

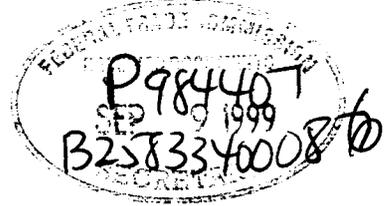


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ORIGINAL

Secretary
Federal Trade Commission
Room H-159
600 Pennsylvania Avenue NW
Washington, DC 20580



August 11, 1999

Dear Secretary:

I am writing in response to your request for written comments on the Trade Regulation Rule on Funeral Industry Practices. In recent years the name Society has been added or used by funeral practitioner. Historically Societies in the funeral area were non-profit, organizations that promoted simple funeral and cremation. I believe, in most areas the word Society is seen as a non-profit organization. The funeral industry has taken the word and falsely given consumers the idea that they are fair priced, when the reality is they use the word society to lead the public in and then sell them additional service and merchandise at inflated prices. The public is expecting fair prices and inexpensive services from societies that are really over priced funeral directors.

I think a Federal Trade Commission rule requiring that Societies disclose when they are for profit business would help the public avoid this deception.

Sincerely,

Robert A. McAdams

CREMATE WITH CAUTION

IN MANY CASES, CREMATION IS CHEAPER than burial. When consumerist crusader Jessica Mitford died last year, for example, her simple cremation cost only \$562. However, as an increasing portion of the public choose cremation—about 21% of bereaved families in the nation overall—the funeral industry has countered by selling “memorialization.” That means a viewing, which requires embalming; an attractive casket; a fancy urn to hold the ashes; and so on. There’s even cremation jewelry—keepsake pendants that allow several family members to share and wear a relative’s ashes.

As a result, cremation may be anything but cheap. Consider the case of Marie Feia, 82, of St. Paul, who turned to the Cremation Society of Minnesota when her husband Kenneth, 82, died last February. (The society, like others around the country, is a for-profit funeral operation, even though its name makes it sound like one of the FAMSAs societies.) A simple cremation costs \$795 for members. Mrs. Feia ordered a few extras, however, including embalming, a \$500 wood cremation casket and urns. By getting more than the minimum, she triggered the nondeclinable fee—in this case, \$1,765. Although Mrs. Feia was not unhappy with the service, her total costs came to \$3,466.

Here's what you can do:

Choose a so-called direct cremation, which covers only the removal of the body from the place of death, disposal, and official certificates. Just because the body disposal is simple doesn't mean that you cannot commemorate the life that has gone. You can do that anywhere—in a service at church or a private home.

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