchase," Doe said. "If you've never compared prices and services at several funeral homes, how do you know that "your family's funeral home" has been giving you good value or ripping you off for those three generations you've patronized them? Our survey will help start the planning process, and, hopefully, save families money and confusion at a terrible time. XXX

FCA of Anycity is a nonprofit, volunteer-run community organization founded in 1963. As part of the national Funeral Consumers Alliance family, we do for funeral planning what Consumer Reports does for household goods and services. For more information visit fcaanycity.org.

PO Box 123, AnyCity USA, 12345 • 555-555-5555 • fcaanycity.org

Chapter 4: Nuts and Bolts of Running an FCA Affiliate



Design and Maintain Your Website

Your web presence is the most important tool for your affiliate. It is the public face of your organization, the way most people will find you, and the quickest means to disseminate consumer information, such as your price survey.

Do not even think about putting off having a website; that is not an option in the 21st century. If you don't have a modern, easily accessible website, your affiliate, for all intents and purposes, does not exist. FCA National *funerals.org* gets at least half-a-million visitors each year, and the most visited page is our online directory of local affiliates, who report that most new members find them through the national website. Once they get there, they need to be able to find your local site with relevant information ready to go.

Creating and maintaining a website is vastly easier than it was just a few years ago. New user-friendly software means you no longer need a webmaster or someone with programming skills, though those are still very useful in a board member or volunteer. If you or a board member can competently manage Microsoft Word, then you can manage a modern website interface. Sure, there's a bit of a learning curve, but most software that suits your needs will be fairly intuitive.

Some crucial basics:

- **Your website must be kept up to date.** That does not mean you put a newsletter article on it twice a year. While you don't need to add new content daily, you should aim to have new articles or posts a few times a month. Lift content from FCA's **Daily Dirge Blog** (*funerals.org*>>**BLOG**>>*The Daily Dirge*), from FCA's Facebook page *facebook.com/funerals.org*, and from your sister groups around the country.
- **More than one volunteer or board member must have both the login credentials for your site and the ability to update it.** It's appropriate to restrict who's in primary control of the website in terms of protocol, but the site must be accessible by the rest of your board. Too often someone leaves or dies and takes the 'keys' to the grave.

Essential components:

- **Home**
Welcome and introduction to who you are and what you do
- **About**
More details about who you are and what you do, your mission, list of board members, maybe a brief history
- **Planning Information**
Your most recent area wide *Funeral Home Price Survey/Shopping Guide*, and general information on consumer rights and options when buying funerals. You're free to lift/adapt any of FCA's online publications. Good basics include **Four Step Funeral Planning**, **Death Away From Home**, **Prepaying Your Funeral: Benefits**

and Dangers, and *Cremation Explained*. Many affiliates link directly to the list of pamphlets at funerals.org. A link to the Federal Trade Commission's **Guide to Shopping for Funerals** is also helpful.

- **Contact Us**

Email, phone and address

- **Join and/or Donate**

You can set up a free PayPal account so people can donate using bank account or credit card. Donors do not have to have a PayPal account in order to donate, although PayPal makes it appear that way in their links. There is an option for any visitor to use his credit or debit card without signing up as a member of PayPal. Point this out clearly and boldly on your membership page.

Optional but helpful components:

- **Membership**

What people get when they donate

- **News/Newsletters**

- **Annual Conference**

- **Links/Other Resources**

Advance directives, hospice, other end-of-life organizations and information

Here is an example of a clean, well-designed web page:



What you will need

A Website

This is generally any communication media that can be read and/or interacted with via a Web Browser. You can make one yourself with **WordPress** or a similar program. You can hire someone, find a volunteer or ask another affiliate if you can have their template.

A Domain Name

A unique web address that gives the location to any web enabled device on where to find your website. The domain name is the address you type in your web browser to go to a particular website, such as **google.com**. Domain names can be purchased inexpensively via the web. But some companies are more diligent about timely notification of the expiration of your 'lease' on a domain name. If you fail to pay for renewal, you lose your domain name and have to change to another one or pay a ransom to get your name back. Also, the transactions and notices are made online and by email so keep your email address current. Here are some likely places to find a domain name.

http://order.1and1.com ***Dotster.com*** ***Moniker.com***
Active-Domain.com ***GoDaddy.com*** ***Register.com*** **A Host**

A host is essentially just a computer configured to serve web pages. All your email, letter and digital photograph files are stored on your own computer's hard drive (jpg, bmp, txt, doc). Web page files are no different (htm, html, php, css, js). All the files that are stored on your computer could be described as being hosted by your computer. You could host your own website, but it requires size, speed and maintenance, so most people rent space on someone else's computer. It is this remote computer, or server, that serves your web pages to those who wish to see them.

There are lots of inexpensive web hosting services. We like **JustHost** at **justhost.com** for \$4/month (if you pay for 2 years in advance, and you can cancel anytime and get a credit). They have a good video tutorial on how to set up and maintain a website, and have 24/7 support.

Setting Up Your Webpage in WordPress

The website for the book **Final Rights** runs on **WordPress**, and the illustrations below show you how easy it is to get going and maintain. If you don't want to tackle designing your site from scratch, getting some initial help is easy and affordable. Josh Slocum and Lisa Carlson paid a university student \$200 to set up the look and basic structure of **finalrights.org**. From there it was a simple matter of adding content and articles, and the site is extremely easy to update.

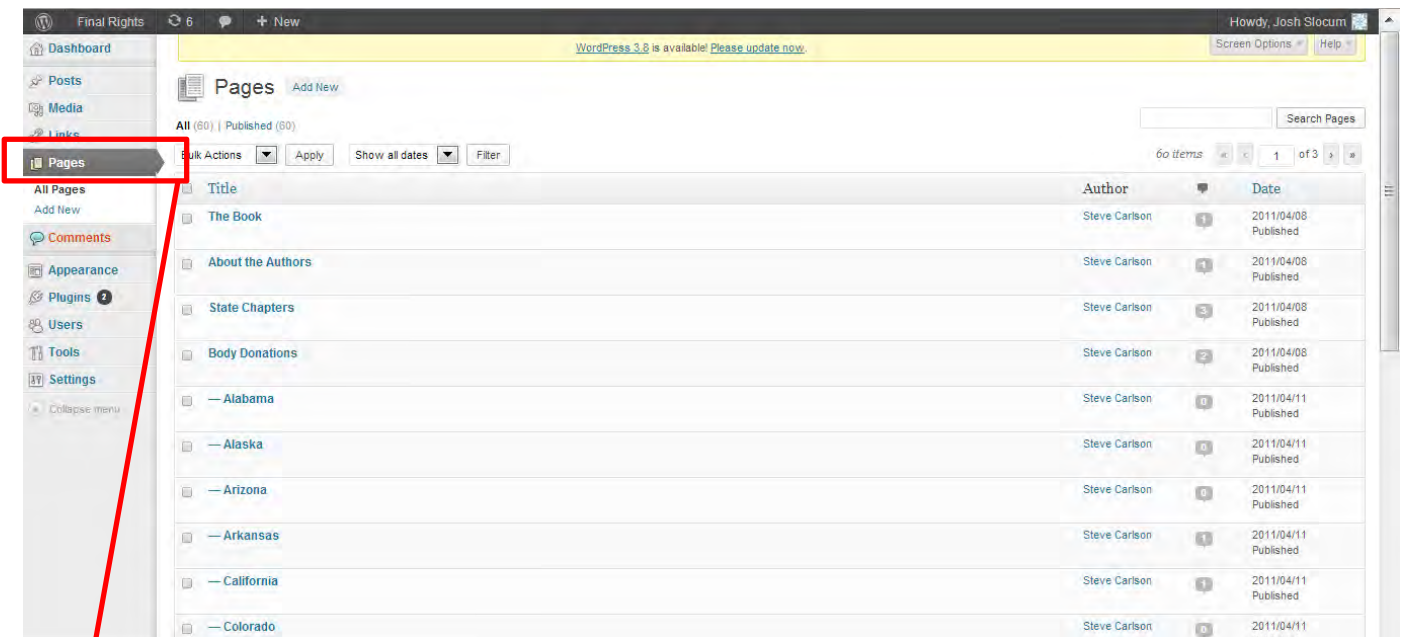
This is what the reader sees. Notice the menu bar at the top, with Home, The Book, About the Authors, etc. **WordPress** calls these pages and you can add or delete as many as you need. For your affiliate, your menu bar would have the essential components listed above.

Here's a look under the hood. Using **finalrights.org**, we're going to add a page called Funeral Price Survey in the menu bar just to the right of Home.

Here's the home page.

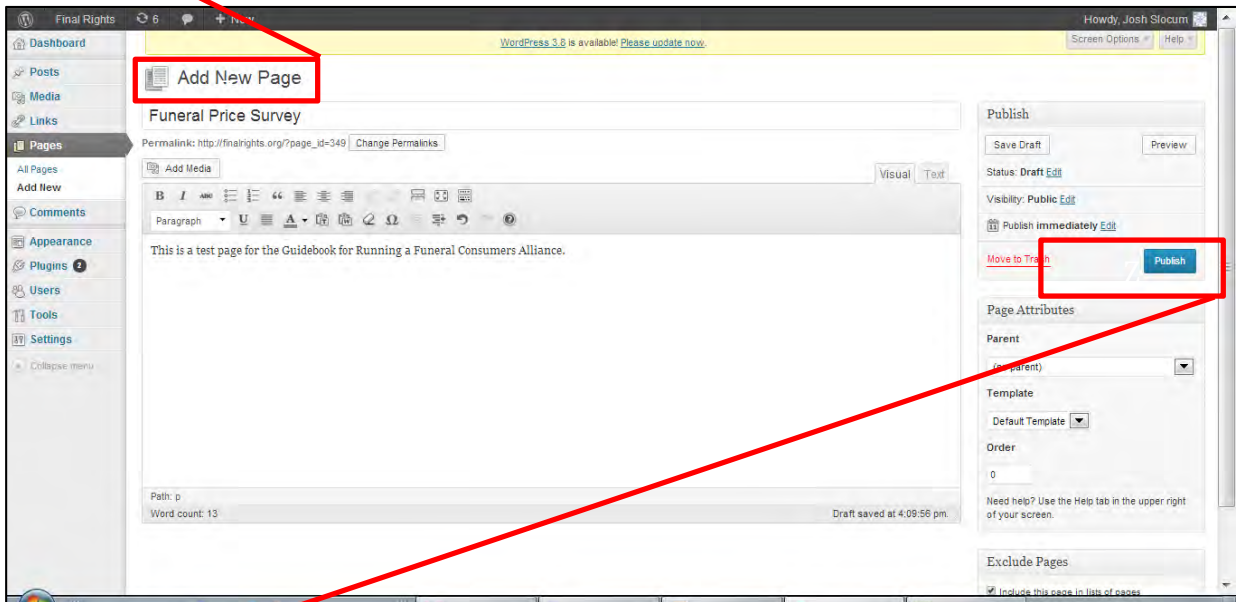


After logging in, you get to the administrator control page.



Click on pages, and you'll see the page names of the sections on the menu bar.

Click on Add New to make your new funeral price survey page.



Click Publish to update your site. Notice that you can also choose Save Draft if you want to work on it later, or Preview to see what it will look like before you make it live on the web. Here's what your site now looks like with your newly created page:



When the reader clicks on Funeral Price Survey they'll see the text we posted in the text-editor when we created the page. Couldn't be easier!



WordPress also easily lets you upload files, like a PDF of your funeral home price survey, and you can make a live link in the text editor we used above. It should be clear that running and updating a website is well within your grasp and simple enough that you can concentrate on having *fun* doing it.



Explore Telephone Options

Your telephone presence is also important for serving members and the public. We no longer recommend paying for a toll-free (800, 866, etc.) number, however. With so many people having all-you-can-eat phone plans, or using cell phones exclusively, paying tolls on calls is an unnecessary drain on your affiliate's budget.

FCA volunteers work hard to respond to inquiries from members and the public seeking guidance on funeral planning. But some outdated, inefficient phone and member response systems make it harder for volunteers to get consumers and potential members the information they need in a timely way. Consumers sometimes call FCA to say they weren't sure they reached their local affiliate because the answering system doesn't identify the organization, or calls aren't returned promptly.



Answering Phone Queries

The most important thing we provide is objective, practical consumer information both before the death and at the time of death. Volunteers who answer phone queries need to be knowledgeable and competent. We are the only alternative to the funeral industry as a source of information, and we need to get it right. See sample questions and answers. Be sure to fill out the blank spots in the worksheet with information specific to your state and service area.

Technology has moved ahead—you don't have to chain your phone system to one member's home number anymore. Cheap, flexible plans are available. Here are some with their pros and cons.

It is important that you can be found in online directories and, to a lesser degree, the phone book. At minimum, you should be able to find contact information for your affiliate with a Google search.

Under no circumstances should an FCA affiliate's phone be answered by a funeral home. As a consumer organization, it is imperative that you maintain your independence from the industry, even if you have a contract for your members at a given funeral home. With the phone answered by a mortuary, consumers will question your motives. There have been several unfortunate situations where this separation was not maintained and affiliates were adversely affected when ownership of the mortuary changed and sales tactics and prices became outrageous.

Here are some options to consider:

Board Member's Home Voicemail System

Some affiliates simply list a board member's phone number and that person's outgoing voice mail message is modified, i.e. *Please leave a message for the Smith family or the Funeral Consumers Alliance of Anytown.*

Advantages:

- Free

Disadvantages:

- If the board member is out of town, they have to give their answering machine code to another board member and have that person listen to personal as well as affiliate messages
- If the board member no longer wants this role, moves or moves on, the number has to be changed, necessitating reprinting your literature and updating places on the web that list that phone number
- The number cannot be listed in your Alliance's name in phone books or online directories
- Mixing home and alliance options in the outgoing message presents a less professional image

Number with a Distinctive Ring

A slightly better option is a board member adding an additional phone number (uses the existing home phone line) with a distinctive ring.

Advantages:

- It's inexpensive
- Another board member can check the messages remotely