

Funeral Consumers Alliance

Protecting a consumer's right to choose a meaningful, dignified, and affordable funeral since 1963

Summer, 2006

A Federation of Nonprofit Funeral Information Societies

Volume 10, no. 2

Best Ever FCA Biennial Conference

If you didn't attend the 2006 Funeral Consumers Alliance Biennial Conference in Austin, you missed what dozens of participants called the best national conference FCA has ever put on. It's not the same as being there, but here's a recap of the presentations. Several presenters made their remarks available electronically — check them out on our Web site at www.funerals.org/biennial06/report.htm .

The lion's share of credit for this conference goes to the wonderful folks at the Austin Memorial and Burial Information Society (AMBIS), our Austin affiliate that hosted the conference. From the initial planning last year right up through the end of the conference, the volunteers were well-organized, tireless, and resourceful. We never could have pulled it off without their help in planning, assembling registration packets, name tags, signs, book sales, and a hundred other tasks. Our special thanks go to Donna Belk, Daesene Willmann, Sandra Booth, Lamar Hankins, Ed Salisbury, and too many others to name. Thank you!

Plenary Sessions

Joshua Slocum, FCA Executive Director — FCA: Who We Are, What We Do, and Why You Should Care



AMBIS
volunteers Sandy
Booth and Helen
Burnette staff the
bookstore at
FCA's 2006
Biennial
Conference.
More than 110
people from
around the
country attended.

Photo by Ed Salisbury

Slocum described the past 67 years of the funeral consumer movement, from the founding of People's Memorial Association in 1939, the formation of the Continental Association of Funeral and Memorial Societies in 1963, to Funeral Consumers Alliance today. From the movement's beginnings as a collection of cooperative funeral buying clubs to its function today as an industry watchdog and consumer lobbying force, Slocum challenged the audience to find new ways to ensure families everywhere have the right to funerals they want at prices they can afford.

What participants had to say — "Passionate, eloquent and provocative. . ."

"Really set the tone for a powerful conference . . ."

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Gere Fulton, FCA Immediate Past President State of the Alliance: FCA's Finances

Stepping down after eight years on the FCA Board, Fulton discussed the ups and downs of the organization's budget. Important highlights included the nearly half-million dollars raised in 2000 and 2001 from the organization's "Before I Go" end-of-life planner and FCA's work to boost fundraising to keep the organization on solid footing.

What participants had to say — 'Great presentation, very thorough'

'Made the material easy to understand'



Kerin Coughlin, Attorney at Law, Constantine-Cannon FCA vs. SCI, et. al: A Class Action Lawsuit

Coughlin illuminated the complex antitrust lawsuit FCA has filed against the three largest Wall Street funeral companies and the largest casket maker in the U.S. She described how the consumer class action should stop corporate "deathcare" from keeping casket prices astronomically high and costing families millions — perhaps billions — more than they should have to pay.

What participants had to say — "Kerin made complicated concepts understandable"

"A highlight of the conference . . . a major reason many of us attended."



Billy Campbell and Joe Sehee, Ramsey Creek Preserve and the Green Burial Council Green Burial Campbell and Sehee are the foremost U.S. experts on green burial, disposing of the body naturally without embalming, coffins, vaults and other products that interfere with the natural process. Campbell founded the Ramsey Creek Preserve, the first green burial ground in the U.S. dedicated to conserving the land in a natural state. Sehee has worked to develop standards for green burial and conservation-based cemeteries in several states, and is the executive director of the Green Burial Council.

See www.decentburial.org.

What participants had to say — "Terrific and passionate"



Steve Wolens, Attorney at Law, Baron and Budd Taking on Wall Street 'Deathcare'

An experienced lawyer and a Texas lawmaker for 27 years, Wolens wowed the audience with the details of his consumer lawsuit against what he calls "the largest funeral home chain in the galaxy," corporate funeral giant Service Corporation International (SCI). Wolens accuses the company of defrauding consumers for failing to disclose the giant markups the company takes on caskets, among other things.

What participants had to say — "Great, gave me fuel for the fire"

"Dynamic speaker, fascinating topic"

♦

Gere Fulton and Lamar Hankins (FCA Past President) Buyer's Club, Consumer Advocacy, or Both?

Fulton and Hankins debated the pros and cons of funeral consumer

groups focusing on bargaining for discount funerals, or on educating the public to shop around on its own. Fulton believes FCA groups should move away from working with "cooperating" funeral homes altogether, while Hankins thinks there's a place for co-op buying power and public education.

What participants had to say — 'The right subject at the right time'

'Challenged my concept of the Alliance's goals and mission'



Robert Falcon, Funeral Director — Competition Comes to the Funeral Industry

Falcon's presentation was a big hit. With candid humor he took aim at the "traditional" funeral industry with its overpriced offerings, and described his ideas about the future of funeral service. Instead of focusing on a few high-priced funerals per year, Falcon said, funeral homes should concentrate on building a larger volume of customers in order to offer more moderate prices.

What participants had to say — 'Robert was refreshingly honest'

'Very funny!'

(continued next page)

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Breakout Sessions

Ray Gurney, Legislative Liaison for FCA of Greater Milwaukee FCA Affiliate Lobbying: Yes It's Legal, Yes You Can, and Yes You Should!

Gurney, a former FCA National Board Member, described how Wisconsinites almost lost the option of using lower-cost, nontraditional funeral homes last year when industry trade associations lobbied to outlaw them in the Dairy State. The experience convinced him of the need for FCA groups to stay on top of legislative developments and ensure law-makers don't fall for protectionist law proposals started up as "consumer protection" by entrenched funeral industry trade guilds.

What participants had to say — 'High-energy, inspirational speaker'

'Good practical advice'



Jessie Zander, Chairwoman of the Speaker's Bureau of the FCA of Southern Arizona: Forming an Effective Speakers' Committee for your FCA

A former school teacher and administrator, Zander stressed the importance of any active speakers' committee to spread the word about FCA affiliates' service to the community. Zander shared tips on finding community groups for educational seminars, and funeral-related topics that generate audience interest.

What participants had to say — 'Well-organized and speaks eloquently'



Funeral director Robert Falcon cracks up the audience with a humorous, candid look at the modern funeral business. **Photo by Ed Salisbury**

'A wonderful presence; an example of what to look for in someone giving public presentations'



Joshua Slocum,
Executive Director,
Funeral Consumers Alliance
Funeral Home Price Lists
Demystified

Slocum explained what the Federal Trade Commission's Funeral Rule requires, and how FCA affiliates can judge whether funeral homes are complying with these consumer protection regulations. He stressed the importance of making sure funeral home price lists contain accurate information and legally required disclosures so families understand what they're buying.

What participants had to say — 'Great handout; gave me confidence to start checking price lists'



Jerri Lyons and Donna Belk Home and Family-Directed Funerals

Nationally recognized home funeral expert Jerri Lyons (www.finalpassages.org) introduced the audience to the basics of home funerals, legal requirements, and encouraging family participation in funeral arrangements. Donna Belk of Austin Memorial and Burial Information Society described how she formed Crossings Care Circle (www.crossingscircle.org), a local volunteer organization that helps families take control of their own funerals.

What participants had to say — 'I wish we'd had more time!' 'Very motivating!'



Download the speakers' presentations at www.funerals.org/biennial06/report.htm

Every two years, a portion of the FCA Board turns over and FCA affiliates elect new representatives from around the country. Meet your new national board members:

Harriet Bartnick (FCA of the Triangle, NC) — Harriet Bartnick has been a board member with FCAT since 2000. She has a BA in Public Relations from Excelsior College, and is a volunteer with AARP. She directed FCAT's first annual meeting at which the organization offered continuing education credits for professionals dealing with whole-body and organ donation.

Marjorie Bridges (FCA of San Mateo and Santa Clara, CA) — Marjorie Bridges has a BA in journalism, and a Masters in Counselor Education from San Jose State University. She's been a member of the FCA of San Mateo for 10 years, and has worked as its office manager for eight years. Bridges has coordinated funeral price surveys, she writes the FCA's newsletter, and serves as Vice President of the California Federation of Funeral Consumer Alliances.

David Morrison (Memorial Society of Harrisburg, PA) — David Morrison is an elder law attorney with a private practice in Lancaster. He earned his law degree from the University of Pittsburgh Law School. Morrison established the original 501(c)(3) corporation in 1978 — The Memorial Society Fund — that became the national Funeral Consumers Alliance. He served on the organization's national board for several years in the 1990s.

Laurie Powsner (FCA of Princeton, NJ) — Laurie Powsner has a Masters of Social Work from Boston University, and has been a board member of the FCA of Princeton since 1993. She has a private counseling practice focusing on end-of-life issues, and serves as FCAP's executive director. Her duties include public speaking, newsletter publishing, and acting as a liaison with local funeral homes.

Continuing board members are:

- **Jim Bates** (FCA of North Texas)
- Norma Beerweiler (People's Memorial Association, Seattle)
- **Joyce Homan** (Syracuse Memorial Society)
- Marie Lorz (FCA of Central Ohio)
- **Ken Stoner** (FCA of Maryland)

Board Actions

The incoming Board elected as its officers:

President — Joyce Homan
Vice President — Norma Beerweiler
Treasurer — Ken Stoner
Secretary — Marie Lorz

The Board also voted to:

— Redesign the FCA national Web site and offer a standard Web site to all FCA affiliates. Jim Bates is heading up this exciting project, which will bring affiliates great new options for their sites. These include a standard, updated design, the ability to get FCA

national news items instantly and automatically on their affiliate Web sites, and an easy, user-friendly interface so even those with limited computer skills can make changes to their site easily.

— Study whether to move some of FCA's money into more aggressive investments that give larger returns. The ad hoc committee will make a recommendation to the board at the October, 2006 meeting.

The national AFFILIATE RELATIONS COMMITTEE wants to hear from any FCA affiliate having trouble with fundraising, operations, or any other issue. We'd like to help where we can. We'd like to hear your success stories, too! Email board member Laurie Powsner at Irpjak@verizon.net.

Legislative/ Regulatory Watch

New Hampshire — Following the Bayview Crematory scandal in which state officials found a decomposing corpse and several sets of ashes apparently abandoned, the state is finally requiring licensing and inspection of crematories. HB1067, effective July 1, 2006, requires crematories to get a state license, requires the state board to inspect crematories at least once every three years, and allows the state to fine crematories up to \$20,000 for breaking the law. The law requires

most of the standard operating procedures that the better crematory laws in other states prescribe, such as a system to track custody of bodies and a paperwork trail for authorization to cremate. Unfortunately, the law prohibits anyone but crematory operators from being present at the crematory, which rules out families who want to witness the cremation. Let's hope legislators reconsider this one — we can't think of a better deterrent to misbehavior than a family watching over the process. Besides, some religious traditions require witnessing.

New York — Consumer groups have scored major victories in the Empire State. For the third year in a row, the FCA of Long Island and New York City, along with other FCA groups and a coalition of senior advocates and religious leaders convinced lawmakers to scrap Service Corporation International's pet bill. SCI has been lobbying hard to change NY law, which prohibits the sale of packaged funerals. Why? SCI has a lot of money riding on it; their report to the Securities and Exchange Commission for 2003 noted they make up to **\$2,800** more from every family to whom they sell a package. While lobbyists presented the bill as offering "choices" to families, the packages this company (and others) sell are bloated, confusing, and expensive.

Senior advocate John Eadie of the Statewide Senior Action Council called the defeat of **A1751** "a miracle":

Every call and every letter every memo made a difference! Without the enormous combined efforts of hundreds of volunteers across the state, SCI would have won today. From the bottom of my heart and for all the frail, vulnerable families who are now protected, THANK YOU!

There's even more good news. FCA of Long Island President Elvira Hoffman convinced lawmakers to pass a bill requiring cemeteries in New York State to give consumers printed, itemized lists of prices and cemetery regulations. The bill isn't perfect; it only requires cemeteries to give out the lists on request, and lets the cemetery charge the customer for copying costs, but it's a great start. Hoffman stuck to her guns, taking on a task the state cemetery board refused to get behind, and a loophole in the FTC Funeral Rule that makes funeral homes give out prices but doesn't require it of cemeteries. Hoffman wrote:

In the past, we have merely tried to block anti-consumer legislation . . . I believe that the bill would not have passed without our faxed letter campaign which produced over 80 letters of support from members and friends of this organization.

NOTE TO FCA AFFILIATES —

Yes, you can make a difference!

Michigan — Lawmakers failed to bring Michigan into the 21st century by not following the lead of most other states when it comes to who has the right to control the disposition of a dead body. While about two-thirds of the other states have personal preference or designated agent laws — these let the decedent direct his own wishes before death, or name any third party to do so — Michigan law still lets your next-of-kin challenge your wishes as written in your will.

The Funeral Consumer Information Society of Detroit wrote to the legislature:

[The new laws] are modeled after the order of inheritance when a person dies without a will. If someone dies without a will, then [this next-of-kin sequence] is reasonable. However, if during life an individual has purposefully named . . . a personal representative in a will, then we believe that the law should honor the individual's wishes.

Missouri — An unnecessary court battle has finally come to an end after the State Board of Embalmers and Funeral Directors entered into a consent judgment with casket seller Larry Gegner. We told you in earlier issues that the Board filed charges against Gegner for practicing funeral service without a license, including charges that he was selling caskets without a license (even though you don't need a license to sell coffins in Missouri). The action appeared to be a move by the Board to harass Gegner, who's known for telling families about their rights to avoid funeral homes altogether and perform funerals privately.

The judgment, issued by the Circuit Court of Dallas County, MO, on May 18, bars Gegner from transporting bodies, preparing them, or "directing funerals" for pay — all of which he denies doing in the first place. But the judgment also establishes Gegner's (and every citizen's) right to sell caskets and vaults, help families plan funerals, advise them of their legal rights, and generally help families with funeral decisions without pay.

The Libertarian law firm, the Institute for Justice, jumped into the fray to expertly defend Gegner's rights to free speech and to make his living selling caskets without interference from an overreaching state board. IJ lawyer Valerie Bayham told the Associated Press, "It's an example of regulatory capture where the board are controlled by licensed funeral directors in the business and in the industry. They have an interest in making sure their pockets continue to be protected."

Thanks, IJ, for keeping them honest.

Unfortunately, we're still waiting for the State Board to make it clear to its licensees that they can't use an unenforceable funeral regulation to force families and churches to pay funeral directors to "supervise" private burials. An Amish-Mennonite church has complained to FCA National that at least one funeral director is doing so. He's charging the church an exorbitant sum to stand around and watch them bury their dead privately. FCA has written to the Missouri Board requesting they clarify their regulations and rein in their over-zealous licensees, but so far, they haven't responded to our concerns.

Tennessee — Though it came too late for the 13,000 buyers who prepaid Forest Hill funeral homes and cemeteries for goods and services they won't receive, the Legislature did establish a consumer protection fund for cemetery buyers. **HB4027**, signed into law, requires cemeteries to deposit \$20 of each preneed sale into a fund to repay consumers if the cemetery defrauds them.

Lawmakers obviously had good intentions on several fronts, because drafts of the bill would have prohibited cemeteries from refusing to let outside monument dealers install markers, or charge exorbitant fees to give outside dealers access. This is a major problem; consumers complain some cemeteries are charging hundreds or thousands of dollars in "access fees" if the customer doesn't buy the marker from the cemetery. The name of this game is "you're gonna pay us whether you buy anything or not."

The Legislature didn't have the stomach to do the right thing on this one, though. As passed, the bill allows cemeteries to refuse outside monument dealers access, except if the cemetery charges more than .23 cents per square inch to install markers. If it charges more, the cemetery has to let the outside dealer in to do the installa-

tion, but the cemetery can still charge customers a \$100 "administrative" fee if an outside dealer comes in. The law is poorly worded, though. It appears to say cemeteries must charge the same \$100 "administration" fee to all customers (if it charges the fee at all), even if the customer buys the marker from the cemetery. Bottomline: it looks like cemeteries get to tack on an extra \$100 fee for everyone. Thanks, Tennessee.

Finally, the law changed the definition of "delivery" of cemetery merchandise. Tennessee is one of several states that allows "constructive delivery," a legal fiction that lets the seller give the buyer a certificate that says, "you're the proud owner of a vault," and consider the vault "delivered" (and nonrefundable) even though the customer hasn't used it. Lawmakers tinkered with this, and still left the customer vulnerable. Cemeteries can consider their merchandise "delivered" to customers if they paid the manufacturer, the manufacturer has made the product and 'stored' it, the cemetery gives the customer a certificate, and agrees to ship the product at the customer's request. Who's checking to make sure these conditions are met? What would a customer do with a concrete vault if they moved to another state — have it shipped and use it for a planter?

Washington — FCA's oldest and largest affiliate, People's Memorial Association, has been pounding the pavement and the presses to stand up for consumer rights. Their efforts helped the Board of Health implement new regulations that will allow funeral homes to let families view their dead without invasive and costly embalming. The regulations aren't perfect though, and the process bears the distinct mark of interference by the commercial funeral industry for its own economic motives.

This spring, PMA Executive Director John Eric Rolfstad, President

Ruth Bennett, and FCA Executive Director Joshua Slocum sent a joint letter to the Washington Board of Health on proposed rules for embalming and refrigerating bodies. The trouble started in 2005, when the Legislature passed a law requiring funeral homes to embalm or refrigerate a body immediately on receipt, and to keep the body refrigerated until disposition. This nonsensical requirement prevented families from viewing unembalmed bodies, and gave funeral homes an excuse to force embalming on families even if they only wanted a five-minute private viewing.

The Board of Health is allowed to grant exceptions to the law, and they proposed a new set of rules. The first draft would have allowed funeral homes to keep bodies out of refrigeration for up to 72 hours to accommodate religious and cultural requirements of various groups. Predictably, the commercial funeral industry went ballistic, and bombarded the Board with hysterical claims of disease running rampant from unembalmed bodies. James Noel, Executive Director of the Washington Funeral Directors Association, sent an alarmist and misinformation-packed four-page letter to the Board making untrue claims about the health risks of unembalmed corpses. Here's an excerpt:

Where do we draw the line? Is having decomposing human remains in an area where the public, family and friends can touch, handle, kiss, squeeze, sing, pray and guard and potentially infect everyone present protecting the safety of the community? Is the Department of Health going to assume the financial responsibility for those who become ill and spread disease throughout their community and perhaps the state and nation?

Mr. Noel must be unaware that there's never been a documented case of mourners being sickened from unembalmed dead bodies. We wonder how he explains the lack of disease running rampant "throughout the state and nation" in the rest of the world where embalming is seldom practiced.

PMA's and FCA's letter, by contrast, cited peer-reviewed articles from the British Public Health Laboratory Service, the Pan-American Health Organization, and the World Health Organization, which showed there's rarely any risk of contagion from dead bodies. We can't explain, then, why the Board of Health gave in to the misinformed demands of the funeral industry and decided to limit the time a body can be out of refrigeration to 24 hours. We also can't explain why the Board decided to define acceptable refrigeration to include dry ice, but only if it's used outside a funeral home. If the body's in a funeral home, only a refrigerator unit will do. Huh? One thing's certain — Washington funeral homes will be able to cut off viewing of unembalmed bodies after 24 hours, because (as we suspect they secretly wanted), they won't be allowed to keep the body out on dry ice. "May we offer you embalming, madam, if you wish to extend the viewing of your dear departed?"

Volunteers Needed

The FCA National office needs your help tracking legislation. If you're computer and Web-savvy and want to help us monitor new laws and regulations affecting funeral consumers, we'd be very grateful. We need people willing to keep tabs on one or more state legislatures (mainly through their Web sites) quarterly or twice a year. If you're interested, send executive director Joshua Slocum an email at joshua@funerals.org. Thank you!

One \$ Donated Is Two \$ in the Pot!

At the June, 2006 Biennial Conference, an FCA affiliate board member made an anonymous donation of \$1,000 to the organization as a challenge to all of you. He was so impressed with the vitality of the national funeral consumer movement, he's asked us to ask you to help. If we can raise \$1,000 in matching donations from you by the end of the year, the national organization will get an extra \$1,000 — you can double your money!

We've told you before how vital your contributions are to keeping the national organization alive. With 10,000 telephone calls, 5,000 emails, and hundreds of letters every year, your small staff of two and a half works hard to meet the public demand for objective funeral advice. This is a chance to make your <u>tax-deductible</u> contribution go twice as far.

Send your matching, tax-deductible contributions to:

Funeral Consumers Alliance Challenge Grant 33 Patchen Road South Burlington, VT 05403

Thank you!

Making a Little Go a Long Way

The Funeral Consumers Alliance of Nevada sets an example for community outreach other FCA affiliates might want to follow. For those affiliates who think a comprehensive member packet is "too expensive," consider this. The FCA of Nevada spends \$2.95 to produce an attractive folder with everything a potential member needs to get started on smart funeral planning. The blue folder, with a four-color business card on the front, includes:

• The annual funeral home price survey

- Several tri-fold brochures on funeral shopping and consumer rights
- An introductory letter explaining why planning ahead is important for families who want to control costs
- A list of funeral homes offering FCA of Nevada members discounted burials and cremations

All that for \$2.95. What's more, the group is wisely using it to build awareness of the FCA of Nevada with

community organizations. FCA of Nevada Director John Tresise explains:

Over the last year or so, the FCAN Board has been meeting with the goal of answering the question, "How can we make the mission of FCAN more effective in our community?" We also asked the question, "What do we have that can aid individuals, families, and even organizations regarding end-of-life questions and issues that no one else in our community has to offer?" The answer was quite simple. We have incredible resources which include, but are not limited to: our annual price survey, FCA's library of informational pamphlets, and the FCA online bookstore. After intense sessions of brainstorming and refining, we have produced the attached packet of information which we will hand-deliver to:

- Hospices, social workers, and spiritual advisors
- Hospitals, case managers, discharge planners and chaplains
- Administrators and counselors at senior centers and assisted living facilities

This is a new approach for the FCA of Nevada, Tresise wrote:

The focus of our energy over the last several years has been to increase our membership base and to get members to attend our annual meeting. The efforts we've made have had limited success. The reality is that people don't usually want to talk about death or plan for it until it is imminent. With this effort, we are changing our basic operating perspective from "How do we recruit new members?" to "What can we do that will significantly benefit our community?"

This is the best statement of the mission of an FCA group we've come across. Tresise is exactly right: we can't concentrate on recruiting members as an end in itself; we have to give them a reason to join. The FCA of Nevada's renewed interest in public service is right on target.

FCAN will report back on the results of their efforts over the next six months as they distribute the packets. We'll pass the information along to you in a future newsletter. Affiliates who want to learn more can email the group at fcanevada@aol.com.

More Preneed Fraud

In a case affecting 13,000 families, a funeral company in Tennessee is refusing to honor prepaid funeral and burial contracts sold to consumers since the 1970s. The Tennessee Attorney General's Office is investigating Clayton Smart, owner of the Forest Hill Funeral Homes. after Smart told local media he couldn't afford to honor the contracts consumers paid thousands for. The contracts promised full funeral and burial services. Instead, Smart said, he'll offer the face value of the policies, \$3,000, despite the fact that contracts promised a full range of services and goods.

"Obviously things were a lot cheaper in 1965," Smart told the Memphis Commercial Appeal, "but inflation has struck, and we could not continue to stay in business if we honored those policies now."

Even more outrageously, Smart told the Commercial Appeal he sought to make sure he wouldn't have to honor families' contracts when he bought the three funeral homes and cemetery in 2004 from the bankrupt former owner.

"I wouldn't have bought the business if I thought I'd have to honor the contracts," Smart said. "There is simply no way to continue in the business and do it."

What about all those families who paid thousands of dollars over the years to "take care of everything," only to be left holding the bag? One woman wrote to FCA:

My parents purchased burial policies from Forest Cemeteries back in 1975. They were told these policies included the plots as well as the funeral services. They have paid on them for twenty years, notes were \$18.75 per month. I averaged the price to be around \$4,500.00 per funeral. Today, 07/06/06, I come home from work, turn on the news, and find out some yahoo named Clayton Smart purchased the cemetery they have their plot in, Forest Hill in Memphis, TN, and he states that the policies are not valid. What the #\$%! is going on?

everything will be taken care of upon death. With the interest these policies have accumulated over the years, they should be worth at least \$15,000 . . . [My parents] are in their eighties and live on a fixed income and can't afford to pay any more money for funeral services they thought were already paid for.

Several families have also filed a class action suit against Forest Hill.

According to the Commercial Appeal, there's only \$18 million in the trust set up to cover these contracts — not enough to cover today's retail costs. Smart said he thinks the former owners mismanaged the money.

The Commercial Appeal also reported the attorneys general in Tennessee and Michigan are investigating whether Smart diverted \$40 million in Forest Hill trust funds to other investment ventures. Smart denies the allegations.

If you've been affected by this problem, follow these tips:

- Gather up all of your paperwork documentation, including:
- **a.** The original contract stating the goods and services to be furnished, and the price you were required to pay
- **b**. Documents showing the amount you or your family has paid over the years toward these policies.

- **c**. Any other documents relating to these promised funeral arrangements, including any communications from Forest Hills Funeral Homes to you or your family over the years.
- Write a concise complaint. Note what goods and services the contract promised to you, note what price you paid in exchange for these promised goods and services, and note what you understand you're actually going to get today if you use the policy. State what remedy would be acceptable to you (such as a full refund with interest, etc.)
- Send copies of your complaint by mail to:

Deputy Attorney General Michael Meyer Office of the Attorney General P.O. Box 20207 Nashville, TN 37202

and to:

Robert B. Gribble, Executive Director Board of Funeral Directors and Embalmers 2nd Floor Davy Crockett Tower 500 James Robertson Parkway Nashville, TN 37243-1145

Please send a courtesy copy of your complaints to Funeral Consumers Alliance. Emailing them is preferred

— fca@funerals.org

The Undertaker's Burden

Judging from the archival materials of the National Funeral Directors Association, America's morticians have been uniquely put upon. Having to be all things to all people, and at the same time so misunderstood, it's a miracle the average funeral director didn't crack under the strain.

Doctor's Aide

"On the subject of Sanitation as an educational leverage, too much cannot be said. It is time we were taking our position side-by-side with Physicians."

Robert Bringhurst, NFDA President, 1890
 Convention

Sanitarian, Booster, Defender of the Faith

"The funeral director, as a professional man, has three basic responsibilities: **1.** Protection of Public Health **2.** Sustaining of Morale **3.** Maintaining of Religous Customs"

— Jacob Van't Hof, NFDA President, 1942 Convention

Therapist

"If the funeral director counselor can [counsel clients] at his funeral home, this creates an ideal setting and offers many advantages as to options that can be seen and evaluated."

— The Funeral Director and His Role As a Counselor, NFDA, 1975

"However, when a counselor feels that either the reason [for an immediate disposition] or the opportunity to meet needs is not valid, he must then counsel in-depth as to the consequences of choosing this type of alternate to the funeral."

— ibid.

Arbiter of Protocol

"Occasionally, one or two members of the family may choose not to go into the visitation room for the first viewing with the rest of the family. Such a request, when recognized by the counselor as valid, should be granted."

Rocket Scientist

"Oftentimes a person's indifference, criticism or suggestions [about the appearance of a corpse] are due to never having seen the person dead, dressed up, lying down, and with their eyes closed." — The Funeral Director and His Role As a Counselor, NFDA, 1975

IN THE NEXT ISSUE:

PRACTICAL TIPS ON —

- Price shopping for funerals
- Using the Internet
- Taking charge of your own funeral
- Advice for affiliates on helping members be selfsufficient

Summer, 2006



Funeral Consumers Alliance

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Savvy Senior Tips

- FREE -

Nationally syndicated columnist and senior citizen advocate Jim Miller puts out a free bi-weekly newsletter by email. The newsletter rounds up advice on a wide range of topics such as reverse mortgages, healthcare, long-term insurance, nursing homes, investments, free stuff for seniors and more. To join, visit the Savvy Senior Web site at

www.savvysenior.org

Be sure to let Jim know Funeral Consumers Alliance sent you!

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 practicies, 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:

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