



COMPETITIVE CASKETS, INC.

'Choice With Dignity'

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JUN 30 1999

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June 24, 1999

Dear Mercedes Kelly,

Here some more info; hope
this will add more light to this subject!

Thanking you in advance,

George J. Silon



Attention News/Business Editors:

Associated Independent Family Funeral Homes Ltd. announces consumers demand protection from funeral conglomerates

Poll shows only 5% trust funeral conglomerates

Majority support anti-trust investigations,
full disclosure of ownership

VANCOUVER, June 2 /CNW/ - Exorbitant prices, high pressure tactics and deceptive practices are triggering a consumer rebellion against chain owned funeral homes. In a nationwide poll, 8 out of 10 Americans call for sweeping curbs on funeral conglomerates, including anti-trust investigations, clear pricing of all funeral costs, and full disclosure of who really owns the neighbourhood funeral home. The poll shows only 5.3% of consumers place trust in funeral conglomerates, with 84.2% preferring to do business with family owned funeral homes.

Tom Crean, consumer advocate and founder of the Family Funeralhome Association (FFA), sees the results as a watershed event for bereaved families across North America. "For over thirty years we have watched corporate giants gobble up independent funeral homes and impose commissioned sales, upselling, and other coercive practices upon bereaved families," Crean stated. "The conglomerates hide their true identity from the public, and act like they are accountable to no one. American families trust family owned funeral homes today as they have for generations. They want to see their local funeral home in the hands of people they know, and not a faceless corporation."

Market Facts conducted a random survey of 1,000 Americans from May 14-16 for the FFA, and has an accuracy rate of +/- 3.1%. The study was triggered by growing public concern over unfair funeral practices. Jules Polonetsky, the New York City Commissioner of Consumer Affairs, sounded the alarm in February over the growing monopolization of the funeral industry. "There is a continuing movement toward the consolidation of the funeral industry with large corporations owning many homes," the Commissioner reported. His report, *The High Cost of Dying*, noted that consumers paid 26% more for funerals at chain owned homes. "Funeral homes that are part of large chains often hide their ownership and claim to be independently owned. If consolidation continues, funeral prices will likely rise even more in the future."

Funeral rage is not unique to New Yorkers, with 82.8% of Americans showing strong support for the City's hard line against the conglomerates. Litigation against the funeral conglomerates is on the rise as abusive practices come to light, seeking damages for mental anguish, intimidation and coercion. The conglomerates' investors are also growing restive. Service Corporation International, which owns 3,800 funeral homes world wide, has been hit with several shareholder class action suits alleging fraud and misrepresentation.

The poll results underscore the precarious position of funeral conglomerates, with the once formidable Loewen Group filing for protection from its creditors. "With the current financial and legal problems faced by the top two consolidators, it would appear it is now the time for the focus of the industry to change toward the family owned funeral home," argues Doug

Irving, formerly Loewen's operations controller for North America.

In the midst of growing discontent and volatility, consumer advocates find that bereaved families often feel isolated and powerless. "The families believe they have little recourse against mammoth funeral and cemetery conglomerates," said Jim Lynch, president of the Family Funeralhome Association Chapter of Maine. "Many of them are struggling under tremendous emotional stress, and simply don't have the fight in them. Large funeral conglomerates treat a funeral as a commodity, when it is in fact a sacred and irreplaceable time for healing."

Maine family funeral homes have succeeded in persuading state regulators to require meaningful disclosure of funeral home ownership. The FFA is pressing for regulatory change in jurisdictions across North America. It has launched a toll free consumer information line for families to find help, and an authentic family owned funeral home -1-888-683-4533.

The FFA is calling for a systemic solution, including improved consumer protection and a market driven reversal of consolidation. "All families will suffer grief, and they will be vulnerable," Crean observed. "This poll shows consumers demand meaningful regulatory change to insure every family is protected. It also shows immense consumer support for family owned funeral homes. Funeral homes only have real value in the hands of truly independent owner/operators - it's time to return the funeral homes to their communities."

-30-

For further information: Michael Markwick 1-888-683-4533 or (604) 925-2864, fax (604) 925-1458, mrm@sfu.ca

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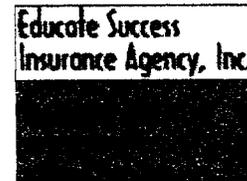
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FROM THE CHICAGO TRIBUNE

FUNERAL HOME ACCUSED OF BIAS

By Matt O'Connor

Tribune Staff Writer

Friday, March 19, 1999

A Chicago funeral home discriminated against the family of a man who died from AIDS by charging them a \$100 surcharge to handle his funeral, the U.S. Justice Department alleged in a lawsuit filed Thursday in U.S. District Court.

The actions by the Vasquez Funeral Home, 1709 W. 18th St., violated the Americans with Disabilities Act, the Justice Department alleged.

According to the suit, Elva Medina contracted with the funeral home to handle husband Pompello's funeral for \$2,382 in October 1995.

But after the body was retrieved from the hospital where Medina died, funeral home employees contacted the widow to learn why she hadn't informed them that her husband had died of AIDS, the suit said.

It was then that Elva Medina learned she would have to pay the additional \$100. The suit doesn't specify why the funeral home allegedly added the surcharge.

The Justice Department said it believes Vasquez Funeral Home has imposed the \$100 surcharge on other

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families who lost relatives as a result of AIDS or who were HIV-positive.

A woman who answered the phone at the funeral home identified the owner as R. Vasquez and said he was unavailable for comment.

The suit alleged that the Medina family "suffered financial loss, emotional pain and embarrassment" and asked the funeral home be stopped from discriminating on the basis of disability.

The discrimination "raises an issue of general public importance," the Justice Department alleged.

The suit seeks a court order stopping the imposition of the surcharges and also seeks unspecified damages on behalf of the Medina family.

	
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Family says widow's last savings misspent by Tattnall funeral director

By Noelle Phillips
Morris News Service

HINESVILLE - When 82-year-old Bertie Sarah Keel got sick this summer, her three children took her life's savings and went to Rimes-Stewart Funeral Home in Glennville to plan her funeral in advance.

Avis Skipper and her brother and sister thought pre-paid arrangements would make things simpler when their mother passed away. So they paid then-owner Freddie Stewart \$6,899 for the funeral their mother had always requested.

"We went through there and picked out the casket," Skipper said. "I cried my eyes out because you know how traumatic that is. He sat there with a big smile on his face and told us not to worry about a thing in the world."

Now Skipper and her siblings have a lot to worry about. Their mother was placed this week in a nursing home. And the money for her funeral is gone as Stewart faces a mounting list of legal and financial problems.

"She had been holding onto that money," Skipper said. "That was all the money she had in the world, period."

Stewart was released from jail Tuesday where he was being held on four charges of misappropriation of funds. He has been accused of accepting money for advance funeral arrangements and spending the money on himself.

When Stewart posted his \$50,000 bond, Atlantic Judicial Circuit Judge John Harvey required him to seek treatment for alcoholism, said Mitchell Shook, Stewart's defense attorney. He is staying at Willingway, a rehabilitation center in Statesboro.

"He wants to finish treatment and get that part of his life straightened out," Shook said. "We're going to defend these charges and see if he can't move on with his life."

While Keel's money is not part of the four charges against Stewart, her children have filed a complaint with the Secretary of State's Office, which is investigating more accusations against Stewart.

The office started investigating Stewart last fall when he was arrested in Liberty County for impersonating a police officer after pulling over a Hinesville exotic dancer, said office spokesman Chris Riggall. Whenever a state-licensed professional such as a funeral home director is arrested, the office launches an investigation to determine if the charges affect the license.

That's when the state investigator learned there might be problems with Stewart.

incursion into northern Iraq

"Like a lot of things, one thing leads to another," Riggall said.

State law requires funeral home directors to place money for pre-paid funerals in an escrow account. Those funeral plans also should be backed by an insurance policy.

But Keel's family said they never received an insurance policy after paying Stewart. They first paid him more than \$6,000 through a check and a money order. He then told them he needed another \$750 on the bill so they could receive a discount. Skipper mailed the money and never received a receipt. After she complained, Stewart mailed a receipt and said the insurance policy would arrive in eight to 10 days.

It never arrived. Shortly after, the family heard about Stewart's problems and called to complain.

Shook doesn't agree with the state's charges against his client. Normally, people aren't prosecuted for breaching a contract or owing a debt, Shook said. Instead, people who want to claim money owed them go through civil lawsuits, he said.

"I guess that anybody that buys a car and fails to pay for it, we're going to throw in prison. I guess anybody that walks into a furniture store and buys furniture and fails to pay, we're going to throw in jail," Shook said. "Maybe we're going to create a debtors' prison. I don't know."

While the state tries to prosecute Stewart, people who gave him money for funerals are left wondering how they might recover their losses.

Those people who have insurance policies covering their funerals can take them to another funeral home and they will be honored, said Wayne Whitaker, a spokesman in the state Insurance Commissioner's Office.

The only option for people like Keel is to file a lawsuit and hope that they can recover their money.

But Skipper doesn't think her mother will live long enough to see that happen or to earn enough money for a second funeral plan. Keel had saved her funeral money from an insurance policy she collected when her husband died. She makes \$6,000 a year from Social Security.

Her children will pay for her funeral when the time comes.

"For him, \$7,000 probably wasn't that much. But for her, it was everything," Skipper said. "If it had been me or my brother, we would have time to make up for it. It just makes me sick that someone would do something like this."



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International Edition
Special Issues

Calling the Undertaker

Reflections on a deadly business.

By Thomas Lynch

They always call in the middle of dinner--these telemarketers. And they're always from places that sound forthrightly pastoral--Willow Park, Heritage Creek, Oakland Hills, Forest Lawn. And I'm never quite sure if they're selling golf-club memberships or time-share condos or lawn crypts and caskets or New Age religion. In these days of merger and acquisition, they could be peddling any and all of the above. But tonight, it's the cemetery out by the interstate calling to sell me my "memorial estate." The silky voice reads out the sales pitch involving "Pre-Holiday Discounts" and "Year End Savings" on what she is calling my "final expenses."

I always tell them I'm a funeral director. I've been a funeral director for 25 years and before that I was the son of a funeral director. My brothers and sisters do funerals, too. We've got our own caskets and vaults and urns-- dozens of them. But this doesn't seem to put her off. She's halfway through the first page of script.

"So much better to do this when heads are cool, before the need arises. Our counselor will be happy to come to your home!"

We've already buried my mother and my father. My father directed funerals all his life and whenever we'd ask him what he'd like for himself he'd only say "You'll know what to do."

We did, of course.

We wept and laughed and waked him, then took him to church, then buried his body in the ground next to our mother, who had died two years before him. We kept their names alive in the prayers of their people and kept it on the sign that keeps us all accountable to the communities we serve. 'Lynch & Sons,' it says, 'Funeral Directors.'

"Preplanning is something you can do for your family. We have many, many options to choose from."

She's pushing the right buttons for us boomers now--planning, choices-- we like the sound of that. Planned parenthood, prenuptials,

pre-arranged funerals--always this hopeful fiction that we might pre-feel the feelings, the untidy, potentially embarrassing dynamics of birth and love and grief; the sense that these unpredictable, existential events might be turned into manageable retail experiences with numbers and prices that always add up. The notion of "choice" in the contemplation of our own mortality--that part of our nature about which we have no choice--is especially comforting. Still, the numbers on this are fairly convincing.

"You don't want to be a burden to your children, do you?"

This is the telemarketer's coup de grâce, reaching deep into the parental psyche to tap the wellspring of guilt over not taking them to Disney World enough, or the therapist or dermatologist, for never spending enough quality time with them, for not buying them a pony or a new car or sending them to private schools. Here is the chance to make it all up to them by prearranging my own funeral, saving them from all the difficult decisions that they will eventually have to live with.



Catholic Cemeteries and Mausoleums

The Archdiocese of San Antonio

Today's Catholic Newspaper

22 TODAY'S CATHOLIC

CEMETERY FOCUS

JULY 3, 1998

The ground rules:

You'd better take this call, now . . .

by **Roy J. Sanchez,**
Grounds supervisor,
San Fernando Cemetery II

The morning got off to a jump start, as usual. Fifteen minutes into the workday and already half a dozen issues had been tackled and resolved (All before the first sip of coffee, I might add). The receptionist comes in and says, "I think you'd better take this call now. The lady on the phone said she brought a dead dog to the cemetery!"

It might have been just my imagination, but I could have sworn the look on her face said, "Okay, let's see you handle THIS one." My mind raced trying to figure out all the possible reasons someone might do this.

Bringing dead animals on cemetery property is clearly not authorized, but . . . maybe someone found a dead animal, or maybe they think we have a pet section, or could it be a cult thing, or . . . better just pick up the phone and find out.

When I answered the phone, the young woman's voice on the other end was kind of quiet, as I heard . . . "I think I may have caused you some problems . . ." and silence. I thought I heard sobbing. I asked the lady to tell me what had happened. This time I know I heard her crying and she said, "My little boy's puppy died last night . . ." There were some sobs and silence once again. After a little coaxing and a reassurance that everything would be all right she began to tell me her story.

She told me that her father had just recently passed away a few months earlier. I imagined how difficult it must have been for her and her child to cope with their loss (I remembered how much I missed my own grandfather when he died). She went on to say that she had bought a small puppy for her child and that when it died she didn't know exactly what to do or how to break the news to her son. (Again, I had a quick flashback to when my own dog, who had been with our family almost fourteen years, had to be put to sleep.)

She told her son that everything would be okay. She said grandpa would take care of the puppy and they would both be happy together. (I was having trouble keeping a dry eye.) She told me that she knew she shouldn't have brought the dog to the cemetery but she didn't know what else to do. She was calling to let us know that we would find a small bundle wrapped in a white towel over her father's grave. I made a mental note to add this lady and her son to my special thoughts list as I told her we would take care of everything. I thanked her for calling me and as I said good-bye and wished her well, I knew I had just been reminded of another one of life's wonderful lessons.

WARNING!

Funeral Costs Vary Widely In Your Area.

New Jersey

The following data on price variances was collected in an independent survey of funeral homes in your area of the Northeast region.

The dollar figures in this table represent the **VARIANCE** between the lowest price and the highest price charged in your area for identical services. (Example: For "Basic Service" the lowest price in your area was \$1295 and the highest price was \$1785, resulting in a variance of \$490.)

<u>SERVICE</u>	<u>VARIANCE</u>
Basic Service	\$490
Embalming	\$595
Other Preparation (ie: dressing, casketing, etc.)	\$200
Transferring remains to funeral home	\$365
Use of facilities and staff for viewing at funeral home	\$230
Use of facilities and staff for funeral service at funeral home	\$845
Use of facilities and staff for memorial service at funeral home	\$870
Use of equipment and staff for graveside service	\$395
Hearse	\$310
Limousine	\$230
Casket	\$30,000
Outer burial container	\$10,525
Forwarding remains to another funeral home	\$1,615
Receiving remains from another funeral home	\$1,413
Direct cremation	\$920
Immediate burial	\$1,023

Per independent survey of random sample funeral homes in each region.

Many uninformed consumers in your area of the Northeast region are paying thousands too much for funeral services.

Frequently Asked Questions:

Are funeral arrangements negotiable?

Which services are necessary or required by law? Which are not?

How can I save thousands on funeral costs...and still get exactly the

service I want?

If cremation is your preference, here are some things you should know.

Personalized Funeral Assistance

Click here to contact an independent funeral consultant who can show you how to save thousands in your area.

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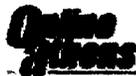
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