



# Funeral Consumers Alliance of the Finger Lakes

Fall 2020 Newsletter

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## President's Message by Diana Nathanielsz

The last six months of quarantine has caused upheaval in all of our lives, which has included the postponement of our in-person Annual General Meeting in the spring. We had expected Dr. Gregory Eastwood to make a presentation. He is the University Professor of the State University of New York, and of Bioethics and Humanities, and also of Medicine at Upstate Medical University. His most recent book *Finishing Our Story: Preparing for the End of Life*, was published in 2019 by the Oxford University Press. It's available at Amazon.com. He has also been seen on our local WCNY station talking about end-of-life issues. We hope to be able to reschedule Dr Eastwood's presentation sometime in 2021.

There has been disruption to the lives of those whose friends or family members have died, making grieving difficult for some. We are currently unable to hold formal funerals or memorial services. However, grieving still needs to occur. On grieving: As a way to honor a dear friend who died just as the pandemic was beginning, a group of us met in a park in Ithaca on what would have been her birthday, to remember and memorialize her. The occasion didn't need music or prayers. Each of us talked about how we knew her, how we'd met, her interests, passions and attributes, and the many ways she had been special to each of us. We stood in a circle, wearing masks, and of course were socially distanced. It was a satisfying and meaningful way to recognize each person's grief, and to speak of how much each of us misses our friend.

Another option is to hold a Zoom gathering to remember a friend – again, verbalizing one's feelings about the deceased is a fitting memorial to a friendship, and hearing similar sentiments from other friends also helps in the grieving process.

An excellent article on grieving during this difficult time is to be found on the national Funeral Consumers Alliance website: [funerals.org/funerals-postponed/](http://funerals.org/funerals-postponed/)

Making it easier for family to manage your affairs when you die: You've made a Will. Be sure to document your wishes, list your lawyer and contact information, and if you have one, that of your financial advisor, your insurance companies, and any

other contacts your family needs to know about. Make sure your family members have a copy of this document. It's helpful to inventory everything of value in your possession (possibly with a dollar value, especially if there is vintage value – for instance, furniture, rugs, first edition books, special artwork). If that was not done, the executor must do it. It's suggested that if you plan on leaving specific items to your descendants, tell all of them (preferably in writing) in advance. You may have asked them if there is a special item they'd like after your death. Be sure to record that information. This should avert any problems later.

What is required of an executor? A subject that isn't often addressed relates to what is expected of an executor, though naming one is necessary. A recent column in the Ithaca Journal (Savvy Senior, by Jim Miller) documented the necessities.

First, the person named to be executor should be informed that they have been named. The job requires filing court papers to start the probate process. Using the estate funds, bills need to be paid, bank accounts closed, income tax return completed and taxes paid, government agencies informed, such as Social Security and the post office. Terminate credit cards and inform the bank. Distribute assets to beneficiaries. As executor, you may wish to consider employing a lawyer to help with the process. The executor may receive remuneration from the estate, keeping in mind that these fees are taxable, though inheritances are not. In this day, Googling for information can be invaluable, noting that each state may vary in requirements. And of course, there are numerous publications.

Wishing you all good health through these difficult times.

### **What's Inside:**

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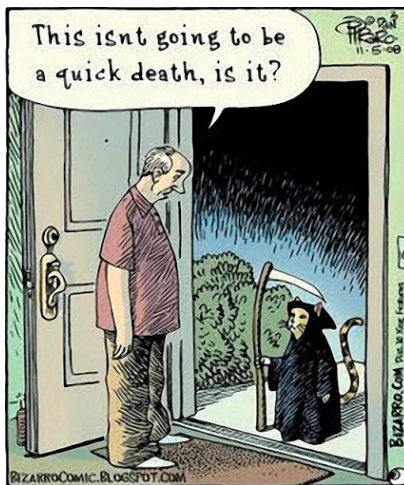
Page 4: About FCAFL

Insert: The Funeral Rule, Donations and Resources

## Back to Basics by Angela Lucia Mennitto

With our Fall newsletter this year, we'd like to return to the basics about why it's a good idea to make your own funeral plans—to think about what you want and to let people know. Below are some highlights of what the FCAFL suggests people do.

From there we talk a little bit about our price survey and how it can help you make your funeral plans. Finally we have an update on what the national Funeral Consumers Alliance has been up to as they work to improve the Federal Trade Commission's Funeral Rule to better serve consumers.



### FUNERAL PLANNING

Making your own funeral plans will help your survivors make decisions and control costs when you die. Grieving families without plans are ill-prepared to select funeral goods and services or make sound decisions about funeral or memorial ceremonies. Pressed for decisions, they often buy more costly and elaborate funerals than they would if plans were in place and family discussions had determined what was and was not wanted.

#### ***Funerals don't have to break the bank.***

American families can easily spend \$10,000 on a funeral and burial costs without realizing there is an alternative. A little planning can save a lot of money.

#### ***Shopping around can save you thousands.***

Although it is tempting to choose a funeral home based on location or family tradition, you can save thousands of dollars by shopping around right where you live. See [fingerlakesfunerals.org](http://fingerlakesfunerals.org) for our most recent survey of Tompkins County funeral home prices.

#### ***You have a legal right to clear, upfront prices.***

It is your legal right to obtain a full itemized price list of products and services from a funeral home, not just their "traditional packages."

#### ***Embalming is almost never "required."***

Funeral homes want you to pay for embalming, but it's never routinely required for every death, and it's never required by law for viewing, though a particular funeral home may insist on embalming for viewing, so you may have to choose a different one. There are always options available.

#### ***Direct cremation is typically less expensive than other final arrangements.***

Be aware that by general funeral industry practice, the price quoted by a funeral home does not include the "crematory charge," which usually adds hundreds of dollars to the bill because the crematory is a separate business.

#### ***What are some of the options to plan for?***

Being able to answer these questions is a good place to start...

- Cremation or body burial?
- If burial, traditional or green?
- If you choose a traditional burial, do you want embalming?
- Viewing? Public or private/family? At the place of death, at home, at church or at a funeral home?
- Visitation with family and friends can be done with a closed casket or an urn with ashes present.
- Body present at funeral service?
- A memorial service held after the body is buried or cremated?

Put your wishes and plans in writing, but don't put them in a will or safe deposit box, as they might not be seen until long after other arrangements have been made.

#### ***Should you prepay your funeral?***

There are serious drawbacks to pre-paying. The survivors of those who have prepaid often misunderstand the contracts, are unaware of them, or find themselves surprised that there are additional fees to be paid. In addition, if you were to move, die while traveling, or simply change your mind—from burial to cremation, for instance—you may not get all your money back or transferred to a different funeral home.

You can find more details on all of these topics and more on our website: [fingerlakesfunerals.org](http://fingerlakesfunerals.org).

## Back to Basics (Continued)

### PRICE SURVEY

The Funeral Consumers Alliance of the Finger Lakes (FCAFL) has been surveying funeral prices in our service area (Tompkins County and parts of 8 surrounding counties) at 2-year intervals for several years. We used to survey over 35 different funeral homes, but with our last survey (2019) we limited the survey to eight funeral homes in Tompkins County.

We start by collecting General Price Lists (GPL) from area funeral homes. Every funeral home must maintain a GPL and provide a copy of it to anyone who asks for one, and to every customer. The GPL must describe in specific ways the services and merchandise offered for sale and be constructed so that a customer can order only what he or she wants.

A proper reading of a GPL to estimate costs requires close attention to details. Though the GPLs we examined were all largely in compliance with requirements (i.e., the FTC Funeral Rule, New York State Department of Health), this does not mean that all the GPLs look alike.

The GPLs vary in format in spite of the fact that they all contain a common core of information. The bulk of the work we do in preparing the price survey is teasing out the differences so that we can compare “apples to apples” and show you the price differences between funeral homes for the same services.

We present the data in two different tables (that you can find on our website: [fingerlakesfunerals.org/price-survey](https://fingerlakesfunerals.org/price-survey))

- Table 1 lists prices for the set of four limited services that each include a funeral home’s “Basic Arrangements” charge. These four services are direct cremation, direct or immediate burial, forwarding of remains from one funeral home to another, and receiving of remains by one funeral home from another. This table also shows prices of the cheapest casket and/or alternative container and the cheapest cemetery burial vault, as well as our full-service funeral price index for each funeral home.
- Table 2 shows the Basic Arrangements charge at each funeral home, followed by the prices of some components of full-service funerals and our full-service funeral price index.

A brief summary of the 2019 Price Survey results shows a range of funeral costs:

- Direct (simple) cremation: \$975 - \$3,845 (not including crematory charges)
- Direct (immediate) burial: \$2,125 - \$5,370
- Full-service funeral: \$3,840 - \$6,965 (does not include casket, cemetery charges, etc.)
- Body transportation for donation to Upstate Medical Center: \$1,195 - \$2,545

Costs can vary widely based on which funeral business you choose. It pays to shop around!

### Need help documenting your plans?

Check out the Funeral Consumers Alliance *Before I Go You Should Know* booklet.



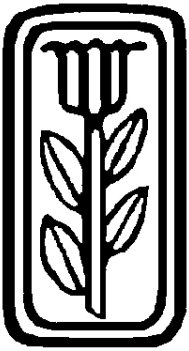
Download a digital version or order a spiral bound paper version:  
[funerals.org/bookstore/](https://funerals.org/bookstore/)

Preparing for death is one of the most empowering things you can do. Thinking about death clarifies your life.

Candy Chang

QuoteAddicts.com

~ Candy Chang, Taiwanese American artist, designer, and urban planner



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**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 80 affiliates. This Newsletter is published twice a year and is freely available.  
**Check out our website: [fingerlakesfunerals.org](http://fingerlakesfunerals.org) AND “LIKE” us on Facebook**

### **The Board of Directors**

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### **Ways FCAFL helps the public**

Those with questions about funeral planning can talk to an FCAFL volunteer by phone (607-273-8316) or by email [info@fingerlakesfunerals.org](mailto:info@fingerlakesfunerals.org) or go to: [fingerlakesfunerals.org](http://fingerlakesfunerals.org)

### **FCAFL presentations**

Volunteers can give Zoom presentations to groups of 10 or more people. Presentations include information on funeral planning and price comparisons.



# The Funeral Rule by Angela Lucia Mennitto

## CALLING FOR CHANGES TO THE FUNERAL RULE

The national Funeral Consumers Alliance has been working to improve the Federal Trade Commission’s Funeral Rule to better serve consumers.

The “Funeral Rule” is a set of regulations, issued and enforced by the Federal Trade Commission (FTC), governing funeral industry practices. The Rule requires a funeral business to give to any person a price list with accurate, itemized price information and other disclosures about funeral goods and services. The list must be called a “General Price List” (GPL).

Website link: [consumer.ftc.gov/articles/0300-ftc-funeral-rule](http://consumer.ftc.gov/articles/0300-ftc-funeral-rule)

In addition, the Funeral Rule **prohibits** a funeral director from:

- misrepresenting legal, crematory, and cemetery requirements,
- embalming for a fee without permission,
- requiring the purchase of a **casket** for direct cremation,
- requiring consumers to buy certain funeral goods or services as a condition for furnishing other funeral goods or services,
- engaging in other deceptive or unfair practices.

The Funeral Rule also requires that a GPL show itemized prices of 16 specified goods and services if they are offered for sale so that consumers may choose only the items they want.

The original Funeral Rule, in effect since 1984, is a crucial regulation that helps address the imbalance between the buyer, who is grieving, and the vendor. The Funeral Consumers Alliance (FCA) believes it must be both preserved and updated.

For five years, the FCA national office has worked with a coalition of consumer groups (including Consumer Federation of America, Consumer Reports, Consumer Checkbook, and others) to research how funeral homes disclose their prices to consumers.

Below is a summary of what the FCA is asking for in response to the Federal Trade Commission’s request for comments regarding the Funeral Industry Practices Rule (the original response is 20 pages long).

The FCA is asking the FTC to:

- Require funeral homes to put their General Price Lists on their websites
- Require funeral homes to include the actual cost of cremation (from a third-party crematory) within the funeral home’s advertised price for cremation services
- Rewrite the embalming disclosure (this mandatory disclosure must appear on each funeral home’s General Price List) to make clear that embalming is not legally required for a viewing of the body

- Eliminate the “non-declinable” fee for the basic services of funeral director and staff; the one fee consumers may not decline
- Eliminate the Funeral Rule Offender Program. This program to re-educate funeral homes who fail undercover shopping tests by the FTC is run by the National Funeral Directors Association, which is a conflict of interest. The terms of the program also keep the names of scofflaw funeral homes out of the FTC’s press releases. We believe the public has a right to know.
- Thoroughly investigate cemetery sales practices that we believe make the case for bringing cemeteries under the Funeral Rule.

The wheels of bureaucracy turn slowly, so the FCA doesn’t anticipate a response from the FTC for a year or so, but we all have our fingers crossed that the work they did, with the help of many of the regional funeral consumer groups like our own FCAFL, will bring improvements.

### ***Donations gratefully received***

- Louise Bement *in memory of* Bill Bement
- Joan Davidson *in memory of* John E. Davidson
- Dianne L. Geohring *in memory of* Mark Pietrosimone and Jerry Minotti
- Ann McAdams *in memory of* Tom Scott
- Rose G. Seely *in memory of* Kenneth L. Smith

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Carol K. Kammen	Yohko Tsuji

Donations received 3/28/20 – 9/22/20

***Sincere thanks to all our donors – we couldn’t do it without you!***

# Resources

## READINGS

### **The Death Scholar**

John Troyer, senior lecturer in sociology at the University of Bath in the U.K. and the director of its Centre for Death and Society, dissects the dead body as a means of grappling with the minds of the living.

<https://www.psychologytoday.com/us/articles/202004/the-death-scholar>

### **Race and the Funeral Profession: What Jessica Mitford Missed**

When Jessica Mitford criticized the funeral profession, Dr. Kami Fletcher argues that is wasn't the African American funeral director Mitford had in mind.

<https://www.talkdeath.com/race-funeral-profession-what-jessica-mitford-missed/>

### **Getting Your Affairs in Order**

No one ever plans to be sick or disabled. Yet, it's this kind of planning that can make all the difference in an emergency.

<https://www.nia.nih.gov/health/getting-your-affairs-order>

### **Dying isn't just about you (Why and how to prepare for death)**

Blog post from Parting.com, March 11, 2020

<https://www.parting.com/blog/why-and-how-to-prepare-for-death/>

## VIDEOS

### **Plan Ahead and Rest in Peace**

Past FCA president and social worker Laurie Powsner's presentation has everything you need to know about basic funeral planning. This recorded Zoom meeting includes audience questions and answers.

<https://funerals.org/video-plan-ahead-and-rest-in-peace/>

### **Death, Dying, and the Afterlife: Lessons from World Cultures**

Explore how great faiths, philosophies, and cultures all over the world perceive death (and life), guided by Mark Berkson, Ph.D., a religion scholar and award-winning professor. (Requires paid subscription to stream or you may purchase the lecture series through The Great Courses.com)

<https://www.thegreatcoursesplus.com/death-dying-and-the-afterlife-lessons-from-world-cultures>