

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



How you helped a member of the FCA family keep the funeral in the home

-Josh Slocum, exec. director

My favorite pieces to write are the ones in which I get to show you the tangible good you do for real people. All of you who donate to Funeral Consumers Alliance are helping real families with real needs. I hope you're pleasantly surprised to learn *how* your gifts help the Americans who come to FCA for guidance.

I've told you about the elderly woman, Edith, who thought better of putting her house on the market to pay for her husband's funeral after she came to us for guidance. You gave her that guidance. I've told you about more than one family who realized they could, actually, afford a simple funeral by shopping around instead of assuming that "their family's funeral home" was the best option.

You made sure they could.

This time, you've helped a family in an even more personal way. Laurie Mulvey is part of the FCA family, too. She leads Last Rights, based in Pennsylvania, one of the many local con-

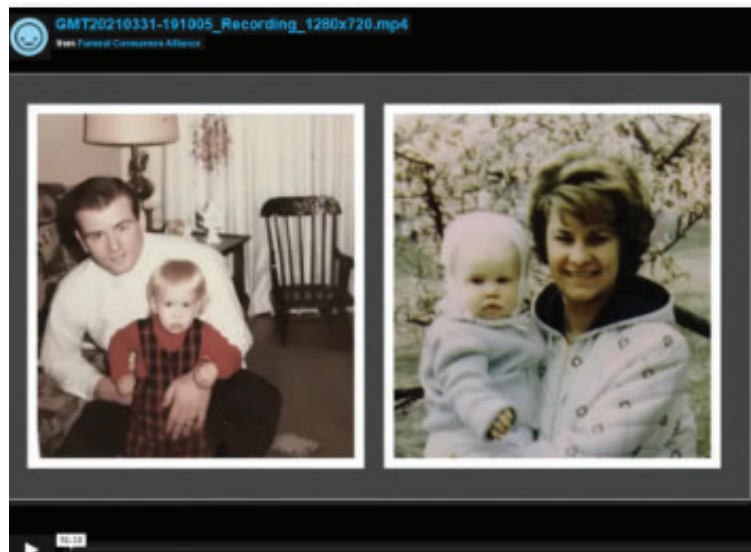
sumer groups in our federation.

When her mother, Judy, died this January, Laurie's family decided to take care of Judy at home the old-fashioned way. Instead of using a funeral home, they decided to have a *home funeral*. This is how our recent ancestors did it. Caring for the dead was as much a part of the domestic, house-

hold economy as bearing children and milking the cows once was.

When we outsourced this care to a professional sector, we didn't only relieve ourselves of a burden. Advocates for home funerals would say that we also gave up something personal,

(continued next page)



Laurie Mulvey's online class about her mother's home funeral. Find our videos at funerals.org--->store--->videos

Funeral Rule
Update

PAGE 3

FEMA Funds for
Covid Funerals

PAGE 2

FAQ Pamphlets

PAGE 3

continued from page one

something sacred, and something genuinely moving.

Laurie's family wanted that back. But as so often happens with home funerals, well-meaning but misguided officials attempted to get in the way. Laurie wrote to us the night her mother died:

"Hi Josh, My mom just passed away in New Jersey, and the police came after death certificate was filed by hospice. We are doing a home funeral in partnership with a funeral home. I might need help getting the police to leave. They think they need to be present until her body is transported in 2 days!"

Because *you financially support FCA*, we were able to give Laurie's family advice that she would not get anywhere else. Because of your generosity, the family funeral proceeded the way it should have with privacy and dignity.

"Thanks for responding so quickly on Sunday. That really meant a lot to me and to my family. Your clarity gave me the confidence I needed to deal with the police. Although, they had to call the medical examiner's office in Newark and then the prosecutor's office in our county, they indeed found there was no law. They left with a new insight about what is possible when someone dies, and my (very private) dad became very proud of what we were doing. And the funeral director was a true partner in this too.

As it turned out, we had a 2-day home funeral that was a powerful send-off that honored my mom and our family in profound ways. I know in time we will see that this will have

been a transformative moment for us—especially for my nieces and nephews. No one wanted to do this. It just happened that my dad said, "I don't want her body out of my sight until she is buried." He did not know how radical that was. But because these were his wishes, my siblings followed (albeit with trepidation). And I am so happy they did.

There is so much to say, but for now: Thank you. Thank you for doing this work. There is nothing more important. I am honored to be part of it."

Reader and donor, thank you.

FEMA funds for Covid-related funerals

The Federal Emergency Management Agency (FEMA) has announced that it will begin applications for reimbursement for funeral expenses of deaths due to Covid.

Here is a summary. For details, check FEMA's site:

[fema.gov/disasters/coronavirus/economic/funeral-assistance](https://www.fema.gov/disasters/coronavirus/economic/funeral-assistance)

Q: Who will qualify to have their funeral costs reimbursed?

A: Only those families/persons who experienced a death that was caused by Covid. Covid must be explicitly listed on the death certificate as the cause of death.

Q: Did the death from Covid have to occur within a certain time frame to qualify?

A: Yes. The death must have occurred on or after January 20, 2020. It appears this program will be available for Covid deaths throughout 2021 and beyond.

Q: Will FEMA advance me money upfront to pay for a Covid death funeral?

A: No. Do not contract for a funeral that you cannot afford, assuming that you'll get a grant to pay that funeral in time. You will have to pay for the funeral yourself first, in any case.

Q: How much will FEMA reimburse?

A: Up to \$9,000.

Q: What agency should I call to start my application?

A: You must call FEMA's dedicated line, 844-684-6333. There is no online application. You must apply by phone.

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Update on the FTC Funeral Rule

As you know, the Federal Trade Commission asked for public comments in 2020 on the “Funeral Rule.” The Funeral Rule gives consumers important rights. Some of these are:

- the right to price quotes by phone from funeral homes
- the right to receive a printed price list before discussing arrangements
- the right to select services item by item without having to buy a package
- the right, usually, to decline embalming
- the right to buy a casket from a third-party retailer without paying a penalty at the funeral home

The Funeral Rule goes under review every 10 years. More than 700 consumers, consumer organizations, and industry members submitted comments to the FTC last year. Many of you reading this are among them; thank you!

We know you’re waiting to hear what the FTC will do. We are waiting too. We expect that the FTC will announce its plans by late spring or early summer of this year. Until that happens, there is nothing more that interested consumers or organizations can do.

Last year, FCA submitted a 20-page report to the FTC outlining the changes we think are necessary to make the Rule effective for 21st century consumers.

We asked the FTC to:

- Require funeral homes to post their price lists on their websites
- Require funeral homes to disclose the true cost of cremation by prominently disclosing third-party crematory fees alongside the funeral home’s advertised cremation prices
- Rewrite the embalming disclosure to clarify consumers’ right to decline this service
- End the practice of keeping secret the names of funeral homes found to violate the Rule when secret shoppers test compliance

When the FTC publishes a response, we will let you know. We can only make educated guesses, but we suspect the FTC will agree, at least, that funeral homes should be required to post their price lists on their websites. We’re also hopeful the Commission will agree that true and accurate cremation prices are necessary. It’s not possible to predict their recommendations, however.

When the FTC does respond, we (and you) will have an opportunity to comment on proposed changes to the Rule. As soon as we hear, we’ll pass the news along to readers.

This is a great opportunity to make sure we have your **email address**. If you’re not sure, please just drop a note to **fca@funerals.org**. Remember to include your full name. We’ll make sure you’re added to our electronic mailing list.

Pamphlet Master List

5 tips for controlling funeral costs
Common funeral myths
Cremation explained
Death away from home
Embalming explained
Green burial
Guide to cemetery purchases
How to arrange a home funeral
How to choose a funeral home
How to pay for a funeral

How to plan a memorial service
How to read a FH price list
Organ, body, and brain donation
Should you prepay for your funeral
Simple and cheap, my father said
Ten tips for saving funeral dollars
Traditional burial
Veterans burial benefits
Your funeral rights

An answer to every common question—our FAQ pamphlets



Did you know we have a full range of brochures on the most common end-of-life and funeral-related topics? If you have a question about cremation, burial, prepayment, or just about anything else death-related, you’ll probably find the answer in one of our dozens of articles.

They’re available as articles to read on our website, and also as print-formatted tri-fold brochures you can print yourself or have made at a print shop.

To read them online, visit **funerals.org--->consumers**. They’re organized by topic.

For the printable versions in .pdf format, visit

funerals.org--->resources for FCA affiliates--->FAQ Pamphlets.

Thanks to past FCA president Marcy Klein, our range of pamphlets is continually freshened with updated information. Our latest new publication, *Organ, Body, and Brain Donation* replaces the prior version. This new version is written in general terms applicable to every part of the US.

These brochures are free to use and adapt for anyone, consumers and FCA affiliates alike. If it’s been a while since you updated your master files it’s a good idea to download the latest versions from the link above.

See the full list at left.

Would you help the widow next door if you could?

You would probably want to help your widowed next-door neighbor if you could, wouldn't you? Maybe you take her trash bins to the curb for her, or check in a few times a week to see if she needs groceries picked up. I bet you wouldn't think to talk to her about affordable funeral planning, though. It's not the sort of thing she'd bring up, and you wouldn't broach the topic yourself.

“I just want a cremation and a memorial service afterward,” she said, “But the price I got from our funeral home is a lot higher than I expected.”

But there are so many ‘next-door grandmas’ who do actually need help planning final arrangements. They're living on social security and can't afford to take a “money is no object” approach. Most of them don't know there may be more affordable options because the only funeral home most of us think to consult is the same one we've used for every prior family death. They certainly aren't going to ask you if you “know a cheap funeral home.”

You can help some of them even though they don't live next-door. How about Patricia? She called from Michigan recently.

“I just want a cremation and a memorial service afterward,” she said, “But the price I got from our funeral home is a lot higher than I expected.”

You can help someone like Patricia by making a gift. When you do, that financial support turns into a real-live person to answer the phone when she calls. It pays for a comprehensive website with a dedicated consumer section that asks and anticipates every common question from how to find an affordable burial to whether it's a good idea to pay for a funeral in advance.

Patricia and thousands of elderly folks like her need this dollars-and-sense advice from someone who knows how daunting funeral planning can be. You can make sure she gets it!

Your gift will do this good work.



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