



FCA 2010 Conference: Robert Fulghum

Cracks Us Up, Donors Give \$4,500

Our 2010 conference was a hit, with not one but **two** presentations by author Robert Fulghum, a variety of panels and workshops, and FCA's first ever live fundraiser at our closing banquet. Members of FCA affiliates from around the country gathered at Indiana University's Bloomington campus for the two-and-a-half day event held June 3-6.

Fulghum, the bestselling author of *All I Really Need to Know I Learned in Kindergarten*, is equally adept at the serious and the silly. His first talk focused on his observations of students from grade school through college. He analyzed their behavioral shifts between cooperation and competition, and then extrapolated lessons about the good work that we do in life.

After the crowd had supper at Saturday's closing banquet, Fulghum provoked nearly an hour of uproarious laughter as he recounted some of the most colorful and absurd funerals he'd been involved with as Unitarian minister. It's one thing to read these stories, but it's another altogether to hear them in the author's own voice. Fulghum has impeccable comedic timing, and lucky for you, we've got an audio file of his talk in .mp3 format at the FCA site (link at the

end of this article). You really have to hear it to get the full effect, but to whet your appetite, you'll hear how a widow reacted to her husband's ashes flying about the inside of an airplane, and what



*Fulghum tells tales of funeral humor.
Photo by Jim Null.*

can happen when dad's buddies decide to bring his favorite. . . *exotic dancer* . . . to his funeral.

Fulghum is a longtime member of the oldest funeral association in the

country and our first affiliate, Peoples Memorial Association. While he has always supported the work we do, he was unusually complimentary toward FCA's work in protecting grieving consumers. Best of all, he put his money where his mouth is by donating his entire honorarium of \$2,500 back to FCA so long as banquet attendees matched it. Combined with FCA Board member Ruth Bennett's heartfelt pitch to the crowd to help fund our small budget (and thanks to an anonymous matching donor who put up \$1,000 of his own money - he knows who he is, and we thank him!), attendees donated \$4,500! From the FCA Board and staff, **thank you** to Robert Fulghum, Ruth Bennett, and every one who showed their support for our unique work!

The rest of the conference featured a mix of plenary sessions and small group workshops. Dan Evans, CEO of Clarian Health, one of the largest medical centers in the country, gave a surprisingly candid talk on how end-of-life care takes up a shockingly disproportionate amount of the money we spend on medical care, yet most adults say they don't want to spend their last days in a hospital, tethered to machines.

We were also lucky to have four

home funeral guides—people who teach families how to care for their own dead—on a panel to introduce conference-goers to the concept. Jerrigrace Lyons, Karen VanVuuren, Susan Oppie, and Nancy Ward related how they got into this unique field, and the problems home funeral families face. From societal suspicion (“you’re going to do what?”) to reactionary, restrictive legislation (Oregon now “licenses” anyone who charges a fee for educating home funeral families about their rights), the women summed up the state of the “home funerals union” and their hopes and anxieties for the future.

The most important part of any FCA conference is the volunteer corps, and we couldn’t have asked for a better team than the folks from the FCA of Bloomington. Carol Seaman put in months of work developing our program

and arranging special activities for the conference. Susan Krieg, Iris Kiesling, Susan Dovenmuehle, and Robert Epps all did a phenomenal job providing homemade snacks and help at the registration tables. From the comments we overheard, FCA of Bloomington did itself proud. Thanks gals and guys!

We’re also grateful to everyone who offered their time and expertise for workshops: Jim Bates, Sandy Booth, Pamela Davis, Paul Deischer, Clarke Miller, Nancy Petersen, and Laurie Powsner.



Official FCA “Choir Mistress” Joyce Mitchell (second from left) rounded up Helen Petee, David Morrison, Carol Coan and Betty Youngren for an impromptu sing-along. Photo by Jim Null.

Online Extra—We have workshop presentations and some audio recordings available for download.

Visit www.funerals.org/biennial2010/roundup. If a particular presentation or recording does not appear there, that means we do not have it to offer; thank you for understanding. *Special thanks to Jim Null of the FCA of Western North Carolina for photographing our event and recording presentations—you’re a real pal, Jim.*

Board Notes

The outgoing and incoming FCA Board met June 3 and 6 for the first of two in-person meetings for 2010. Among other actions, the Board:

- Voted to welcome the Redwood Funeral Society into the FCA federation as an affiliated organization. RFS is located in Northern California, and was co-founded in the 1990s by Karen Leonard, research asst. for Jessica Mitford on her book *The American Way of Death: Revisited*.

- Decided to increase the number of teleconferences to at least four per year to stay in better contact between physical board meetings.

- Accepted the early resignation of Vice President Joyce Homan (FCA

of Central New York), and elevated first alternate Joyce Mitchell (FCA of Utah) to full board member status.

- Delegated tasks to board members. These included making regular “check-in” calls to affiliated groups to hear news and offer help if needed; direct, person-to-person fundraising efforts by board members reaching out to current and prospective donors, and revising and modernizing FCA’s nearly two-dozen informational brochures.

Meet The New Board

Every two years, FCA affiliates elect new members to the national board on a staggered basis. This year, we welcome four new board members—more than usual because both Joyce Homan

and Elvira Hoffman resigned early for personal reasons.

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Tracy Fritz, Bay Area Funeral Society—Tracy is a college instructor and Ph.D. candidate who joined the BAFS board two years ago. She completed the organization’s first-ever complete price survey of 72 Bay-Area funeral homes and revamped the local website. Tracy is particularly interested in building coalitions

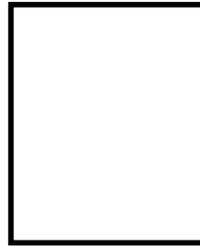
with environmental organizations to help educate consumers about green burial options, and to encourage more conventional cemeteries to allow them.



Joyce Mitchell, FCA of Utah—Joyce heads up her state affiliate, and successfully built a coalition of consumer advocates and legislators to restore the rights of Utah families to care for their own dead without hiring a funeral home after that right was taken away in 2006.

Don Mertic, Chicago Memorial Association (no photo available)—Don serves on several nonprofit boards, and brings sixteen years’ experience working for them.

His expertise in fundraising and his willingness to work on it will be an important asset to FCA.



Rodger Ericson, Austin Memorial and Burial Information Society—Rodger is a retired hospice and US Airforce Chaplain, as well as a Lutheran Minister. He is relatively new to the funeral consumer movement (though he referred many families to AMBIS before joining its board),

but he’s jumped right into activism by starting conversations with Texas cemeteries in hopes of persuading them to support HR3655, the congressional bill that would extend the Funeral Rule to cemeteries nationwide.

The complete board is: Laurie Powsner (President); Nancy Petersen (Vice President); David Morrison (Treasurer); Ruth Bennett (Secretary); Jim Bates; Rodger Ericson; Tracy Fritz; Don Mertic; and Joyce Mitchell.

FCA is saying goodbye to several veteran board members: Vice President and Past President Joyce Homan, long-time Treasurer Ken Stoner, and board members Margie Bridges and Elvira Hoffman. Thank you for your service to the cause!

News Briefs and Updates

Home Funeral Conference—The newly formed Home Funeral Alliance will have its second national conference in Boulder, Colorado, October 8-10, 2010. Home funeral educators and advocates from around the country will gather to learn about new initiatives and how to address issues of licensure and regulation that may come up as the conventional funeral industry reacts to perceived competition. Speakers include Josefine Speyer of the UK-based Natural Death Centre, Jerrigrace Lyons of Final Passages, Beth Knox of Crossings, Karen VanVuuren of Natural Transitions, and Josh Slocum, FCA Executive Director. For more information, visit www.homefuneralalliance.org

New Book from Lisa Carlson and Josh Slocum—It’s been years in the making, but Carlson and Slocum are now editing *Final Rights: Reclaiming the American Way of Death* and expect it to be published in early 2011. A successor to Carlson’s famous 1998

Caring for the Dead: Your Final Act of Love, this new book is part investigation, part exposé, and part self-help. In the mold of Jessica Mitford’s groundbreaking work, *Final Rights* peels back the curtain shrouding the funeral and burial business with all new material on preneed fraud, the funeral industry’s capture of government regulators, the booming body parts business, and more. As in Carlson’s 1998 book, *Final Rights* will include a chapter on each state’s funeral laws, written in plain English for consumers and researchers. It will be available in ebook form, and readers will be able to purchase individual state chapters for download.

Casket Suit— Five years after FCA filed suit against the three largest funeral home chains and the nation’s biggest casket company, we’re getting our day in court. *FCA v. Service Corporation International et al* goes to jury trial August 2, 2010 in the US District Court, Southern District of Texas,

Houston. FCA accuses SCI, the Alderwoods Group, Stewart Enterprises, and Batesville Casket Company of conspiring to fix casket prices at artificially high levels and drive independent casket retail stores out of business. FCA entered into a confidential settlement agreement with Stewart Enterprises on June 15, 2010. Stewart is no longer a defendant in the case.

Extending the Funeral Rule to Cemeteries—As this newsletter goes to press, the House Energy and Commerce Committee has passed HR3655! The bill, introduced by Congressman Bobby Rush in 2009, would expand the FTC Funeral Rule to cemeteries, crematories, and third-party merchandise vendors. Unfortunately, an amendment exempting most religious cemeteries was included, but it’s a huge step forward nonetheless. We hope the bill will pass the full House, and then go on to the Senate. Check www.funerals.org for news of the bill, and how you can help!

Consumer-Industry Cooperation I: Vermont

—by Josh Slocum, executive director

If anyone had told me I'd be a guest at not one, but several meetings of the Vermont Funeral Directors Association, I would have asked what they were drinking, if I could have some, and where I could find an economically priced flak jacket. When you're known for upbraiding the funeral industry in the national media, it's easy to believe that gleam in the undertaker's eye is a little tiny tro-car being sharpened just for you. But with one meeting down and several more to go, an unlikely—and friendly—alliance is shaping up.

Along with Lisa Carlson, executive director of the Funeral Ethics Organization (and my predecessor at FCA), I'm working with the VFDA to make Vermont the first state where price lists at all funeral homes are 100-percent compliant with the Federal Trade Commission's Funeral Rule. The project is the brainchild of Randy Garner, co-owner of Day Funeral Home in quaint Randolph, Vermont. It started with a phone call.

Flipping through the pages of *American Funeral Director* last year, I was piqued to find a series of articles on the “myths” perpetuated by funeral consumer advocates. We were exaggerating the secrecy surrounding embalming, the articles claimed, and exaggerating the public interest in family-directed, undertaker-free funerals. The author seemed to think consumer advocates thrived on spreading misinformation to frighten consumers into turning away from “traditional” funeral practices. I raised an eyebrow when I saw the name—Randy Garner. Was this the same friendly funeral director with whom I spent an hour discussing consumer options on Vermont Public Radio's noon call-in show in 2008?

“Randy,” I said when he an-

swered the phone. “As an outspoken industry critic, I know I have to take my lumps too, and you have every right to say or publish whatever you like. But I'm kind of surprised. We've met each other on friendly terms, and if I were to single out your funeral home in an article, I would have called you first, just out of collegiality. You're not obligated to, of course, but I wonder why you didn't.”

He allowed as how he could understand how I felt, and we started hashing out the issues. It turns out he was feeling unfairly targeted as a funeral director, having recently heard a radio interview with a volunteer board member of an FCA affiliate. This volunteer said things “he had no evidence for,” and made sweeping derogatory statements about the whole funeral industry, Randy said. When he described what the FCA volunteer said, I had to agree (and I cringed). It's one thing to go to the mat for consumers; it's another to go off half-cocked. I think Randy was surprised that I willingly conceded “my guy” had been wrong, and that I wouldn't stand behind unfair or exaggerated rhetoric out of loyalty.

That frank phone call in late 2009 sparked a relationship of professional respect and friendship. I introduced Randy to Lisa Carlson, and the three of us shared emails, phone calls, and lunches. Lisa and I detailed the numerous consumer complaints and FTC Funeral Rule violations we've dealt with for years, and Randy was shocked to see how widespread the problems are.

“You guys really aren't making it up,” he remarked.

At the same time, Randy opened my eyes to the challenges of running a funeral home the right way in a tight economy, and with consumer preferences changing so rapidly. Having come from Oregon where competition and moderate prices are more common, Randy wasn't aware of how stuck in the



past many funeral homes are, and how this skews their prices and practices to the customer's detriment. In the end, it was a classic case of two “sides” talking past each other, but not *to* each other.

That's changed. Randy arranged a meeting with the governing board of the Vermont Funeral Directors Association, and we all got to know each other in a relaxed setting. Lisa and I talked about the disconnect between what seems normal to funeral directors compared to what the public thinks. For example, many mortuaries don't include the cost of the actual cremation (the outside crematory fee) in their charge for direct cremation. How can you have cremation without cremation? Consumers ask, “what am I paying for if not cremation?” Several of the Vermont undertakers were surprised, “We've always considered that a cash advance,” they said. What seemed like reasonable bookkeeping to funeral directors looked deceptive and unfair to grieving families.

No, consumer advocates and funeral directors aren't going to agree on everything. What's good for con-

sumers is good for business *usually*, but *not always*. That's just the nature of things, and it's OK. If businesses and the consumer groups that monitor them never clashed, we'd suspect industry had co-opted the watchdogs. But there is some common ground. As I write this, VFDA and FCA are preparing for a roundtable meeting with the funeral director membership to discuss GPL problems and how to fix them—a

first step toward a state with 100-percent FTC Funeral Rule compliance. Funeral homes with legally compliant price lists come out looking good, and consumers have the information they need to make an informed choice. We hope to use Vermont as a model for other states.

The credit for this effort has to go to Randy Garner. Funeral trade associations and consumer groups have

long been at odds, and in the past, cooperating with a "memorial society" could get you blacklisted. It takes integrity (and a bit of nerve) to cross party lines. As for the upcoming meeting, Randy assures me attendees have agreed to check their trocars at the door. Stay tuned.

Consumer-Industry Cooperation II: Nevada

by John Tresise, FCA of Nevada

This year, while doing our annual price survey, I found out that contact with funeral homes, even though they may view us as a "pain in the butt" consumer advocacy group, does not have to be confrontational or adversarial. It can actually be productive.

I'm not an expert on General Price Lists, the itemized lists funeral homes have to give consumers according to the Federal Trade Commission's Funeral Rule. When I have a technical question about GPLs and whether or not they conform to the Rule, I'm on the phone to Josh Slocum, executive director of the Funeral Consumers Alliance, and he can usually answer my question quickly and concisely. But I have conducted our local funeral price survey over the last seven years and I've become comfortable with gleaning the information out of them that allows us to compare one provider with another when it comes to direct cremation and immediate burial. I've also gotten pretty good at spotting obvious inconsistencies and possible FTC violations.

This year, as is usually the case, most of the GPLs looked good and the information was easy to find. One, however, was terrible. The formatting was sloppy, making it difficult to read, and there appeared to be glaring omissions. The prices for direct cremation and immediate burial didn't show the cost when the consumer supplies the casket or container, an FTC requirement. It also ap-

peared that the funeral home had a less expensive casket than the one listed under "Immediate Burial with a **Minimal Casket**." They just weren't telling anyone about it. In a board meeting, we laughed about it as being the "pitch a fit" casket—you only get it if you pitch a fit about the price of the other one!

In addition, the GPL was lacking the required price ranges for caskets and alternative containers. Further review by Josh disclosed several other areas of concern and non-compliance.

Armed with this information, I was left with the question of what to do.

With more than a little fear and trepidation, I decided to call the mortuary with my concerns. The conversation went like this:

Me: "Hi Mike (not his real name), this is John Tresise with the Funeral Consumers Alliance of Nevada. I'm really confused by your GPL."

Funeral Director: "So am I. Which is why I am rewriting it at this very moment."

Me: "I am so relieved to hear that Mike, because not only am I confused, but I'm finding things that could get you into legal difficulties if someone wanted to press the issue."

Funeral Director: "Wow! What would those be?"

I pointed out the missing price ranges and statements.

Funeral Director: "Well, I have the FTC GPL guidelines right in front of me, so I assure you that when I'm done, everything will be in compliance."

Me: "Mike, I don't mean to be presumptuous, but the national Funeral Consumers Alliance published a document in 2007 called **The Funeral Director's Guide to Consumer-Friendly General Price Lists**.^{*} It's still up to date and I have that in a PDF format. I would be happy to send it to you in an email if you thought it might be helpful in rewriting your GPL."

Funeral Director: "Really? That would be wonderful. Here's my e-mail address and I'll look forward to getting it. Give me a couple of days and I'll have a new GPL ready for you."

Mike called two days later, asking me to come to the funeral home. "Could you come take a look at our new GPL? I want to be sure that you are happy with what we have done." The next morning I spent an hour with Mike and an associate looking over the new GPL. Not only had they changed the format to one which presented a much better face to the public, but they'd included all of the suggestions I'd made for bringing

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it into compliance with the Funeral Rule.

Needless to say, I was thrilled. But beyond this, our meeting gave me an opportunity to explain to Mike and his co-worker what FCA's mission really is. One of the questions Mike asked was "Why do you focus on direct cremation and immediate burial so much? I couldn't stay in business if everyone that walked in the door wanted just a direct cremation or an immediate burial." I responded, "Mike, we are not in the business of telling anyone what they should or should not spend on a funeral for their loved one. We are an information society dedicated to a consumer's *right* to choose a dignified, affordable funeral or memorial, without coercion.. Direct cremation and immediate burial are two packages that make it easy to compare 'apples to apples' among different funeral homes."

I noted that we encourage our membership to read our price survey ahead of time, and to consult the funeral home's GPL for more detail. Mike agreed that what we are trying to do was reasonable and could be helpful. He ended the conversation with this: "I am really happy we had the opportunity to sit down and talk. I'm feeling a whole lot better about your organization and what you do than I did just a short time ago. And I thank you again for providing the GPL Guide. It is so much easier to understand than the FTC Guidelines, and it made our revision so much simpler to complete. I look forward to working with you in the future!"

That first call, the one I was afraid to make? I'm happy I made it. We couldn't have asked for a better outcome; a GPL that's legally compliant and easy for consumers to understand, and a funeral home that better understands our organization and what we do!

—*The **Funeral Director's Guide to Consumer-Friendly GPLs** is available in a color edition in a plastic binder for \$20 at:

www.funerals.org/bookstore

A free .pdf version can be downloaded at:

www.funerals.org/affiliateresources
(there are several categories there; check them all out!)

Popping the *Other* Question

This article from the e-newsletter of the Funeral Consumer Information Society of Michigan was too good not to share with everyone. Holly Shreve Gilbert's amusing family anecdote is a reminder that even those of us with death on the brain should take time to make sure we've had "that conversation" with our families.

My parents were driving me to the St. Louis airport when I popped the question.

"What do you think about donating your bodies to a medical school when you die?"

It wasn't as abrupt as it sounds. My mom and dad are in their late seventies, and for years they've ended our visits together with a review of their last wishes, an accounting of their finances, and a refresher on the latest location of the safe deposit box key.

"In case we die," my mom always says. "We will die," my dad always corrects.

Yet, as easy as end-of-life planning conversations come to us, asking that question still made me a little nervous. Anatomical donation has long been plagued by a ghoulish stigma, and I wondered if it had infected my parents. Would they see the option as benevolent and useful or as a scenario from Frankenstein?

It came as a great surprise to both of them to learn that age isn't always a limiting factor in whole body donation (check with your local medical schools as some have an upper limit). Once I assured them of this, they both took immediately to the idea. My mom was impressed with the fact that her body, even after death, could be useful to medical science. My dad, ever the pragmatist, liked its economy.

When I returned to Michigan, it took me less than 20 minutes online to track down medical schools with body bequest programs in the St. Louis area. It took another five minutes to make a phone call. Three days later, my parents received a packet in the mail containing what my dad calls "the donor kit." Two weeks after filling out the necessary forms and having them notarized, they received their laminated donor cards in the mail, along with a packet of small fliers titled "Important Information for the Family and Friends of Gift Body Donors."

Mom and dad are now proud card-carrying whole body donors. They relish any opportunity to brandish their badges of honor for family and friends and they love making jokes about "thinking out of the box." I asked my mom recently if anyone was ever aghast at their long-term plan, and she insists that everyone has endorsed the decision and praised it, right down to one cantankerous uncle.

There's no guarantee, of course, that the whole body donation plan will go down. If the place of death is too far from the university, or the cause of death involves serious disfigurement, the whole deal could be void. That's why a backup

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is necessary.

In our case, there are two. One is a second body bequest, made to a university here in Michigan, where my parents pay an extended visit once or twice a year. "Just in case," my dad says. The second backup is direct cremation. My folks don't want anything to do with the conventional funeral customs of embalming, open caskets or visitation. My dad has always made it clear that any money

spent to commemorate his life should be for a party, not a funeral home. My mom agrees, but she always reminds us not to forget to run the obituary she expects me to write "in all the papers."

Lately this admonition comes with a codicil.

"And if it works, don't forget to include the part about how we donated our bodies."

I certainly won't. In fact, I'll make it the lead.

Virginia Legislature: Keep 'em Cool

Virginia lawmakers passed an excellent bill other states should adopt—funeral directors have to offer families the choice of refrigeration *or* embalming. From the bill:

B. If a dead human body is to be stored for more than 48 hours prior to disposition, a funeral services establishment having custody of such body shall ensure that the dead human body is maintained in refrigeration at no more than approximately 40 degrees Fahrenheit or embalmed. A dead human body shall be maintained in refrigeration and **shall not be embalmed in the absence of express permission by a next of kin** of the deceased or a court order.

The bolded text is important. Many states require a body to be embalmed or refrigerated within 24 or 48 hours if burial or cremation hasn't occurred by then. But while nearly all states require funeral homes to have embalming facilities, few require them to have cooling units. In such states, families are routinely forced to consent to

(and pay for) embalming, since many types of arrangements just can't be completed in such a short amount of time. Virginia got it right by giving families, not funeral homes, the choice. If a funeral home doesn't have its own refrigerator (three-body units can be had for less than \$5,000), they'll have to contract with a facility that does.

Having a refrigerator seems like a no-brainer for any funeral home. Several religious traditions (Judaism and Islam, most prominently) frown on embalming, and no family should be forced to pay for an invasive process if they don't want it. As longtime California funeral director Ron Hast quipped, "Letting a funeral home get away with not having a refrigerator is like allowing a restaurant to go without one." But in many parts of the country, the culture of embalming is so ingrained—and so many consumers believe it's required—that funeral homes have been able to get away without such basic equipment.

How does your state stack up? If your state requires embalming or refrigeration, but doesn't require funeral homes to have refrigerators, here's a straightforward lobbying project for your FCA affiliate. Ask your lawmakers to follow Virginia's example and give families the choice.

Reason Number 1,368 NOT to Prepay—California Regulators Find \$70 Million Missing From Master Trust, Money Spent on Lobbying, Trade Shows

California regulators announced in June that one of the largest trust funds holding consumers' (that's you) prepaid funeral/cremation/burial money has misused \$70 million. The California Funeral and Cemetery Bureau audited the California Master Trust and found

- Money that families prepaid for their funerals was used to pay for **lobbying** lawmakers and attending industry **trade conventions** (those are the big shows where funeral homes learn how to sell you expensive caskets and services).

- Even though the California Master Trust lost money in 2001 and 2002, it still paid out "administration costs," which it wasn't allowed to do.

- The audit also found CMT should have refunded \$1.6 million to consumers or their estates (presumably because the cost of the funeral at the time of death was less than the amount in the family's prepaid account) or to the state, but it wasn't.

The Cemetery and Funeral Bureau also lists 38 California funeral homes that are "not able" to perform the prepaid services they contracted with consumer families to perform (we don't know if this means the money is gone, or if the state has ordered the funeral homes to stop certain business practices. Call the CFB if you're concerned at 916-574-7870, or visit www.cfb.ca.gov).

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**Funeral
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**Summer 2010
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Then click **Forum**. See you there!

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 more than 100 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:

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

SUMMER 2010 FUNDRAISER

It's that time again! As you know, FCA is a nonprofit, 501(c)(3) public charity — we rely on donations to do our work. Without your support, we wouldn't be able to testify to Congress on behalf of our members and all funeral consumers. About half our budget comes from the dues paid to us by our nearly 100 affiliated groups (thank you!). That means **we need to ask you to help us make up half our operating costs.** Please support our unique work as generously as possible, and remember, your gifts are tax-deductible! Tip: You can also donate at www.funerals.org . Click on "Membership/Donate" at the top menu. It's safe and secure.

SUMMER 2010 SUSTAINING MEMBERSHIP

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My Visa/MC number is:

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~or~

Please use my bank account:

Yes! I'd like to make a **monthly** pledge in the amount of:

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