



## I don't need a funeral home, I just want cremation!

-Josh Slocum, executive director

Many callers to FCA are looking for a simple cremation at a low price. So we offer the standard advice of calling at least five or six funeral homes to canvas their prices. Before we finish the sentence the caller interjects, "I don't want a funeral, I just want to go straight to the crematorium. Can you tell me where the crematoriums are in my area?"

What they're seeking is an affordable cremation. But many are not clear on how funeral homes, crematoriums, and prices fit together. If you're looking for a reasonable price on a basic cremation without any frills, you should comparison shop among both full-service funeral homes and cremation-only businesses. First, some definitions:

**Funeral home**—refers to a full-service establishment that can sell you a funeral with a body viewing and ceremonies, as well as a simple, direct cremation and anything in between. Sometimes called a mortuary or funeral parlor.

**Crematorium**—this means the actual physical building, the **retort** (oven) that cremates the body. It is not necessarily a business that serves the retail public. In many states

crematoriums operate as wholesalers for the funeral home only. When you buy a cremation from a funeral home in those states, the crematorium works with the funeral home; the customer does not ever interface with the crematorium. In some states, crematoriums do sell retail to the public. And some of them will accept a body directly from a family if you want to bypass the funeral home and do it yourself. This is not common, however.

**Direct disposition businesses**—There's no standard term for these. They're usually businesses that specialize in simple cremation and simple burial at lower prices. Often they're found with modest storefront meeting facilities and lack the overhead of a full-service funeral home.

**Cremation "societies"**—These are nothing but cremation businesses that adopted our now-defunct terminology to look like nonprofit member organizations. The largest is called the Neptune Society, and Neptune usually charges double what they ought to be for a simple cremation. Do not be fooled into thinking

"cremation society" is a synonym for "lowest possible price and no hassle."

You are not necessarily going to be overcharged for cremation if you use a full-service funeral home.

Using a full-service funeral home for your simple cremation doesn't mean that you have to buy an unwanted services, or that you're automatically going

to pay more. By

law, all funeral homes have to offer **direct cremation**. Direct cremation includes the following—and only these services, nothing more—whether it's a funeral home or a direct-disposition business:

- Picking up the body
- Completing and filing death certificates and permits
- Getting the body to the crematorium (if the funeral home doesn't have its own retort)
- Returning the ashes to the designated family member



Photo submitted by Debe Czerwicz

(continued next page)

Note—some funeral homes that lack their own retorts don't tell you that the crematory's fee is an additional \$200 to \$300 above what the funeral home charges. Be sure to ask.

If reasonable prices and simplicity are your goal, you should be shopping among funeral homes, direct-disposition firms, and cremation societies. Federal Trade Commission rules compel funeral businesses to give you price quotes by phone. The name doesn't matter. The price and service does. A reasonable price for a direct cremation is somewhere between \$700 and \$1,200. This is a benchmark, not a hard and fast figure. But calling five or six businesses to get prices will usually save you hundreds or thousands of dollars.

Don't do what most folks do. Using the business that's physically closest to your house makes no sense if price is your main concern. If you're not using the business as a physical gathering spot for relatives it doesn't need to be close by. Last year, one caller balked at the idea of using the funeral home 30 miles away, even though she liked the much lower price. "It's just such a long drive," she said. I replied, "You won't even notice it."

The FCA Newsletter  
Fall, 2014  
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Published twice yearly by  
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## Meet the Board

Every two years FCA affiliate members vote for candidates to fill our nine-member Board of Trustees. This June we welcomed four new members: **Marcy Klein** (FCA of Greater Rochester, New York); **Holly Shreve-Gilbert** (Funeral Consumers Information Society of Michigan), **Rod Stout** (formerly of Peoples Memorial Association in Seattle), and **Jean Nation** (FCA of San Antonio). Three members continue their service: **Rodger Ericson** (FCA of Central Texas); **Ruth Bennett** (FCA of Southern Arizona), **Karen Smith** (FCA of Milwaukee).

Incumbent **Jim Null** (FCA of Western North Carolina) resigned this summer, and we wish him the very best.

Alternate **Polly Smith** (née Jones, FCA of Stanislaus and Merced, CA) resigned this fall after remarrying and moving to the midwest to a new home. Congratulations, Polly, and don't be a stranger.

### Board Notes

At its first physical meeting at the national conference in Minneapolis this June, the board took the following actions.

- Approved a major overhaul for the FCA website including a new look, logo, and a more user-friendly lay-out. The project is expected to be finished in 2016.
- Approved a budget of \$205,400 for calendar year 2015 (full budget available on request at [fca@funerals.org](mailto:fca@funerals.org))
- Adopted new policies on document retention and protection, whistleblowers, and conflicts of interest (see document excerpted in this newsletter).
- Launched project to revise and condense FCA pamphlets and brochures (print and digital)
- Approved Atlanta as the site for the FCA National Conference in 2016

### FCA—how big are we?

The number of local FCA affiliates has waxed and waned with time. In the past 5 years a number of small groups have decided to merge into one stronger statewide organizations with volunteer "satellites" throughout the state.

Currently we number 78 FCA groups nationally. That number will always change, so save yourself the tedium of constant publication updates by describing us this way:

"FCA is a national federation of consumer information societies."

# Build a volunteer corps and avoid board burnout

—excerpted from the Guidebook for Running a Funeral Consumers Alliance. Go to [funerals.org](http://funerals.org)—>For FCA Volunteers—>Affiliate Resources

Every single person who calls or writes to inquire about membership, for help with a complaint, etc., needs to go in your database and right onto your mailing list. Every. Single. One. Whether they've made a donation or not. *Especially* those you've spent personal time with to solve a problem. These people are the most likely to remember your kindness and respond to your call for service and donations in the future. Remember to ask for their email address!

**Remember to follow up.** Send the person a note along with your most recent newsletter or price survey. Thank them for their interest, and include a donation envelope. This is key—if you don't follow up with folks regularly, you won't build interest.

## A Case Study in Friendraising

— by Josh Slocum

John from Colorado called FCA. His sister was scrambling to find money to pay for Aunt Sadie's funeral. Sister was convinced that *"I'll have to come up with \$4,000 in addition to the \$6,000 we already have, because I've heard a funeral costs \$10,000."*

Wait a minute. \$6,000? Yes, the family already had \$6K from Aunt Sadie. I said to John that was more than enough for what they wanted (cremation followed by burial in another state). What's more, your sister needs to put herself back in the driver's seat. It's *her* decision how much the funeral costs, not the funeral home's.

Turns out John—a businessman

who started a specialty food company—already gave his sister the same kind of advice I would have given. Don't walk in with a blank check, know your budget before you buy, and remember that love and money are not the same thing.

As we talked I gave John the tools to back up what he was saying. The Funeral Rule, shopping by phone ahead of time, etc. Over a wide-ranging conversation with lots of laughs I told John I would clone him and send him as a volunteer to every FCA group in the country. Well, turns out he was just ready to ask about how to volunteer. *"How do people get trained to help you guys carry this out?"* I replied, *"We just started during this 45-minute talk."*

He was eager to contact our affiliate in Colorado, and he offered to make a donation without my even asking.

Follow-up is crucial. Here's what I did:

- Put John in our database.
- Tagged him with a code indicating he was a potential volunteer.
- Immediately sent an email to John, with a cc to the board members of our Colorado affiliate.
- Attached our last newsletter and a few other materials I knew John would like.
- Physically mailed a copy of my book, gratis, along with a brief handwritten note and a remittance envelope.

John sent us an email thanking us for the help, and followed it up with a donation and a care package of his excellent popcorn.

## Graduate your members to volunteer status

Viewing audience members and callers with questions as potential members is the first step. That is where you establish credibility and begin to nurture trust. If you've done your job, you will begin to see donors become invested in the organization, which ideally will result in active volunteerism. Encourage that shift from donor to member to volunteer!

**Whenever you give a talk, bring a sign-up sheet.** Do not just leave it at the door, keep it with you. It works best if you present it with a bit of theater. Read and respond to the crowd's mood. When they're at their most attentive and engaged—sometimes it's a laugh-line, sometimes it's shock at a case of consumer abuse—say, *"Oh, that reminds me! Before I forget I want to give you this sign-up sheet. If you want to make a difference with us to help prevent this kind of abuse/lobby for legal change/etc., we're ready with open arms. We need you because you are the FCA. Nothing happens without your support!"*

**Sponsor Relationship-Building Activities.** When we think about the reasons people volunteer for an organization, or talk it up to their friends and family, we usually think of their passion for the cause, the good feeling they get contributing to a worthwhile charity, etc. But we often forget the most important attractors: friendship and fun. We often underestimate the importance of *fun* when trying to attract people to our cause. When you move to a new neighborhood, you have the neighbors over for a light meal or a potluck. Webs of mutual interest and feelings of "I've got your back when you need me" are created this way. It's the same with issues and causes.

**Cold Call Members/Potential Volunteers.** Yes, we're suggesting you call or email people right out of the blue. Even the smallest tasks can help get someone in the door long enough to be worth mentoring. Contact members in an area where you need help picking up funeral home price lists for your survey, for example. "This is Jane from FCA. I wanted to tell you about our latest project and ask for a little help. We're doing funeral price survey and we can get it done much more quickly if folks like you would stop at the closest funeral home to your house and pick one up for us. Would you help? We'd love to credit you and the other volunteers when the survey is done, and we're having a luncheon at Pam's house to compile the results."

**Organize a Death Café**—These informal gatherings are getting lots of press. They're groups of people who want to have a bite to eat and be able to talk about end of life planning with others who share their concerns. Type in "death café" on Google and you'll come up with headlines like, "British Web designer and self-named 'death entrepreneur,' helps people talk about the taboo topic over tea and cake," and "A few dozen Ohioans will meet Wednesday evening in a community room at a Panera Bread outside of Columbus for tea, cake and conversation over an unusual shared curiosity." If there's a death café in your community, your FCA peers and you should be there yesterday. And if there isn't, what an opportunity! Start one right away.

**Host a Death and Daiquiris**—or donuts, or dim sum. Host a brunch and bill it as a relaxed meal where people can ask any question they want about the end of life and meet others with similar concerns. Members of the FCA of Eastern Massachusetts, along with their pals into green burial and family-directed funerals, host a regular get-together

called *Ghoulfriends* with food, wine, movies, and sometimes a sleepover. Or, have a potluck with a funereal theme. Here's Josh Slocum's invitation to his own friends:

*Dearly Beloved,*

*You are gathered here. . . well, you will be gathered here unless you want to miss Dishes to Die For! You all know I talk about death for a living. You also know I like to cook (and we all like to eat and party). So join me at [address] on [date] for an evening of funeral food-n-follies. Bring a dish and your funniest or strangest story from family funerals past. No story too morbid, no joke too irreverent! THRILL to the tale of Grandma Slocum's viewing just days after her*

*grandchildren gave her a homemade haircut! CHILL as I recount the hilarious hijinks of her final conveyance into the wrong grave!*

*I'll lay the groundwork for the festivities with the tuna-macaroni salad that gets brought out every time a Slocum dies (we do make a fresh one each time). Bring your own family's favorite "dish to pass on" and join me for a casket-side chat. Wine will flow freely and there will be plenty of non-alcoholic refreshments, too.*

*Be there or you're dead to me.*

*Love, Josh*

We'll continue the article in the next FCA Newsletter with tips on grooming and managing a working board.

## How to run a grocery like a funeral home for fun and profit



*Debe Czerwiec is a board member emerita of the FCA of the Triangle in Raleigh, North Carolina. She is also very funny.*

Welcome to Happy Shoppers! We are here to do everything we can to meet your grocery needs. Our modest Service Fee is only \$45 and covers our professional services as your caring, neighborhood food store. If I may collect that fee now, you may come in and enjoy your shopping experience.

Did you want to use one of our carts? Most families find them very useful when buying a lot of groceries. To meet your transportation needs, we offer several styles of cart. These include our popular Precious Angels Cart which has room for your child to ride; our London Bus Cart, named after London's famous double-decker bus; our Simply Shopping Cart for the shopper on the go; and of course our Budget Basket. We also offer a selection of rental carts for those who prefer that option. We regret that we cannot permit the use of wagons, garden carts, or any outside cart in our store. Regulations do not permit their use. It is also not safe for you to bring back your cart for re-use.

May we direct you to our welcoming produce section which features  
*(continued next page)*

## Conflicts of interest: you need a policy in place

-Josh Slocum, Executive Director

Conflicts of interest are an inherent part of the human condition. We will all have them at some point in our jobs or volunteer activities. There's a common misunderstanding that conflicts of interest are something that only Bad People have. Or people who are not our friends. Or people with a defective sense of ethics.

Especially when our relationships with friends or respected peers are involved, there is a strong tendency to tell ourselves, "Oh, I'm above that sort of influence." No, you're not. I'm not. Our moms and dads and fellow church-goers are not. *Humans* have interests that will naturally conflict and will test our judgment. All of this will happen without any bad intentions or any designs to gain an unfair advantage.

This is why conflict of interest policies are crucial for any organization. Not only do they protect the organization, they protect us—often from ourselves. Conflict of interest policies acknowledge that we'll have competing loyalties and they give clear, bright lines to follow.

How does this play out for a Funeral Consumers Alliance? Some conflicts of interest are obvious. Because we are pro-consumer groups that act as a check on funeral industry practices, it's easy to see why we bar funeral-related vendors from serving on our boards of directors. These vendors include funeral directors, cemetery staff, casket-makers and retailers, and others. This prohibition is not a comment on the character of any folks who fit this description. It's a sensible acknowledgment that good people will make compromised choices when legitimate personal interests, income, loyalties, and furthering our mission

*(How to run a grocery' continued)*

fresh organic fruits and veggies for the elite shopper? Note—you can't weigh these items yourself. The scales may only be operated by our trained, licensed weighing technicians. The cost is only \$2 per item. You wanted to put those potatoes in a plastic bag to prevent spilling? The vending machine is right over there. Just \$1 per bag, and these practical items can be reused in your home. Of course, due to regulations we don't permit them to be re-used here.

Our service fee permits you to browse through many of our aisles at no additional charge. In order to give you the best options possible, there is a small fee at our professionally-staffed Deli, Meat and Bakery counters. These highly trained professionals have your needs and best interests at heart, and will be happy to serve you. There is also a refrigeration fee in our Dairy and Juice Section, and in the Frozen Food aisles, in order that we may bring you the best-possible quality in those areas.

Of course you will want to browse our Florist section as taking flowers home to your loved ones is the right thing to do. You can also purchase glass ware (\$4 to \$857), and bake ware (\$13.57 to \$2,902.00). After you've purchased your food and prepared your meal, we know you want to be able to serve them to your family in the highest-quality containers. As always, our Happy Shoppers staff is available to assist you in your selection.

Checking out at a full-service station is required, as we have found it to be in the best interests of the families we serve. We know that some of our competitors offer "self-checkout" stations, but we here at Happy Shoppers feel that our customers deserve only the highest quality professional, skilled check-out personnel. Each check out station offers a choice in take-home containers for your purchases. We offer plastic, paper and cloth bags for purchase, and you can rest assured that we sell only the best-quality bags for your use. You are permitted to bring your own bags, but out of respect for you and your family we must warn you that we cannot be responsible should the bottoms drop out or the handles fall off.

It has been our pleasure to serve you at this important time in your week. We are here to take care of you, your loved ones, and all in our community with the highest-possible standards of service. Should you wish to purchase mementos of your visit today, photos, frames, cards and other meaningful items are available at our front desk. Counselors there will be happy to assist you.

We hope you will keep us in mind the next time your family has food shopping needs. Have a blessed day.

come into conflict.

What about the not so obvious conflicts? The former funeral director who no longer works in the field and wants to support our pro-consumer efforts? The lecturer who wants to serve on your board but who also makes a living charging for the information she provides on death planning?

It's not always easy to draw the line, but that's not an excuse not to talk it over and come up with a responsible position. For my money, it pays to err on the side of caution. If a relationship feels potentially problematic or would *appear* to the general public that there was a conflict of interest, it's best to draw the line tighter.

A good rule of thumb is if you think a relationship would even give the appearance of a conflict of interest, such a person should not be serving on your board in a governing capacity.

Fortunately it doesn't have to be either/or in many cases. FCAs around the country have current and former people from funeral service as ad hoc or informal advisors. At the national office we have a number of funeral directors whose judgment and expertise we trust, and to whom we turn for advice when we need an honest industry perspective. A policy against allowing those with conflicts to serve in a governing role does not mean we cannot have productive, cordial, and meaningful professional relationships with those people. A good conflict of interest policy protects your reputation, the organizations, and the reputation of your volunteers and advisors.

FCA national is working on a revised version of our conflict of interest policy. The document on this page is a work in progress, but it's a good place to start. You can find many good sample policies for non-profits online.

## Thank you for being a friend

FCA's national conference in June 2014 was a success thanks to the work and generosity of a number of people and businesses. We appreciate you!

- The volunteers of the FCA of Minnesota
- Staples
- WB Mason
- Turmax Print and Copy
- Beckett Mailing
- Rubbermaid
- Hannaford Grocery
- East Coast Printers

## Sample Conflict of Interest Policy

Each member of the Board and each volunteer or advisor (referred to collectively as "members" throughout) shall complete and sign a **Conflict of Interest Disclosure Statement** approved by the Board when they attend their first meeting after their election to the Board and submit it to the Board for recording. Alternate members shall submit the disclosure statement to the Secretary of the Board within sixty days of their election to the Board.

Conflict of Interest includes any relationship or situation that may result in or give the appearance of a conflict between the interests of FCA and the personal, professional, or business interests of a member and extends to the member's family, employer, and close associates.

The signed **Conflict of Interest Disclosure Statement** documents shall be archived with the official minutes of FCA.

In the course of meetings of the Board or any official activities of the Board, any interests of a member must be disclosed in any transaction or decision where the member, or the member's family, employer, or close associates may receive a benefit or gain. After disclosure, the member will not be permitted to participate in decision-making on that issue.

If the Board determines a member of the Board has violated the principles of Conflict of Interest as stated above or has not provided an accurate **Conflict of Interest Disclosure Statement for Members of the Board of Directors**, the Board shall take any action it deems necessary and appropriate.

The standard of behavior for members of the Board of Directors of FCA is to avoid potential and actual conflicts of interest, as well as perceptions of conflicts of interest between the interests of FCA on the one hand, and personal, professional and business interests on the other, and extends to the Board member's family, employer, and close associates.

The purpose of the Conflicts of Interest Policy is to protect the integrity of FCA's decision-making process, to enable our Affiliates to have confidence in our integrity, and to protect the integrity and reputations of the members.

Please initial Item A or B below:

\_\_\_\_\_ A. I am not aware of any interest, relationship, or situation involving me, my family, employer, or close associates which might result in, or give the appearance of being, a conflict of interest.

\_\_\_\_\_ B. The following are interests, relationships, or situations involving me, my family, employer, or close associates which might result in or appear to be an actual, apparent, or potential conflict of interest.

[add space for additional writing]

I have read and understand the FCA Conflicts of Interest Policy and agree to be bound by it. I will promptly inform the President of the Board of any material change that develops in the information contained in the foregoing statement and will submit a revised Conflicts of Interest Disclosure Statement to the Board at the subsequent meeting of the Board.

SIGNATURE

DATE

# Tupperware for the dead? Skip the seal.

-Josh Slocum. A version of this article was first published in the Washington Post's PostEverything blog August 11, 2014.

Putting dead people in buildings was never smart engineering. Mausoleum burial began as the prerogative of the powerful, providing the perception of a dignified end to a life of esteem. The majesty of the Taj Mahal and the wonder of the Egyptian pyramids carried the idea into the 20th Century. Now heavily marketed to ordinary Americans as the cleaner and classier alternative to six feet under, community mausoleums—with their rows of concrete vaults—appeal to grieving relatives grossed out at the thought of bugs, water and worms mingling with their loved ones' remains. But dead bodies have a tendency to rot, and when they do so above ground, the consequences are unpleasant. Separating the living from the dead with nothing more than a thin concrete wall was destined to fail and the funeral industry is making money off public ignorance. Funeral homes push pricey caskets for above-ground burials that ultimately exacerbate mausoleums' inherent flaw.

You've never heard of exploding casket syndrome (ask your mortician if it's right for you), but funeral directors and cemetery operators have. They sell so-called "protective" or "sealer" caskets at a premium worth hundreds of dollars each, with the promise that they'll keep out air and moisture that—they would have you believe—cause bodies to rapidly

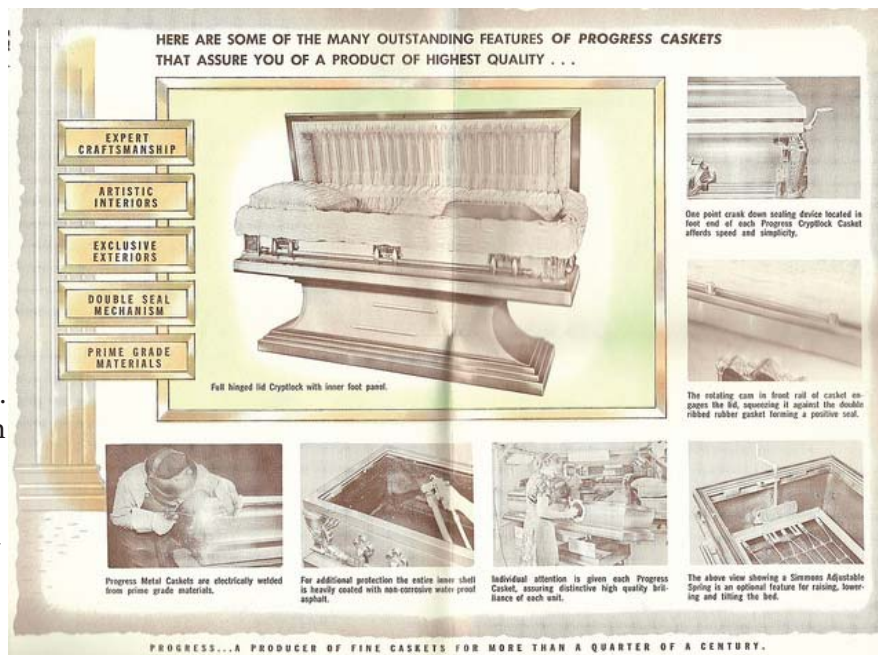


Photo of casket brochure courtesy Flickr user Ross Griff under a Creative Commons license.

deteriorate. Like Tupperware for the dead, they lock in the. . . freshness with a rubber gasket.

But, in reality, you can't protect a corpse from itself. While you're insulating grandma from the outside air, she could be stewing in her own fluids, turning into a slurry from the work of anaerobic bacteria. When the weather turns warm, in some cases, that sealed casket becomes a pressure cooker and bursts from accumulated gases and fluids of the decomposing body. The next time relatives visit grandma, they could find her rotting remains oozing from her tomb in the form of a nauseating thick fluid.

This is not an exaggeration. It's simple science. There's no way of telling how common exploding caskets are, but as head of the Funeral Consumers Alliance, I have heard from families around the country who have sued cemeteries and funeral homes for exploding caskets or have caught mausoleums secretly propping open caskets to prevent a gas buildup. Whole product lines have been created to keep your

relatives' remains from tarnishing the fine establishments they inhabit. There's **Krypro-tek**, a plastic lining that surrounds caskets to enclose their leaky contents. And there's **Ensure-A-Seal**, essentially a bag for a box, which recently ran this advertisement in a funeral trade magazine:

## Let Nature Take Its Course

We know what happens after the crypt is sealed. Your clients do not know, or do not want to know . . . Don't let natural processes destroy your facility's reputation.

Casket-makers and funeral homes know sealer caskets don't preserve bodies, yet too many peddle lies about the preserving powers of overpriced boxes to grieving people whose emotions are easily manipulated. Federal law forbids funeral providers from claiming that caskets will delay the natural decomposition of human remains for long or protect a body from bugs or other disturbances when they can't. But every time a funeral provider pitches a "sealer casket" they are doing exactly that. Funeral homes should stop hawking these caskets and mausoleum operators should stop allowing them. The dead will naturally decompose, no matter how much money we spend on bags and boxes. Consumers should know that and refuse to be sold a bill—or a box—of goods at the graveyard.

## In this issue:

- So you want a cheap cremation?
- Your FCA needs a conflict of interest policy
- How to run a grocery store like a funeral home
- Build your volunteer corps
- Meet the national board
- Exploding caskets? Yep.



Fall, 2014

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## HAVE YOU SEEN THE NEWS?

Funerals.org carries the latest news for funeral consumers and FCA groups. Recent updates include:

- The Houston Chronicle covers SCI's long history of cemetery mishaps and consumer lawsuits
- NPR discusses Brittany Maynard's choice to end her life with Oregon's death with dignity law
- The Atlantic talks about being eco-friendly in death

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

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

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

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

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[www.funerals.org](http://www.funerals.org)**