



# Funeral Consumers Alliance of the Finger Lakes

Fall 2023 Newsletter

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## Notes from the President by Patricia Mason

Fall is a season of change, beauty, and decay. The leaves turn from green to yellow, orange, and red, creating a stunning display of nature's artistry. But soon, they fall to the ground, becoming brown and brittle. They decompose and nourish the soil, preparing it for new life in the spring.

Death is also a part of the natural cycle of life. Every living thing will eventually die and return to the earth from which it came. But how we choose to dispose of our bodies after death can have a significant impact on the environment and our loved ones.

Natural burial and cremation are two alternatives to traditional burial that aim to reduce the environmental footprint of death. Natural burial involves burying the body in a simple shroud or biodegradable coffin, without embalming or vaults. The body is allowed to decompose naturally, becoming part of the ecosystem. Natural burial can also create habitats for wildlife and preserve natural landscapes.

Cremation involves burning the body at high temperatures, reducing it to ashes. The ashes can be scattered, buried, or kept in an urn. Cremation can save space and resources and offer more flexibility and personalization for memorialization. However, cremation also consumes energy and emits greenhouse gases and pollutants.

Both natural burial and cremation have their advantages and disadvantages, depending on one's values, beliefs, preferences, and budget. Some people may prefer one over the other or combine elements of both. For example, some people may choose to be cremated and then buried in a natural cemetery. Ultimately, the choice is up to the individual and their loved ones.

Fall reminds us that death is inevitable, but also that life goes on. By choosing natural burial or cremation, we can honor our connection to nature, and leave a legacy of respect and care for the planet and future generations.

## Changes in Funeral Home Ownership and Prices by Donna Scott

Funeral homes in Tompkins County continue to evolve with respect to who owns and manages them, and what level of pricing can be expected for the services they provide. In the Spring of 2021, Bangs Funeral Home was sold to the new owners of Perkins Funeral Home and Bangs' prices, which had not increased in several years, were then raised.

The Funeral Director at HersonWagner funeral home said in Spring 2023 that the company has "absorbed" the Ithaca Cremation Service (ICS). ICS is no longer a separate business and no longer has a website. The price for cremation now listed on the General Price List given to us by HersonWagner resembles the price once offered by ICS. Along with this price reduction, prices at HersonWagner have been raised for other services.

Our 2023 Funeral Home Price Survey includes new a business: Central New York Cremation Service, in Moravia, Cayuga County. CNY Cremation Service offers direct burial, as well as direct cremation at low prices typical of a "cremation service", which is a different business model than a full-service funeral home. See the FCAFL website [www.fingerlakesfunerals.org](http://www.fingerlakesfunerals.org) for the full 2023 Price Survey report.

Zirbel Funeral Home has a new owner and has taken a novel approach to pricing by not charging for three services that most funeral businesses charge for and that are included in our 2023 Price Survey *Full Service Funeral Price Index*. This change in pricing makes the *Full Service Funeral Price Index* for Zirbel Funeral Home the lowest in the 2023 survey. The *Full-service Funeral Price Index* is obtained by adding up the prices for 8 commonly-used services at every regular funeral business: These prices are basic arrangements, transfer of remains to funeral home, embalming, other preparation (dress, makeup), visitation/viewing, funeral ceremony, graveside

(continued on Page 2)

## Changes in Funeral Home Ownership and Prices (*continued*)

ceremony, and hearse. This index number provides a quick way to compare pricing at different funeral homes. Again, see our website for the full report.

Wide variations were found in the listed prices for particular services and in our calculated *Full-Service Funeral Price Index*. **These index values ranged from \$3800 to \$8355 for the same set of services.** (No merchandise is included in these figures). For full-service funerals, the most expensive service item is **usually, but not always**, the non-declinable overhead fee (“Basic Arrangements” or “Arrangements”) that a funeral home is allowed to add to all other costs of service and merchandise ordered by a customer. Among the eight funeral businesses surveyed in 2023, **this charge varied from \$530 to \$2850.**

Note that the **price for cremation** offered by a full-service funeral home usually does **NOT** include the cost of the actual cremation of the body! This is because the crematory (place where the body is burned) is a separate business from the funeral home. Charges, ranging (approximately) **from \$300 to \$450**, are added to the price of the cremation service provided by a funeral home. Sometimes if a funeral home uses a crematory in nearby Pennsylvania, a coroner’s fee is charged. Similarly, cemetery charges are added to the price of a funeral home’s burial service because a cemetery is also a separate “business.”. These charges appear in the “Cash Advances” section of the bill a customer receives for funeral services.

“**Green burial,**” also known as **natural burial**, is available at various cemeteries within the service region of the FCA of the Finger Lakes. Costs of this option can be lower because no embalming or cosmetics are involved, burial containers are simple, and neither grave liners nor elaborate monuments are used. Both intact bodies and cremation “ashes” can be interred at green burial cemeteries. The prices of other services charged by funeral homes for “green” burial are similar to prices for a conventional service. Consumers should know that New York State law requires that even if the body of the deceased is cared for at home and a **home funeral** is planned, a funeral director **must** be involved in preparing and submitting the death certificate, obtaining necessary permits, transport of the body, and documenting the “final disposition” of the body, whether by burial or cremation. See the How to Arrange a Home Funeral PDF, under Additional Resources at

[www.fingerlakesfunerals.org/planning](http://www.fingerlakesfunerals.org/planning).

## A Summary of The 2023 Funeral Home Price Survey Results by Donna Scott

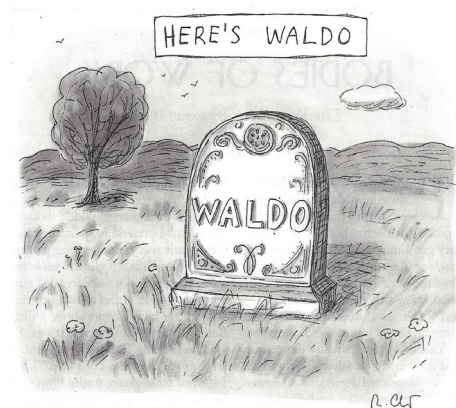
### Ranges of funeral costs in Tompkins County & part of Cayuga County

Direct (simple) cremation:	\$1,200 to \$3,030 (plus \$300 – \$450 crematory charge) <b>(Does not include</b> costs for urn or cemetery burial, if used)
Direct (immediate) burial:	\$1,380 - \$4,500
Full-service funeral:	\$3,800 - \$8,355 <b>(Does not include</b> prices for casket; cemetery plot, vault, grave opening, monument; flowers; guest book; cards; obituary, etc.)
Body transportation for donation to Upstate Medical Center:	\$1,200 - \$1,530

The price numbers recorded in this survey are obtained by examining the **General Price List** for each of the funeral homes covered by the survey [See [www.fingerlakesfunerals.org](http://www.fingerlakesfunerals.org) for full survey results]. We realize that the choice of a funeral home depends on multiple factors. But dealing with the costs of disposal of human remains has a formidable impact on those responsible for paying the bills during a time of stress, grief, and vulnerability.

As the numbers above indicate, there is a great deal of variability in pricing for the services involved. Comparing General Price Lists is a convenient way to determine if costs will be a factor in choosing a funeral home. This survey helps you to do this comparison. **Do this ahead of time. When the need arises, there is often no time to explore or plan.**

**We urge anyone who will be responsible for planning for and/or paying for disposition of loved ones’ remains to request a General Price List from the funeral homes of interest**, as part of becoming familiar with the services available, and the costs of the many options.



## Update on Natural Organic Reduction (NOR) in New York State by Angela Mennitto

In our spring newsletter we wrote about the new option for body disposition in New York State called natural organic reduction (NOR) or human composting. It has been legal in New York since April of this year. However, it is a long way from actually being available in New York.

There was some uncertainty when it was first signed into law over who would be able to set up a NOR facility – just cemetery corporations, which is how the law was written – or possibly funeral homes. There has been further clarification to the law and only cemeteries will be able to open a NOR facility and it will require NYS Cemetery Board approval.

The Division of Cemeteries, along with the Department of Health and the Department of Environmental Conservation continue to refine the rules to govern the process of natural organic reduction.

The expense of setting up a NOR facility could be a barrier for cemeteries. They need to invest in the composting equipment and have the space to house it, which may require renovating or building a facility.

NOR is also legal in Washington, Colorado, Oregon, Vermont and California. However, only the first three states have NOR facilities so far. California passed their law to allow NOR back in 2022, with the intention that it be up and running by 2027. It will be interesting to see how quickly it gets up and running in New York.

## Consumer Alert: Imposters Prey on Families Preparing for the Funeral of a Loved One

A consumer alert was issued by the Federal Trade Commission in June 2023. A new scam involves imposters pretending to be from the funeral home and threatening to cancel the funeral if more money is not paid immediately.

You can spot and avoid this scam:

Resist pressure to act immediately. Honest businesses give you time to decide.

Contact the funeral home directly using the phone number you know is real.

Know how scammers tell you to pay (gift card, wire transfers or cryptocurrency – all hard to track and get your money back).

If you suspect a scam, report it to the Federal Trade Commission at

<https://reportfraud.ftc.gov/#/>

*By Alvaro Puig, Consumer Education Specialist,  
Federal Trade Commission*

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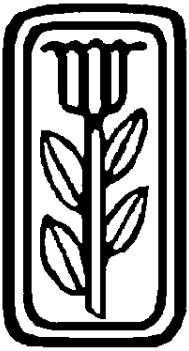
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**Check out our website: [fingerlakesfunerals.org](http://fingerlakesfunerals.org) AND “LIKE” us on Facebook**

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

Those with questions about funeral planning can talk to an FCAFL volunteer by phone (607-229-5286) 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.