

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



The good work you do stretches from coast to coast

—Joshua Slocum, executive director

Thanksgiving is coming up, and it seems like the right time to thank you, reader, for the good work you did this year. Yes, you!

Those of you reading the FCA Newsletter are a special group of people. You're volunteers, members, and donors who take the time to try to make the world a better place for grieving people. I wish you could see the results every day the way I can, but you don't sit at my desk, so it's my job to show you. The support you give us at the national office ripples across the country, giving comfort and advice to real people in grief.

Your generosity also brings funeral education and badly needed cost-savings to the general public, and pushes lawmakers to tighten protections for the bereaved who often face a "second trauma" after the death when the funeral bill comes due.

These are just a few of the 'good news' stories we could tell you!

Don's Story

Don called us earlier this year. When his father died in Maine, the family wanted to ship the urn to Don at his home in Washington state.

What arrived was a nightmare. The shipping box was crushed, grease-stained, and strapped together with duct tape. Inside were his father's ashes. Not in an urn, but spilling out of Zip-Loc and plastic grocery store bags. Naturally, the ashes and dust went flying when he opened the container. Can you imagine?

I was as shocked at the photos as Don was when he opened the box. Most of us in FCA have seen our share of funeral troubles, but the level of careless disrespect shown to this man's remains was baffling. Yes, of

course this didn't meet basic industry standards, but really—would anyone have thought this was a good way to ship precious material?

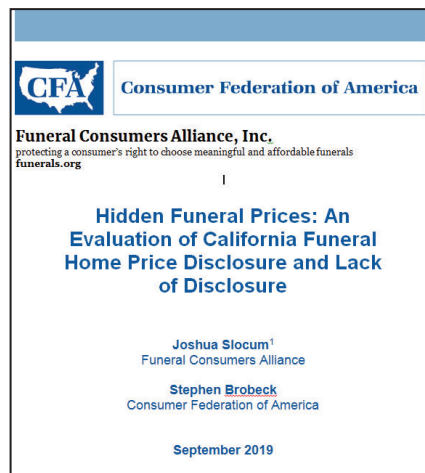
We helped Don write his complaint to the funeral home, and put him in touch with the state regulatory board in Maine that handles such complaints.

We could only do that because you and your local consumer organization faithfully support our national office, quarter after quarter, year after year.

Nothing can change the past. Don's family will be left with lingering grief over the incident. But you made sure there was someone with expertise and compassion

who Don could talk to for guidance.

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And in the best volunteer tradition, Alison Rector of the FCA of Maine (and also our national board) attended the state regulatory meeting and spoke in the family's favor when Don's complaint was discussed.

As I write this, the funeral home has offered a substantial refund, and the state board is recommending a disciplinary fine.

The Funeral Rule

As you know, we're working with several partner organizations to convince the Federal Trade Commission to amend the groundbreaking "Funeral Rule." Since 1984, the Rule has required funeral homes to give consumers printed, itemized price lists. It's time to bring those into the digital age.

Starting in 2015, we've worked with Consumer Federation of America to survey the prices and price-disclosure practices of funeral homes that have a Web presence. We found that only 1/4 of the nation's funeral homes disclose their complete price lists online.

Why does this matter? Because no grieving family has the time or wherewithal to get in a car and travel to five different funeral homes just to pick up a piece of paper so they can compare costs. With the price of a full-service conventional funeral running more than \$7,000, price-shopping

is essential for all but the wealthy.

On your behalf, we petitioned the FTC to amend the Rule. This year, the agency announced it will look at online pricing practices as part of the Rule review. We've already traveled to Washington, DC, to meet with commissioners and staff; we're confident we made a compelling case.

It looks like the formal review process won't start until the end of 2019 or the beginning of 2020. When it does, we'll let you know first. So many of you have sent us letters asking the FTC to require online pricing at America's funeral homes. Thank you! Being able to carry your testimony from around the country to policymakers in DC shows them that consumers across the country support this effort to help the bereaved plan funerals that are both meaningful and affordable.

Leading the way in California

Working with the dedicated FCA volunteers in California, we've completed four studies of online pricing disclosure practices since 2015.

Our latest survey was released in September and gathered wide press coverage throughout California. If you're interested, do a Google News search for "Funeral Consumers Alliance" and you'll find plenty of stories.

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Beware the promises of national 'cremation societies'

—A concerned consumer reported her experiences in the newsletter of the FCA of Central Texas. As she notes, there is no such thing as a free lunch. Remember, 'cremation societies' are merely funeral businesses. Don't assume you're automatically 'getting a better deal than at a funeral home.'

What shocked me was how much misinformation was offered with conviction by the sales reps from Neptune Society and Smart Cremation. For example:

Unverifiable Claim: Two funeral homes in Austin are under federal investigation for embezzlement.

The owner of one fled to Europe, but his son will be going to jail. The owner of the other funeral home will also be going to jail.

Truth: When asked for the names of the two funeral homes, the rep said to look for an article

in the *Austin American Statesman*, going back a few months. The only ar-

ticles I found reported that Austin Peel Funeral Home was fined by the Texas Department of Banking for selling preneed funeral contracts without a license. (Just to be thorough, violations of The Federal Trade Commission's Funeral Rule do not result in jail time.)

False Claim: Interment of an honorably discharged veteran at a veterans cemetery isn't necessarily free. Costs depend on the military rank of the veteran.

Truth: Honorably discharged veterans are entitled to interment at no charge in a state or national veterans cemetery. Period.

False Claim: Witnessing a cremation is against the law.

Truth: If arrangements are made in advance, family members may witness a cremation. (Witnessing typically involves watching the body being placed in the cremation retort.)

Unverifiable Claim: It's a common practice for funeral providers to "pad" the cost of certified death certificates.

Truth: Death Certificates (in Texas) currently cost \$21 for the first and \$4 for each additional certificate ordered at the same time. If a funeral home charges a different amount for these

'California' continued

This time, we scrutinized the websites of 20 percent of California's more than 1,000 funeral homes. The Golden State is the only one to pass a law requiring any kind of Internet price disclosure for funerals. State law says funeral homes must do one of two things:

-Place their entire General Price List (GPL) on their website, linked from the home page, or

-List 16 categories of funeral goods and services that are sold, along with a note that a "price list is available on request"

The law is a great start, but it gives funeral homes a loophole that allows them to legally avoid disclosing their prices online (this was a concession to industry lobbyists). Here are the questions we asked, and the answers we found:

-How many California funeral homes are prominently displaying their price lists online? Answer: 44 percent.

-How many funeral homes are make their price lists at least visible, even if the link is obscure or takes some hunting to find? Answer: 25 percent.

-How many funeral homes are taking the legal loophole, listing only the kinds of services they sell, but hiding prices from consumers? Answer: 25 percent.

A small number were also in violation of the law entirely.

What's more, we found that the phrase "a price list is available on request" is worth about as much as the pixels it takes to show those words. Out of 54 funeral homes that took the loophole, only nine responded to our posing-as-a-consumer email requests for a price list. The worst offender? The nation's largest chain, Service Corporation International/Dignity Memorial.

California's experience shows that funeral homes can and should be expected to post their prices online; it costs them nothing. The time for loopholes is past. The editorial board of the San Diego Union-Tribune said it best, "The state Cemetery and Funeral

Bureau that regulates funeral homes should use its existing clout to warn operators that the "upon request" provision is binding and not to be gamed. Helping grieving families avoid exploitation should be one of the highest priorities for the agency."

Hear, hear.

Based on what we've found in California, we have recommendations for the Federal Trade Commission when it tackles this question. To see all our surveys, go to our partner organization's site:

consumerfed.org/funerals

Thank you. Your dollars made this happen. Your generosity and care made it happen. And, while I know this is a minor thing in the overall scheme, I want to thank you personally. Being able to go to work for an organization that cares about real people in need, filled with people who put their money behind that effort, is a privilege and an honor.

'Cremation societies' continued

(or any other cash advance items), a disclosure statement to this effect must be included on the Statement of Goods & Services Selected. Our FCA has yet to hear of this kind of price padding.

False Claim: Local funeral homes (i.e., funeral homes not owned by a corporation such as SCI, which has properties all over the country) will not drive more than 100 miles from their front door.

Truth: As indicated in the "One-Way (free) Mileage Radius" column in our 2019 Funeral Home Price Survey, funeral homes do not charge for extra mileage until they have exceeded their stated mileage radius. After that, they may choose to impose their specific mileage charge for additional miles driven. Only a few providers in our survey indicated on their General Price

Lists that they limit their travel to a specific geographic area.

more than \$3.95, one at \$4.25, the other at \$4.50.

'Most alarming to my consumer sensibilities was the fact that questions or requests for specific information were actively discouraged.'

Hold Your Questions!

Most alarming to my consumer sensibilities was the fact that questions or requests for specific information were actively discouraged. The Smart Cremation rep told us up front to hold our questions to the end. But "the end" came to five minutes because she hadn't started her presentation on time.

Neptune took question deterrence to a new level by directing us at the outset to write our questions on the back of their "contact/appointment" sheet. As the presentation came to a close, we were advised that our questions would be answered only in the privacy of a one-on-one meeting. In other words, no appointment, no answers.

False Claim: When charging for extra miles, local funeral homes charge \$4 to \$7 per loaded mile.

Truth: Actual figures taken from General Price Lists given to us by every funeral home in our 2019 Funeral Home Price Survey start as low as \$1.95 per mile. Only two funeral homes charge

You can fight funeral poverty

If you knew that you could turn \$52 into \$3,000 for a grieving family, would you give it?

You can. I see it happen every single day in my office in Vermont. That's how much it costs you to give someone 15 minutes of expert counseling on funeral planning and managing costs.

“We’re not trying to arrange anything fancy, we just want a basic cremation,” Kylie said. “What are we supposed to do? We don’t have \$3,800.”

Here’s how it works. Kylie called Funeral Consumers Alliance in late October. Her dad died after a long illness with cancer. The cancer didn’t only take him, it took the family’s every last penny of savings. Most of us have known a family who went bankrupt caring for a loved one through a long, slow death.

“We’re not trying to arrange anything fancy, we just want a basic cremation,” Kylie said. “What are we supposed to do? We don’t have \$3,800.”

The stress of a death is bad enough, but the prospect of a second, financial trauma really works a stressed person right down to the bone. You can hear it in Kylie’s tone of voice: She’s apologizing for “pinching pennies” when it comes to her dad’s arrangements. As if she’d done something awful by spending her money ensuring his care while he was still with her.

You can help keep Kylie out of funeral poverty.

And all it takes is \$52. The next grieving family who calls might be Kylie, or Dave, or Susan, or Dwayne. What they can’t know until you help is that the simple cremation they’re trying to afford doesn’t have to cost \$3,200. They don’t know that with a phone and an hour’s worth of time, they can find a modest cremation for less than \$1,000.

You can make sure they do.

Death takes no holiday, and it knows no season. Give the gift of financial peace of mind to a grieving family today!

Please make a gift right now using the enclosed reply card to help at least one family avoid funeral poverty!

Or, go online:

www.funerals.org/donate