



Funeral Consumers Alliance of the Finger Lakes

Spring 2011 Newsletter

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ANNUAL MEETING APRIL 16

The Funeral Consumers Alliance of the Finger Lakes will meet on Saturday, April 16, 2011, at 2:00 PM in the Auditorium at Kendal at Ithaca, 2230 North Triphammer Road, Ithaca. The meeting is open to the public. Members are urged to bring friends and relatives. There is ample parking in both the north and south parking areas. President Barry Adams will report on Alliance activities since the last annual Membership meeting and outline plans for the future.

Elections of Officers and Board of Directors

The following slate of nominees for offices in 2011–2012 will be presented for approval by the members:

President: Barry Adams

Vice President: Carol Hardy

Secretary: Catherine Darrow

Treasurer: Dominick Paolillo Jr.

Nominations from the floor for three-year terms as Directors are desired. There are currently three vacancies on the Board.

Retiring Board members

Milton Zaitlin leaves the Board after 5 years of service, including 4 years as vice-president. Milt's work on the 2009 funeral price survey in the southern Finger Lakes region was important for success of that effort. His careful and independent analysis is appreciated as much as his hard work.

Charles Elliott's departure from the Board leaves an unexpected vacancy. Charles, the Board will miss your innovative ideas for invigorating the Alliance.

New Funeral Planning Form and Brochure

As announced in the Fall 2010 Newsletter, each member of the FCAFL was sent a first-class letter containing three items: (a) information about the termination of contracts between the FCAFL and cooperating funeral homes as described at length in the Fall 2010 issue, (b) a new funeral planning form with instructions for its use, and (c) a copy of the revised FCAFL brochure *Planning for Funeral Needs*. The new funeral planning form is designed to replace the old enrollment form on which members specified their desired arrangements. Members can use this new form to update or change their plans. They should make sure to give copies to those who will be responsible for carrying out their wishes. Members

who wish to make advance arrangements with a funeral home may use a copy of the form for that purpose. The Alliance recommends pre-planning but not pre-payment except in special circumstances. See the Alliance's publication *Funeral Money Alternatives* at our website for information about setting aside money for funeral expenses.

Second Biennial Price Survey

A small task force drawn from the Alliance membership has begun work on the 2011 Funeral Price Survey. Letters have been sent to the roughly 40 funeral homes in our service area requesting current General Price Lists. Once these GPLs have been received, we will extract and analyze the data they contain and prepare tables to display prices by type of service and merchandise. The new survey expands our coverage to include seven funeral homes in Elmira. Survey results will be posted at our website as soon as possible. An abridged report will appear in the Fall 2011 Newsletter. Our 2009 price survey report is still available for viewing at our website.

To complete the survey in a timely fashion, our task force needs help from other members of the Alliance. Tasks include following up requests for GPLs (by phone or by personal visits), entering data, and proof-reading the tables. No special skills are required. To learn more or to offer assistance, send an e-mail to barrybadams@hotmail.com or phone 539-7815.

National Funeral Price Survey

The National Funeral Directors Association has released the results of its 2010 General Price List Survey, which reflects prices as of December 31, 2009. According to a press release, "The report provides a comprehensive picture of the diversity of costs associated with a funeral, providing data that break down services by geographic region, size of firm and size of city/town."

NFDA calculated the median cost of a funeral by totaling the costs of the following items: non-declinable basic services fee, removal/transfer of remains to funeral home, embalming, other preparation of the body, a metal casket, use of the funeral home and staff for viewing, use of the funeral home and staff for a funeral ceremony, use of a hearse, use of a service car/van, and a basic memorial printed package (e.g., memorial cards, register book, etc.). Some data from the report:

The national median cost of a funeral for calendar year 2009 was \$6,560. If a vault was included, something which is typically required by a cemetery, the cost rose to \$7,755. These costs do not take into account cemetery, monument or marker costs, or miscellaneous cash-advance items, such as flowers and obituaries.

The average non-declinable basic services fee was \$1817. The average charge for the most frequently purchased metal casket was \$2295. The average charge for the most frequently purchased vault was \$1195. The cost of a funeral rose 21% during 2000–2009.

From the President's IN Box

From a funeral industry critic: "Very few funeral homes show their General Price Lists at their web sites. Why not? Don't they want people to learn about funeral pricing, how to control funeral costs, or about price differences among funeral businesses?"

According to CANA (the Cremation Association of North America), the U.S. cremation rate increased from 24% to 36% between 1998 and 2008. The 2007 projected rate for 2015 was 46% and for 2025 it was nearly 59%. A more recent projection from the CANA website reduces these last two figures to 44% and 56% respectively. For more, visit www.cremationassociation.org.

Lisa Carlson of the Funeral Ethics Organization has a highly critical report on the Green Burial Council: "By selling a 'green-approved' endorsement to funeral homes for a mere \$250 without any standards, the GBC has prostituted itself and destroyed its credibility in the green funeral movement. Consumers should be highly skeptical of any funeral home website carrying the GBC logo." For more, visit www.funeraethics.org/.

For an eye-opening view of funeral service up-selling, visit www.funeralbusinessadvisor.com, where a firm called Options by Batesville describes at length its training program for funeral directors that aims to reduce the number of direct cremations, which are much less profitable than most alternatives. The program is marketed with the unintentionally

self-incriminating acronym "G.R.A.S.P." The "A" component ("Assume a service") is particularly revealing: "Top performing funeral directors always assume that cremation families want a memorial service. By conducting the conference with a service in mind, you're not put in the position of having to sell a service—instead you simply take the opportunity to build one. Believe it or not, many families don't realize they can have a service if they choose cremation. And if a family does not want a service, they will certainly tell you so."

Jessica Mitford's *The American Way of Death Revisited* includes an instructive account of the funeral of Franklin Delano Roosevelt. FDR prepared a detailed four-page set of instructions for his funeral ("That a service of the utmost simplicity be held in the East Room of the White House", "That there be no lying in state anywhere", "That the casket be of absolute simplicity [and] that the body be not embalmed or hermetically sealed", etc.) but neglected to share this document with his staff or family. It was found several days after his burial, which as it happens was conducted in a fashion completely at odds with his wishes. The lesson is clear: it's not enough to plan ahead if you don't share your plans with those who will be responsible for carrying them out.

According to an anonymous sage, "Just as talking about sex doesn't make you pregnant, talking about funeral arrangements doesn't make you dead."

Alliance Outreach

Seventeen presentations on funeral planning, most of them open to the public, have been made by FCAFL speakers during the past 2 years. Locations or audiences included Caroline Seniors, City Club of Ithaca, First Presbyterian Church, Ithaca Rotary Club, Juniper Manor, Kendal at Ithaca, Lifelong, Longview, McGraw House, Newfield Senior Citizens, Northeast Seniors, and St. Catherine of Siena Parish. Lifelong is the site of semi-annual funeral planning seminars on funeral planning conducted by Alliance speakers. The Alliance brochure, *Planning for Funeral Needs*, is freely available at about 20 locations in Tompkins County.

The Funeral Consumers Alliance of the Finger Lakes, Inc., founded in 1958 as the Ithaca Memorial Society, is a non-profit, tax-exempt, public-service organization 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. Volunteers provide all services and programs. A Board of Directors is elected by the members. The FCAFL is supported entirely by donations and is a member of the national Funeral Consumers Alliance, Inc., which has more than 100 affiliates. This 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 2011), Louise Richards (to 2013), Wayne Sinclair (to 2012). Advisors: David Bandler, Philip S. Winn.

Books of Interest

The seminal exposé of consumer abuses in the American death care industry was Jessica Mitford's *The American Way of Death* (Buccaneer Books, 1963). It led eventually to the Federal Trade Commission's regulation of the funeral industry beginning in 1984. Mitford's reprise, *The American Way of Death Revisited* (Knopf, 1998) won posthumous praise for her 35 years later. But no book is "the last word."

Many people needing information about death care customs and practices and related laws and regulations across the USA have consulted Lisa Carlson's *Caring for the Dead, Your Final Act of Love* (Upper Access Books, 1998). Carlson is also the author of *I Died Laughing: Funeral Education with a Light Touch* (Upper Access, 2001). Lisa was formerly the Executive Director of the national Funeral Consumers Alliance and currently is the leader of the Funeral Ethics Organization. Now she is back as co-author, with Joshua Slocum, of the soon-to-be-published *Final Rights: Reclaiming the American Way of Death*, also from Upper Access Books. Slocum, whose early career emphasized investigative journalism focused on the funeral industry, is the current Executive Director of the national FCA. We quote from pre-publication publicity at the FCA website:

Final Rights is the definitive book on the modern funeral industry... [It] combines journalistic investigation with practical consumer advice. The only book of its kind, *Final Rights* unveils the tricks of the funeral trade (and how to avoid them) while calling out government regulators who dance to the \$15-billion death industry's tune when they're supposed to be protecting you, the funeral consumer...

In eight states [New York is one] the law says you have to hire a funeral home, even if you want to care for [a] deceased relative privately.

Interested in a formaldehyde-free funeral? Better be careful, as the conventional burial industry is finding creative ways to make your "green" send-off as pricey as possible.

The Federal Trade Commission gives you specific protections when you buy from a funeral home, but they disappear when you get to the graveyard. Find out why, and how to watch your wallet at the graveside.

Almost \$1 billion has been stolen from trust funds and insurance policies families paid for to ensure their last wishes were carried out. Where were the regulators?

Final Rights has a chapter on the laws in each state, written in plain English. Find out how well (or how badly) you're protected from funeral fraud, and learn where your state needs to reform!

Final Rights is available from the national FCA office

for \$22.50. Details at www.funerals.org.

Two other books that have followed in the wake of Mitford's are *The Survivor's Guide: What You Need to Know and What You Need to Do When Someone Close to You Dies*, by V. K. Thornton (Silver Lake Publishing, 2004), and *The Whole Death Catalog: A Lively Guide to the Bitter End*, by Harold Schechter (Ballantine Books, 2009). These last two lack the polemical bite of Mitford's classic but they are both full of practical advice. Schechter's also contains a fair amount of whimsical humor. His chapter "Death Can Be Fun!" features sections on "Death in the Movies," "Bluelips: Your One-Stop Online Shopping Site for Those Hard-to-Find Mortuary Novelty Items," and "Magazines You Are Unlikely to Find in Your Doctor's Waiting Room," among other offbeat topics.

Lisa Carlson recently shared with subscribers to the national FCA's email discussion list her review of another new book. Lisa began: "I just finished *After We Die: The Life and Times of the Human Cadaver* [Georgetown University Press, 2010] by Norman Cantor, a retired law professor at Rutgers. Here's the review I just posted on Amazon under the title *Don't waste a penny on this book*.

"No original research. Short on adequate research in spite of bibliography of 17 pages. A totally disorganized regurgitation of others' writings. Better to read Iserson or Roach or Mitford or any of the others directly. ..." Lisa's review is at odds with a review and description commissioned by the publisher.

Legislation

The Bereaved Consumers Bill of Rights Act sponsored by Rep. Bobby Rush of Illinois has been reintroduced in the U.S. House of Representatives. The bill would require the Federal Trade Commission, which currently regulates funeral homes, to set national standards for most cemeteries, crematories and third-party sellers of funeral or burial services or merchandise to the general public as well. As with the Funeral Rule that applies to funeral homes, the Bereaved Consumers Bill of Rights would give consumers the right to buy only the goods and services they want by barring the practice of requiring purchase of complete packages. We will report on the further progress of this bill in future Newsletters.

Support the work of the Alliance

A self-addressed donation envelope is enclosed with this newsletter.

Your contributions are tax-deductible and are used exclusively for services to members and the public. They are essential for the Alliance's operation.

All donations are gratefully acknowledged.

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RETURN SERVICE REQUESTED

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Regional FCA Affiliates To Meet

Four members of the FCAFL Board of Directors will be joining members of two similar groups for a day-long conference in June. The other groups are the FCA of Greater Rochester (formerly the Rochester Memorial Society) and the FCA of Central New York (formerly the Syracuse Memorial Society). The three groups are among the roughly 100 organizations formally affiliated with the national FCA. Affiliates support the national FCA through annual dues and occasional financial donations and in return benefit from expert advice and other kinds of support. Many of the pamphlets and brochures we distribute at local presentations, for example, come from the national FCA. The Deathcare Discussion List and other forms of electronic communication sponsored by the FCA facilitate events like the one involving the upstate affiliates in June. The FCA also produces a first-class newsletter and website (www.funerals.org)

Friends and Loved Ones Remembered

The Alliance reports memorial donations in each *Newsletter*. The memory of Henry Aron was honored by a donation received since the Fall 2010 issue was published.

Is The Nearest Funeral Home The Best Choice?

Funeral home selection based on proximity or family tradition rather than practical criteria is likely to result in unnecessary cost, which reflects the high prices that funeral homes charge in absence of competition. There are, however, circumstances in which the nearest funeral home may be the best choice. You or your survivors may want a funeral observance—calling hours or a ceremony—to be held *in a funeral home* close to where you live because:

- this location would be convenient for family, neighbors and friends, *and*
- it is not important to minimize the cost of the funeral, *or*
 - the local funeral home has relatively low prices, *or*
 - you don't want to arrange personally for an observance elsewhere, such as in a church or meeting hall or restaurant.

In other circumstances the location of the funeral home that is chosen is relatively unimportant, because most funeral homes serve entire counties or wider areas. If cost control is important, then make price comparisons before choosing the funeral business.