



Funeral Consumers Alliance of the Finger Lakes

Fall 2010 Newsletter

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President's Column

by **Barry B. Adams**

Contracts

October 15, 2010, marked the termination of the 2007–2010 contracts between the FCA of the Finger Lakes and each of the ten funeral directors in our service area with whom we have had cooperating arrangements. In early August, these directors were invited to continue offering FCAFL members the five types of service that have been made available to them and to report the prices they would charge for these services during calendar 2011. Our aim was to have each director provide prices year by year rather than negotiate uniform prices from all ten directors for a 3-year period. Only one of our cooperating directors accepted this invitation; the others, as represented by the Tompkins County Unified Funeral Directors Association (TCUFDA), eventually rejected it. After several unsuccessful attempts to find another acceptable form of contractual arrangement, the FCAFL Board of Directors decided to take the step it had been preparing to take for several years and abandon the buyers' club business model in favor of one that favors consumer education instead.

Background

The Spring 2010 issue of the Newsletter (available at the FCAFL website) carried an account of contract-related Board decisions and interactions between the FCAFL Board and the TCUFDA that began in late 2009. In brief, the Board voted in November 2009 to negotiate only for services, not for prices. The main reasons for this change were: (a) that contracts with funeral homes for services and prices that are available only to members are inconsistent with the Alliance's status as a tax-exempt educational organization, (b) that excluding prices from negotiations would remove a source of friction between funeral directors and the Alliance, (c) that the Alliance could better fulfill its educational mission by reporting price differences among funeral homes, (d) that prices of FCAFL service types I and II (direct cremation and immediate burial, respectively) in 2009 were no lower than prices available to the general public for these services, and (e) that there were new cost-free opportunities for anatomical donation in our service area.

In 2009–2010, FCAFL members who had chosen either Type I or Type II service (nearly 80% of us) were receiving no price break relative to prices available to the general public. Furthermore, the Ithaca

Cremation Service, a new local cremation provider, began advertising a price that was at least \$507 less than Alliance families were paying to our cooperating funeral homes. (See the article about the ICS elsewhere in this issue.) In addition, thanks in part to a program initiated in 2008 at Upstate Medical University in Syracuse, those intending to donate their bodies to medical organizations (about 11% of Alliance members) can do so without cost, whereas the price that would be paid by an FCAFL family to one of our cooperating funeral homes for pickup and transportation of a donor's body to a receiving medical institution would have been \$1060. The only types of arrangements that offered significant savings for Alliance members were Types III and IV, which involved a funeral ceremony before cremation or burial.

In December 2009, the Board of Directors contacted the TCUFDA and proposed that for the contract term beginning in October 2010, participating funeral homes agree to continue offering our members the five defined service types, to dispense with negotiating about prices, and to provide the FCAFL with prices individually on an annual basis. In March the TCUFDA rejected this proposal in favor of negotiating uniform prices for each service type. According to TCUFDA president Joseph Sibley, the members of his organization "voted unanimously to maintain uniform pricing in any new contract with FCAFL." Because the Alliance's contracts have been made with individual funeral directors, not with the TCUFDA, the Board decided to invite them to continue participating in the FCAFL's member-service program and to set their own prices as described above. And as also noted above, this effort came to naught, with the result that we are now operating in a contract-free environment.

Implications

- Bear in mind that your FCAFL enrollment form or Ithaca Memorial Society membership form—on which you specified a preferred mode of final disposition of your body and the funeral home to be contacted at the time of death—represents a valid plan for funeral arrangements, whether or not the Alliance has a contract with your chosen funeral home.
- You can always choose a different funeral home to handle your arrangements, or you can make new arrangements. The latter course may be prudent if cost control is paramount. (See the section about planning forms below.)

- If you are among the 90% of Alliance members planning on direct cremation, immediate burial, or donation of your body to a medical institution, then your plan can be executed for less money than you would have been charged under terms of the FCAFL contract, provided that your survivors choose an inexpensive funeral home or, for body donation, deal directly with an organization that accepts anatomical donations. (See the Resources page on the Alliance's website for more information about anatomical donations.)
- If your funeral plan calls for either a Type III or Type IV service (cremation or burial preceded by a ceremony) and you wish to retain that plan, then you should examine the prices of goods and services at several funeral homes and decide which business you want your survivors to patronize and which goods and services you want. The service "package" that you selected on your Alliance membership form is not shown on any funeral home's price list because funeral homes in New York State are not permitted to advertise funeral packages other than for direct cremation and immediate burial. Other combinations of funeral goods and services are created by individual customers selecting the components they desire. The funeral price survey that the Alliance reported in late 2009 has data from the General Price Lists of 33 funeral homes in the southern Finger Lakes region. A one-sheet summary of this survey accompanied the Fall 2009 Newsletter. The full report is available at the Alliance's website and in printed form on request.
- No matter what funeral plan you create, you should make a written or printed version and give copies to anyone who will be expected to make important decisions at the time of your death. The plan should indicate as completely as possible the funeral arrangements you prefer, who is to carry them out, and how they are to be paid for. (See the Resources page at the FCAFL website for the document *Funeral Money Alternatives*.)
- The FCAFL Board of Directors will continue to conduct workshops, at Lifelong in Ithaca and elsewhere, where members can learn how to plan their own funeral arrangements.
- The Board of Directors will continue to gather price information by means of periodic surveys and con-

tinue to help members and others make plans for cost-controlled funerals.

New Funeral Planning Form and Brochure

Each member of the FCAFL will soon receive a first-class letter containing three items: information from this column (because some members do not see the Newsletter), a new funeral planning form with instructions for its use, and a copy of the new FCAFL brochure. The new funeral planning form will replace the now-obsolete enrollment form on which members specified their desired arrangements. Members can use this form to update or change their plans and then give copies to those who will be responsible for carrying out their wishes. Members who wish to make advance arrangements with a funeral home can use a copy of the form for that purpose.

Benefits and Opportunities

- You belong to a public-service organization that helps people make plans that will spare their families difficult and unnecessarily costly decisions at the time of death.
- You can learn about local, state, and national issues that affect funeral planning before you or your loved ones need that information.
- You have opportunities to learn about state and national legislation that can help or hurt funeral buyers and to support or oppose such legislation.
- You have the opportunity to show by example how to make consumer-savvy plans that minimize difficulties for survivors at the time of a death.
- By volunteering to take part in the work of the Alliance, you can:
 - assist in the publication of information helpful to people wishing to plan simple, dignified, and reasonably priced funerals;
 - join the effort to make people understand that everyone ought to have a plan for funeral needs;
 - help with funeral price surveys—the Alliance's most important information-gathering activity.

Appeal for Help

The FCAFL Board of Directors hopes to devise ways in which the Alliance can fruitfully engage in activities in addition to those that focus on financial

The Funeral Consumers Alliance of the Finger Lakes, Inc. is a non-profit, public-service organization, founded in 1958 as the Ithaca Memorial Society, that promotes advance planning of funeral arrangements and consumer education and protection with respect to funeral-related issues. Membership is free and open to all. The FCAFL is guided by a volunteer Board of Directors and is a member of the national Funeral Consumers Alliance, Inc., which has more than 100 affiliates. The Newsletter is published twice a year and is freely available.

The Board of Directors, 2010–2011: Barry Adams, President; Milton Zaitlin, Vice President; Catherine Darrow, Secretary; Dominick Paolillo Jr., Treasurer; Carol Hardy (to 2012), Robert Cotts (to 2012), Charles Elliott (to 2012), Louise Richards (to 2013), Wayne Sinclair (to 2012). Advisors: David Bandler, Philip S. Winn.

aspects of funeral planning. To that end, we are actively seeking FCAFL members to help other members deal with such practical matters as knowing where to turn for expert advice and assistance with the life insurance policies or the car registration or the magazine subscriptions of recently deceased loved ones, as well as the protocols of notifying family and friends, paying final health-care bills, and dealing with bankers, brokers, and bureaucrats. Those of you with first-hand experience of end-of-life and after-funeral matters can help us define the issues and develop means to train fellow volunteers to assist other survivors.

We also seek help in increasing our membership, perhaps by developing new categories (such as Joint Membership or Student Membership) as well as financial support. (See the article on Member Support and Participation elsewhere in this newsletter.) If you can contribute a few hours of your time over the next six months to brainstorm these questions, please get in touch with me or another member of the Board.

On Member Support and Participation

A Message from the FCAFL Board of Directors

The FCA of the Finger Lakes is run by unpaid volunteers and supported entirely by tax-deductible donations. Its mission and activities are determined by its members. In recent years the Alliance has begun to emphasize consumer education and protection while maintaining the historical function of mediating funeral planning for its members. That function lies at the root of serious problems facing the Alliance today.

The Alliance began and operated for 49 years as the Ithaca Memorial Society, a funeral buyers' club whose members could select any of several simple, modestly priced funeral plans that would be executed by funeral directors under contract with the Society. Joining the IMS was a matter of self interest, and membership brought no obligations. Members paid a small lifetime membership fee that met the modest financial needs of the organization. The Society requested nothing from members other than for a few of them to serve as officers and directors and to recruit new members. Most members, their plans in place, paid little or no further attention to the organization. Even the Board of Directors paid little attention, hiring part-time executive secretaries to take care of office functions and member recruitment.

In the 1990s, IMS membership had grown to almost 1500, and the Society began publishing a newsletter twice a year. The one-time membership fees no longer sustained member services, so contributions were requested annually. After 2000, fewer people seemed interested in advance planning for funeral needs; new memberships began to lag behind deaths and departures. Moreover, fewer

than 25% of members supported the organization financially, and few were willing to serve as directors. Today the average duration of membership is over 17 years. Some current members joined more than 40 years ago. A \$30 membership fee to the IMS or a \$30 enrollment donation to the FCA of the Finger Lakes defrays the cost of maintaining one membership for less than 6 years.

In recent years the organization made numerous changes to better serve members and the public. It became a registered charitable, tax-exempt organization. It began to provide public presentations promoting the benefits of advance planning for funeral needs. It became an all-volunteer organization—no more paid executive secretary. It expanded its website with lots of information and end-of-life planning aids. It eliminated membership fees. It began contacting state legislators to support or oppose proposed legislation that would have an impact on funeral buyers. And it conducted and published a survey of funeral prices throughout its service area, the southern Finger Lakes region, illuminating some big differences in prices from one funeral home to another. Throughout this period of change, the FCA of the Finger Lakes also maintained its historical buyers-club function, mediating members' selection of simple funeral plans that were executed for defined prices by certain funeral directors under contract with the organization.

Unfortunately, these activities have not resulted in more support or participation by the membership, nor have they reversed member attrition. It is time for all of us to recognize that if you don't support the FCA of the Finger Lakes by participating in its activities, by recruiting new members, and by making monetary donations to defray program costs, the organization will cease to exist.

If you are willing to help keep that from happening, then check appropriate interest and donation boxes on the flap of the next contribution envelope that we send to you, or contact any member of the FCAFL officers directly. And mention the work of the Alliance to your friends. The website address is <http://www.imsfca.org>. The Alliance office can send information to anyone who lacks internet access. Phone 607-273-8316.

Low-Cost, No-frills Cremation Available in Tompkins County

Ithaca Cremation Service, located at 110 South Geneva Street, Ithaca, began business in 2010, serving Tompkins County. The current price of direct cremation is \$895, which is at least \$507 below the price that was available to FCAFL families utilizing a participating funeral home in 2009–2010, and at least \$550 below the lowest priced direct cremation that was available to the public at any funeral home in the southern Finger Lakes region in 2009.

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RETURN SERVICE REQUESTED

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The service includes acquiring the body and transporting it to a crematory and returning the ashes to the person who authorized the cremation. No other services are included. Payment by cash or check (no credit cards) is required before service is provided. Ithaca Cremation Service can be reached by telephone at (607) 274-7544.

Two Important Reminders

1. *If you want your funeral plans to be followed, you must inform your family or other responsible person in detail.* If you reside in a senior living facility, you should also inform an appropriate administrative person there. When you die or your loved one dies, the funeral home that is designated on your funeral planning form should be called. The Alliance office should only be called if a member's form or death care preferences could not be found at the time of death. If no funeral home is designated on the form, the Alliance can provide information about prices at funeral homes in its service area.

2. *If you move, let us know your new address.* Information important to Alliance members appears in the Newsletter, and we send first-class mailings

about some matters that may affect members' funeral plans. For example, in 2008 we notified members who were planning on donation of their bodies to medical organizations that the Anatomical Gift Program at Upstate Medical University can send a funeral director to transport a donor's body to Syracuse at no cost to the survivors. But some members didn't get the message. An Alliance member who moved within the Ithaca area in 2007 without notifying us died in 2010. Her family, unaware of the opportunity for cost-free transportation, paid a funeral home to transport the body to Syracuse.

Friends and Loved Ones Remembered

Donations received since March, 2010, have included those honoring the memories of:

Elizabeth K. Ainslie, Eino Alve, Christopher Bond, Robert A. Cardwell, Natalie Fancher, Tom Grimm, Robert M. Gurdin, Margaret W. Harding, Carol A. Hoff, Robert Hungerford Jr., Hazel K. Jacklin, Alice Kammsky, Charles Knox, Wayne Sumner Lyon, Elba Magdich, Dr. William B. McKeen, Frank B. Miller, Jane W. Rikert, Don Sola, Jordan R. Uttal, William Wernsing, Arnold Wilhelm