

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



## Your support for FCA does work in Washington—getting funeral prices online

—Joshua Slocum, Executive Director

Since 1984, the Federal Trade Commission's "Funeral Rule" has required funeral homes to hand customers printed price lists when they visit a funeral home to make arrangements. These "General Price Lists" have to allow a la carte selection, and they have to alert consumers of specific rights: The right to pick item by item, the right to decline embalming, the right to buy a no-frills cremation, and more.

But it's 2019 and it's time for the Rule to enter the digital age. That's why we're urging the FTC to amend the Rule to require funeral homes to post their price lists on their websites. Most of you reading this turn to the Internet regularly to compare prices on everything from groceries to smart phones to cars. But just try to find out how much a simple cremation costs. Our surveys, conducted with Consumer Federation of America, show that only 25 percent of American funeral homes post their price lists online\*.



In April, the FTC confirmed to me by phone that the agency will open the formal review process this year to consider amendments to the Rule. We don't have details, but it's likely the FTC will open a public comment period sometime this summer. My guess is that any final decision on the Rule will come in 2020.

**We need your help!** Now is the perfect time to draft a letter in support of amending the Rule to require online pricing. Let's show Washington the power and commitment of FCA members and Affiliates coast to coast. Your letter doesn't need to be long or

detailed. We're asking the FTC for something simple and straight-forward. Here's a sample: "Dear Commissioners,

The [name of your organization] is a member of the national federation Funeral Consumers Alliance. Our goal is to educate the public on funeral options

and on a family's legal rights when arranging a funeral so that bereaved Americans can arrange funerals that meet their needs and their budget.

We urge you to amend the Funeral Rule to require funeral providers to post their General Price Lists on their websites. There is no practical way for a grieving family to effectively compare prices at the time of death under the current Rule. Bereaved families do not have the time or wherewithal to physically call on three, four, or five different

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## The FCA Newsletter

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Joshua Slocum, editor

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funeral homes in order to obtain price information. Requiring online price posting is a natural extension of the Funeral Rule's intent: Transparency of prices for grieving Americans.

Sincerely,

Your Organization's Name and Officer Signature"

We'll take it from there. Just email a copy of your letter to me at [josh@funerals.org](mailto:josh@funerals.org) and I'll add it to the testimony I take to Washington. You'll be joining our partners Consumer Reports, Consumer Federation of America, Consumer-Action, and, all of whom have signed on to this effort. We're stronger together!

### Category: Affiliate Blog

## Are toxic personalities harming your FCA?

There's more for local FCA volunteers than we can fit in this newsletter. Be sure to check out the Affiliate Blog at [funerals.org](http://funerals.org). The latest essay talks about an uncomfortable but necessary topic—toxic personalities and their effect on your organization.

We all have bad days and stressful times, but "high-conflict" people have inflexible personality traits that sow discord and anxiety in working groups. FCA volunteers have contacted the national office many times over the years with questions about how to deal with aggressive, self-centered, and controlling leaders and volunteers. With high-conflict types, the stakes are high. The sooner you recognize the problem and implement boundaries, the better chance your FCA has to thrive.

Ignore the problem, and you're likely to see your FCA collapse. We've seen toxic personalities take more than one FCA group to an early grave. You don't have to let yours be next.

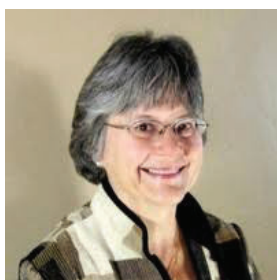
Find out more at [funerals.org](http://funerals.org)--->[news/blog](http://news/blog)--->[affiliate blog](http://affiliate_blog)

## Need a speaker? We've got you covered.

Looking for a speaker for your annual meeting? Need a facilitator for a board task-focused meeting or retreat? Your FCA national office can help!

Our Speakers' Bureau is made up of board members who are leaders in their local FCAs, and our executive director. They're available in-person, or by video-meeting, to entertain and educate at your annual meetings or to guide your board through a project or task.

Drop them an email if you'd like an in-person speaker or facilitator. We ask you to pay transportation and housing costs. Video meetings, of course, are free, and we set them up for you so there's no work on your end but signing in.



**Ruth Bennett,**  
President FCA national. Presentations include "A Death Checklist - Your Final Gift"

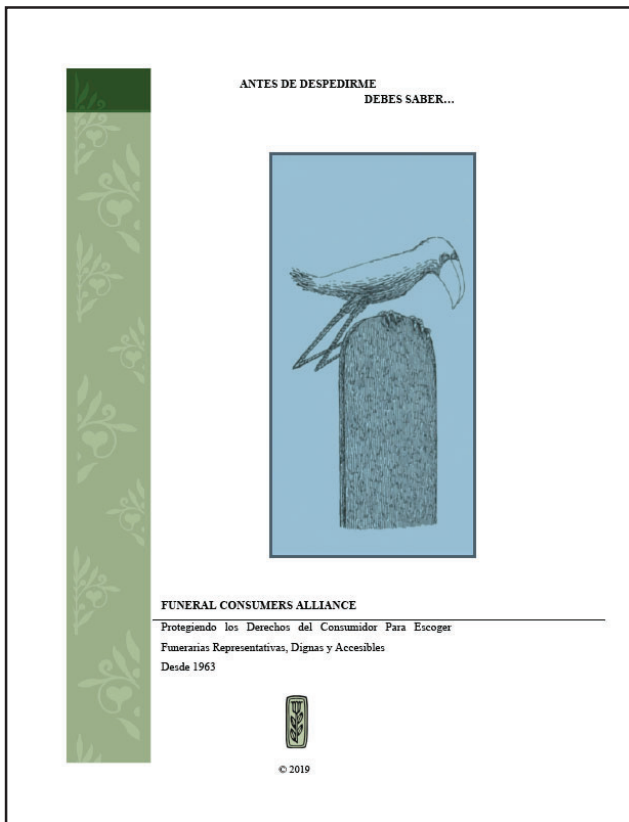


**Karen Smith,**  
PhD, Vice-President FCA national. Presentations include, "How to Get the Death and Disposition You Want"



**Joshua Slocum,**  
Executive Director FCA. Presentations include, "Turning 'I Can't' into 'I Can'—Getting Over the Fear of Funerals"

# In Spanish for the first time!



**T**hanks to some generous volunteers we can now offer some of our most popular publications in Spanish. For the first time our funeral planner *Before I Go, You Should Know* is available in Spanish. Just as with our English version, *Antes de Despedirme Debes Saber* is available in a spiral-bound workbook, or a digital Adobe PDF version.

**Where do I get it?** Go to [funerals.org](http://funerals.org)--->**bookstore**

**How much is it?** Spiral-bound workbooks are \$15; digital downloads are \$10

**Do FCA Affiliate get a discount?** Yes! FCA affiliates pay only \$10 per copy so they can make a profit on the \$15 retail price. There is no minimum order if you're buying on behalf of your FCA Affiliate. Contact office manager Nastassia Strackbein at [nastassia@funerals.org](mailto:nastassia@funerals.org) to place your order.

Credit goes to the generosity of two very special volunteers, translator Adelaida Santana Pellicier, and editor Miriam Rodriguez. Thank you for the gift of your skill and your time—you've brought important funeral planning tools to Spanish speakers and to the FCA groups who serve them.

We asked for your help to bring our brochures to Spanish speakers and you came through! Thanks to your generosity we can offer six of our popular pamphlets in Spanish.

Your Funeral Rights—*Sus derechos funerarios*

Ten Tips for Saving Funeral Dollars—*Diez Sugerencias Para Ahorrar En Un Funeral*

How to Read a Funeral Home Price List—*Como leer la Lista General de Precios de Una Funeraria*

Four-Step Funeral Planning—*Planificación Funeraria de Cuatro Pasos*

How to Choose a Funeral Home the Smart Way—*Cómo Elegir una Funeraria... de Manera Inteligent*

How to Pay for a Funeral—*Cómo cubrir los costos de un funeral u otros servicios funerarios*

**Where do I get them?** Go to [funerals.org](http://funerals.org)--->**Resources**--->**FAQ Folletos - Español**

The pamphlets are laid out in tri-fold, full-color format for easy printing. If your FCA affiliate would like editable digital master copies, email [josh@funerals.org](mailto:josh@funerals.org)

We want to recognize past president Marcy Klein (FCA of Greater Rochester) for overseeing the translation and production process, and Sandy Ward (FCA of Western Massachusetts) for her generous gift!



# Your membership in FCA gives real families real help—thank you

The gifts and support you give to FCA become tangible help for bereaved people across the country, everyday. We know this because they tell us what your support does in their lives.

Rodger Ericson, a longtime member and past Trustee for FCA national, carries the “good word” for FCA wherever he goes. This spring he shared two stories that we hope will make you feel as good as we do.

“I just returned from a month of traveling and had this message from a man whose dad died just before I left town. He was a grateful recipient of FCA advance education; I had given a presentation at our church several years ago.

‘Dad died on Thursday and because of you it only cost me \$1010.00 for the cremation. Thank you again.’

Another lady from Peace Lutheran in Austin wrote something similar the month before. Her husband died and her cremation

cost was around \$800 rather than \$3,500 she was expecting for a cremation from the other Austin-area funeral homes.”

This spring, Dan came to us for advice. Years ago he bought an insurance policy in “Dad died on Thursday and because of your advice it only cost me \$1010.00 for the cremation. Thank you again.”  
—Keith

order to pay for his eventual funeral. More recently he reflected on whether he really wanted \$11,000 worth of funeral services. His answer: Not really. Dan felt he’d been

led to over-buy during an emotional time when others in his family were dying. Simple cremation with a memorial service at church, led by his family and clergy, seemed more appropriate.

But neither the funeral home nor the insurance company wanted to cooperate with his request to release the insurance policy so that he could name a family member—instead of the funeral home—as the beneficiary. What do do?

We advised Dan to persist, in writing, making a “pain” of himself to both the funeral home and the insurer until they decided it wasn’t fun to hold on to his money any longer. It worked.

“The saga is OVER! FINALLY got my check yesterday. Over three and a half months of unnecessary drama is over and done. Thanks so much for your input and help!”—Dan



There’s no shortage of writing about grief and loss, and much of it plows the same tired ground. Elizabeth Coplan’s *The Grief Dialogues* is different. Adapted from her play of the same name, the book collects dozens of essays, poems, and reflections on personal loss from people from all walks of life.

*The Grief Dialogues* doesn’t try to do anything but tell the truth. Open randomly to an essay and you might find it heartbreaking. The next one might make you angry. You might find another so funny you feel guilty

snort-laughing your coffee.

Some deaths are tragic. Some are expected. Some give a quiet release. Some are selfish and traumatizing to those left behind. Life is that way, and *The Grief Dialogues* reminds us that death is, too.

Elizabeth Coplan is a playwright, and lucky for us, the president of Peoples Memorial Association, the flagship founding organization of the Funeral Consumers Alliance federation.

[griefdialogues.com](http://griefdialogues.com)

## Help the next family today

People don’t stop dying; they do it every day. And every day, American families face the unwelcome task of deciding how to lay their dead to rest in a way that’s meaningful *and* affordable.

That’s where you come in. These families we tell you about? They’re just a small portion of the thousands of similar households that depend on FCA for guidance, support, and advice. Your financial gifts are the reason they can.

When you give to FCA, you’re putting a sympathetic voice on the other end of the phone line. You’re making sure a knowledgeable expert is there to review complicated, expensive contracts that are hard to understand. You’re sending a message to Washington that grieving people matter, not just funeral industry profits.

Please—renew your commitment today with a generous gift. **Thank you!**