

Just encountered the Portland, Oregon "Neptune Cremation Services". A relative was going to be charged \$979 for a "memento package" consisting of a wooden urn, a box, a book, and 25 note cards. (I imagine that the actual value of this "package" is less than \$20.) The Pre-Need Agreement was \$730 ("discounted" from \$880), and the "Transportation and Relocation Plan" was \$474 (to move her remains in the unlikely circumstances that she was out of town at time of death). The "discounted" total was going to be \$2173. She would pay \$500 down and then make \$50 payments with 8% interest, so the total cost of the package would be \$2399. When I called to tell the salesperson we needed to cancel she insisted that the relative was not obligated and there was no need to fill out the cancellation form. But as far as I can see, everything was completed except for a credit card number, so we will obviously be sending in the cancellation form. I thought it was interesting that the sales rep was very insistent that I shred the paperwork since it contained the rep's information. Now that I have researched the company's practices, I can't help wondering whether she was concerned that these numbers would end up being seen by state authorities. It seems so obvious that the company is trying to work about state laws, that I'm now curious what is being done to stop them. (Ironically, I'd almost hate to see them go out of business, since so many people would lose money that wasn't properly held in trust.)