

The Cotter Family's



DAVIS MORTUARY

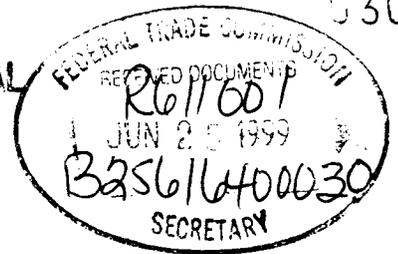
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Locally Owned and Operated Since 1905

ORIGINAL



June 21, 1999

Secretary, Federal Trade Commission
Room H-159
600 Pennsylvania Ave. NW
Washington, D.C. 20580

RE: 16 CFR Part 453

Dear Secretary,

Your agency is currently reviewing the Funeral Rule. I understand that you will accept comments on the subject until July 12. It is my desire, as a small business owner, to have you hear my concerns on the matter.

While I have no problem with the Rule as it stands governing the way in which we must present information to the consumer, the rule does not govern third party sellers of funeral goods and services. We, as funeral homes, must provide strict pricing information and consumer awareness clauses when discussing our goods and services with the families we serve. Third party sellers offer many of the same goods and services we do and are under no obligation to inform the consumer of anything. I am not opposed to the competition, I simply feel that the consumer has a right to the same information from either source. This would more fairly level what has become a very unlevelled playing field.

The devaluation of human life in our society has led to the public's perception of the value of our goods and services being lowered. This, along with the unfair practices allowed by the Federal Trade Commission, is making it very difficult for small, family owned funeral homes to remain competitive and survive. Any help you can provide to us in this matter would be greatly appreciated.

If you would care to have more detailed information on this subject, or your schedule would permit a conversation about it, I can always be reached at the above address and number.

Sincerely,

Brian L. Cotter, President