Join us for our 51st annual meeting

DETAILS:
FCIS 51st Annual Meeting
2-4 p.m., Sunday, April 29
Swords Into Plowshares
Peace Center and Gallery
33 East Adams Street
Detroit, MI 48226

DIRECTIONS:
Grand Circus between Woodward Ave.
and Comerica Park. FREE parking is
available behind the center in the Central
United Methodist Church parking lot.

FEATURED SPEAKER:
Have you ever wanted to ask a medical
examiner a question? Here’s your chance:
A Medical Examiner from the Wayne
County Medical Examiners Office will
be talking about their role and function
in determining the cause and manner of
death. Q & A period will follow. Literature
and refreshments will be available. Check
our website for speaker updates.

Annual dues
It’s time to send in your annual dues/donations.

Do you believe it’s important to have a place to turn to where you can get advice
and information from people who are not in the business of selling funerals?
If your answer is “Yes!” then please send in your annual dues/donations in the
envelope provided.

Remember, FCIS is a 501(c)(3) supported solely through the tax-deductible donations
of our members and supporters. Our ongoing educational programs and
services are made possible by your contributions. We can’t do it without you.

NOW: Renew online
You can renew your membership online using a credit card, debit card or your
PayPal account. You’ll find the link on the “Member” page of our website:

www.funeralinformationsociety.org
Funeral home price survey helps consumers get what they want at a cost they need

Have you ever bumped into a friend who asked, “What’s new and exciting?” I’m sure you have! I always struggle to find an answer. But today, on behalf of our FCIS, I can tell you that, indeed, we do have something new and exciting on our website—our statewide funeral home price surveys.

This huge job couldn’t have been accomplished without the financial assistance of Gerald R. Pearsall, who left a much-needed and much-appreciated bequest to FCIS. In gratitude, the board voted to name the survey “The Funeral Consumers Information Society – Gerald R. Pearsall Funeral Home Price Survey.”

Mr. Pearsall’s bequest enabled us to hire three workers who contacted more than 700 funeral homes, requested general price lists (GPLs), and then entered basic data into a spreadsheet. (To learn about one worker’s experience, see “The Back Story” on page 6.) In addition to the 160 paid hours, hundreds of volunteer hours were spent. Our special thanks to nonmember Tom Course, the nephew of Vice President Addie Emmons, who volunteered to collect GPLs for all of Macomb County.

Now as you visit the FCIS website, you can search the information for funeral homes across lower Michigan. Remember that the closest funeral home may not be the one you want. Scan the prices and consider that it may cost less to pay a transportation fee to use a funeral home some miles away. Price isn’t, perhaps, the deciding factor, but it’s a good place to begin.

Once you have selected the funeral homes that look best, take the time to visit them. Will the funeral directors honor your wishes? Will they work with you to accomplish what you want? If you wish to participate in preparing your loved one for burial, will they accommodate you? Are they friendly and respectful, and do they seem to put your interests before their own? Are you and your family central to the conversation?

If you feel pressured to buy things you do not want, or if you suspect violations of the FTC Funeral Rule (like being told you must purchase a package), move on. Finally, talk with friends or acquaintances about their experiences.

Exercise your rights! You may, for example, purchase a coffin elsewhere or even make one. You can refuse embalming.

Remember, too, that things change over time and the funeral home you disliked one year may seem better a year or two later. Likewise, the Mom and Pop funeral home you really liked may now be owned by a for-profit funeral service corporation.

Most funeral providers are ethical and supportive. Your most important step is to plan before a time of need, not when you are grieving, vulnerable and unable to think clearly.

Finally, as you do your “smart shopper” research, go to the free literature page of our website to download “General Price Lists Demystified,” Funeral Consumer Alliance’s brilliant and entertaining guide on how to read and understand funeral home GPLs and how to evaluate them for consumer friendliness and compliance with the FTC Funeral Rule. You may be surprised by some of the violations explained there.

Congratulations and heartfelt thanks to Wendy Lyons and her team for pulling this all together!

- Alison Heins

NEW in 2011 & 2012!

• “Your Consumer Rights in Michigan” by Lisa Carlson. A free copy is available for download on the FCIS website.

• Coming this spring: Test your FTC Funeral Rule IQ with our new online quiz.
Arrests made in prepaid funeral scams; FCIS and FCA encourage opposition of industry-related bills

MFDA earns 93rd position for top political contributions

The Michigan Funeral Directors Association PAC (MFDA PAC) ranked No. 93 on the Michigan Campaign Finance Network’s “Top 150 Michigan PACs—2012 Election Cycle Through 10/20/11.” MFDA PAC contributed $29,224 between January 2011 and October 2011, which is 17.9 percent less than contributions made between January 2009 and October 2009 of the previous cycle.

Funeral directors arrested for prepaid funeral fund scandals

Two Macomb County funeral directors have been arrested in the past year for misusing preneed funeral contract funds.

Police charged the owner of Duncan-Olszewski Funeral Home in January 2012 with failing to escrow funds for prepaid funerals as required by state law and for selling prepaid funeral contracts without a valid license. In May 2011, the owners of the Buehler Funeral Home in Roseville pleaded guilty to 37 charges of funeral contracts conversion.

John Norman Olszewski, 57, owner of the Duncan-Olszewski Funeral Home, appeared in court Jan. 5, 2012, to face three counts of funeral contract fraud. The judge adjourned the hearing after the defendant’s attorney requested his client undergo psychiatric evaluation. Olszewski is being held on bonds totaling about $40,000. State investigators conducted an audit of the prepaid funds after learning of complaints, said Stephen Gobbo, state cemetery commissioner and director of the legal affairs division of the Bureau of Commercial Services, Dept. of Licensing and Regulatory Affairs. The State revoked Olszewski’s mortuary science and funeral home licenses and ordered him to pay $13,523 in restitution and $8,000 in fines.

In the case against Mark Alan Buehler and his wife, Lisa Marie, the judge deferred sentencing until March 2012 to give authorities and the defendants time to come up with money for the approximately 150 victims. Authorities said the couple spent $352,000 in prepaid funeral funds instead of placing the money in an escrow account. When sentenced, the Buehlers face up to five years in prison. A maintenance man at the funeral home alerted authorities. The funeral home was closed by the state in April 2011.

Source: Macomb Daily, voicenews.com, Detroit.cbslocal.com

2011 anti-consumer bill proposals

Three funeral-related bills were introduced in the Michigan Legislature in 2011—all apparently backed by the cemetery industry. If passed, the bills would degrade consumer and family rights. Both FCIS and our parent organization, Funeral Consumers Alliance, wrote letters of opposition. As of printing, the bills have not progressed past committee.

HB 5080, sponsored by Rep. Matt Lori, seeks to eliminate important protections for consumers who have prepaid funeral and cemetery expenses; tie-barred HB 5148, also sponsored by Rep. Lori, eliminates the prohibition against joint ownership of funeral homes and cemeteries.

HB 5222, sponsored by Rep. Harold Haugh, requires a funeral director to remain with a dead body until interment or cremation. Intended to prevent neglect or abuse, this provision is neither practical nor always possible due to holidays, weekends and frozen ground. Additionally, its wording would remove the family’s right to transport our dead to the place of final disposition.

After receiving FCA’s letter of opposition, Rep. Haugh wrote the following response to members of the House Regulatory Reform Committee and interested parties:

I am writing today in response to recent correspondence that members of the House Regulatory Reform Committee received from the Funeral Consumers Alliance opposing House Bill 5222. I found the concerns and issues the Funeral Consumers Alliance raised to merit further consideration on my part as the bill sponsor. …

My intent behind this bill is to address some of the long standing concerns of the cemetery industry in providing a clearer definition of when a funeral director’s duties end and when those of a disposition provider begins and to work towards ending the widely publicized abuses that consumers have experienced. …

I am committed to keeping an open mind on potential changes to this legislation and encourage feedback from various stakeholders. I understand that this is a lengthy process and it is my intention to work with Representative Matt Lori, sponsor of House Bills 5080 and 5148, to discuss the various issues and concerns interested parties may have in the regulation of funeral homes and cemeteries in order to make revisions to those laws to try to alleviate any concerns before moving forward with House Bill 5222 and the other bills. …
Thanks to the hard work, dedication and the remarkable stamina of volunteers and workers, FCIS now has the general price lists (GPLs) of several hundred lower Michigan funeral homes on file.

The primary purpose of this huge endeavor is to provide our members, as well as any website visitors, with immediate access to pricing information. This will allow consumers, especially those with an immediate need, to save precious hours making preliminary telephone calls.

Second, the price survey enables us to compare prices regionally and on a statewide level. The resultant graphs on page 5 validate and illustrate—in black and white—what we’ve been saying all along: Savvy consumers can save thousands of dollars by shopping around, knowing their options, and exercising their rights.

Third, with GPLs in hand, FCIS can eventually grade each one for ease of use, clarity and compliance with the FTC Funeral Rule. Most Michigan GPLs follow a similar template, which is handy when doing comparisons. While thorough from a business standpoint, from a consumer point of view, sections of the template are unnecessarily complicated and unintentionally confusing. We even found a few businesses still charging extra for the use of third-party caskets, which is a violation of the FTC Funeral Rule. Perhaps this survey will provide FCIS an opportunity to help concerned funeral directors make their GPLs more consumer-friendly.

How to use the survey

To compare apples to apples accurately, our online data covers direct cremation, immediate burial, anatomical donation, basic services fee (BSF) and casket price range. If the GPL indicates that the funeral home accepts DHS State Emergency Relief Burial Program clients or we know the funeral home works with family-led home-funeral clients, it is noted in the comments section of the spreadsheet, along with other pertinent information.

You may notice a lack of pricing information for “traditional” funerals. We tried, but we quickly learned that the varying factors that comprise full-service funerals prevented us from giving accurate comparisons. Some businesses offer package prices; others don’t. When packages are available, the goods and services included vary from package to package and from place to place.

For members interested in full-service funerals, we suggest using the BSF to gauge the expense level of a funeral home. Why? Because if you don’t purchase a package that includes the BSF (always verify that it is, indeed, included), it will be an additional cost, i.e., Goods + Services + BSF = Cost.

No matter what method of disposition you want, you must also take into account the cost of an alternative container or your preferred casket, the grave liner or vault, and the crematory fee. (If these items are included in the quoted price, it is noted on the spreadsheet.) Be aware that prices vary significantly from business to business. An alternative container that costs $50 at one place may cost $300 at another. Obtain a GPL to make accurate calculations.

You’re not done yet

Once you’ve selected several funeral homes within your budget, it’s time to make a call or pay a visit. Do you like the facilities? How does the funeral director or staff make you feel? Our President’s note on page 2 contains some excellent advice. Obtain a GPL. Ask questions. Find out what they offer that a competitor may not, e.g., if you want help filing life insurance claims, obtaining veterans benefits, etc., will they provide this assistance at no extra cost?

By now, you probably realize that you must “keep your wits about you” as you shop for a funeral. It is our hope that the information provided in our survey will help you obtain the kind of send-off you want at a price you need.

To access the survey from our website, select “Statewide Funeral-Home Price Survey” on the menu bar. Members who cannot access the survey online may request a copy of their region by mail or email.
The symbol \( \pm 1 \) standard deviation, i.e., roughly 2/3 of the prices fall within this range.

Anatomical donation charges typically include local removal, care of remains, BSF and permits. Transport to medical school may be included up to 30 – 45 miles. Sometimes, all transportation is billed at $0.40 – $3 per mile.

Important Note:
We apologize in advance for any errors and omissions. We strove for accuracy, but with the amount of data processed, mistakes are inevitable. We aimed for a comprehensive survey, but sometimes we were unable to obtain a general price list—either because the funeral director refused to send one or due to our own oversight. We obtained 551 of the requested 714 GPLs, which is a 77% success rate. Consult the website for updates, and always obtain a current GPL for the most-accurate information.

Direct cremation costs typically comprise the BSF, basic care of remains, local transportation and permits. Most include an alternative container but not the cost of cremation, which ranges from $215 – $420.

Immediate burial costs typically comprise the BSF, basic care of remains, local transportation and permits. Caskets and vaults/grave liners are usually an additional cost.

The basic services fee (BSF) covers services common to all funerals such as planning, paperwork, storing remains, and coordinating arrangements with third parties. BSF is already included in the quoted cost of direct cremation, immediate burial and anatomical donation. However, it will be added to the cost of the goods and services you purchase for a full-service funeral.
The Back Story: Q & A with the volunteer who called hundreds of funeral homes for FCIS

Did you have any personal experience dealing with funeral homes before this survey? I was involved in making funeral arrangements for both of my parents. While nothing fully prepares us for making final arrangements for a loved one, my parents had long-term illnesses that gave us time to consider options and to do a little preplanning. Still, achieving consensus between 10 siblings (and some pretty vocal aunts) about what could be considered “putting them to rest nicely” was a bit of a challenge.

I was most impacted by the experience of assisting my college-aged niece and nephews with planning their mother’s (my sister Billye’s) funeral. In a matter of days, an allergic reaction had led to a sudden illness that required an emergency blood transfusion. Realizing that her condition was quite serious, Billye insisted that the doctors allow her a few moments with her children before proceeding. A massive stroke some hours after the transfusion resulted in her death ... I would now be assisting for the third time in five years with making funeral arrangements for an immediate family member.

We began by contacting several local funeral homes listed in the yellow pages for general information. But it was not until our first visit to discuss details that the kids began to realize the extent of the options and the associated costs. While viewing caskets, I overheard my niece tearfully reminding her brothers of some of the final words their mother had empathetically spoken to them: “Do not spend the money on an elaborate funeral.” My other siblings soon arrived from around the country, and the now familiar, but still less-than-pleasant, consensus process began. Learning of Billye’s expressed words to her children regarding the funds she had left them, that consensus became a significant unplanned out-of-pocket expense for all of us and added strain to the grief.

In part, this experience helps me understand the need for general access to the type of information regarding preplanning and affordable options that FCIS is providing for consumers.

How did you present yourself to the funeral home staff or funeral directors? If I initiated the conversation with a request for a general price list (GPL), the tone of voice on the other end of the line was appropriately consoling—presuming, of course, that I was a potential client in need of services. I wanted to avoid that and make sure the inquiry was recognized as a business-to-business call. Therefore, I decided to immediately identify myself by name and association and then made the request.

How were you received? Responses ranged from very positive/friendly to overtly expressed annoyance. I most often received comments like “Happy to do that,” “How would you like it sent?” and “We’ll get that out today.” Some were even apologetic because they were too busy at the moment to take my call, which was, relatively speaking, obviously not an immediate need.

On the other end of the spectrum, responses expressed “irritation” and/or suspicion regarding a request from an organization that was not familiar to them. This sometimes led to requests for additional information to validate FCIS as a legitimate organization—our mission, intended use of their data, and the website address. In most cases the GPL was sent after confirming our existence. A few recipients made it quite clear that they were under no obligation to provide a GPL unless I made the request in person.

What most surprised you? Responses on the negative end of the spectrum. An outright rude response from a service provider, especially after I had identified myself as someone providing a consumer service, was quite surprising. I can understand those who politely declined my request, but an overtly rude response just reflects poorly on an industry with professionals who are genuinely empathetic or at least generally presumed to be well-practiced in the art of a “delicate touch.”

While gentleness may primarily be reserved for those grieving a loss, I would expect a degree of that attitude to come through in their business-to-business-related interactions, as well. And in most cases it did. One director actually gave me a very kind “exhortation”: I was attempting to push ahead with just one more call before taking a break or quitting for the day. “Phone fatigue” had apparently reduced my tone of voice to a more perfunctory than friendly one. His approach to making me aware of it made me laugh then and still makes me smile every time I think about it. I sent him a thank you note. He sent me his GPL.

What did you learn about funeral homes? It’s a demanding business. Directors were almost always with families, preparing for, or attending to services. ... I also noted that some funeral homes are posting their complete GPLs on their websites instead of just a lot of verbiage that does not provide the consumer with what they are presumably looking for when the link to “funeral costs” is selected. Even without FTC Funeral Rule regulations, the “information age” definitely poses a shift in the playing field. People are increasingly expecting easy and instant access to information. Businesses that are finding effective ways to market their products and services in this environment are holding (and potentially gaining) competitive advantage. Same for the consumer; more data does not necessarily equate to good data. Buyers must become more savvy at information sorting to find best-value products and services.

That’s why I appreciate citizen efforts like those of FCIS. And that’s why I also appreciated requests (polite ones) for additional information about our purpose and intent. It was apparent that some of the funeral homes recognize that digital social networks are becoming the new “word-of-mouth” communities and recognize the benefit of having another avenue of exposure – free advertising really – through FCIS.
Death midwifery: volunteer or vocation?

An excerpt from a letter to the leadership of the National Home Funeral Alliance and home funeral guides across America:

As a grandmother to the home funeral movement since 1987, I have been thrilled to see the interest in home funerals taking hold around the country. And how wonderful that there are significant learning opportunities to help spread this movement.

However, I am growing alarmed at one of the trends I see: women (typically) calling themselves death midwives (not just home funeral guides) and asking to be paid for being present with the body, to help prepare the body, get the paperwork, and transport the body.

Why am I alarmed? For two reasons. One, it is “acting as a funeral director” without a license. When the industry gets riled enough (as they have been in Oregon with a new law now in place to “limit deathcare consultants” and in Pennsylvania where one woman was threatened with a $10,000 fine for having a home funeral for her mother with her sister’s help), there are likely to be measures taken to limit the possibilities for home funerals altogether, to take away that right that we have in all but eight states. That would be tragic! (These same hands-on folks would be considered “funeral providers” by the FTC and are in violation of the FTC Funeral Rule if they don’t have a General Price List of itemized options and choices from which the family may choose. That’s a $16,000 violation.)

Secondly, the very activities that some of these death midwives are doing or offering to do thwart the therapeutic involvement for friends and relatives. Having something to do takes away the sense of helplessness. Those in the helping professions often have an enormous need to feel needed, and this can lead to overbearing behavior. In at least one situation I know of, the personality of the helper was so aggressive that she offended others. She was also in violation of the NHFAs own Code of Ethics: “Home funeral guides do not seek to conduct the after-death care themselves.”…

It’s fine to charge a fee for a workshop or written materials, but any hands-on activities at a time of death should be given away for free in order to stay within the law. That’s also consistent with the practices of religious groups that bury their own dead without charge or the Colonial women of the community who were the layers out of the dead,…

With this in mind, I hope some of you will modify your practices, your websites, and brochures to reflect your work as educational and enabling, not as a business… If any of you would like suggestions for rewording your promotional material to make you less vulnerable, I’d be glad to help.

— Lisa Carlson

Response from Beth Knox and Char Barrett of the NHFA:

The National Home Funeral Alliance is a very young organization. We are all volunteers with a profound belief in the rights of families to care for their own dead. We also have very full lives aside from this work—earning a livelihood, caring for dying parents, handling our own health issues—are among the many distractions that keep us from doing a perfect job.

We have spent three years and countless uncompensated hours in what we hope is the useful endeavor of “getting Organized” (capital O intended) for families’ rights. It is our hope that as an Alliance, we are a stronger voice for the rights of families, which will lead to more widespread knowledge of this choice in the large community.

We have had a few critics—some who feel that we have too many rules, some who think that we are trying to be “warmer and fuzzier” funeral directors, some who aren’t “joiners.” Let me say as clearly as I can: The NHFA exists because we feel there should be an entity that stands for the inherent right of families and communities to care for their own departed. This is our mission, our goal, our belief, and what “races our engines.” We believe in this as a last act of love for our departed. We believe in the healing power of caring for our own. We believe that everyone in our country has the right to know that they have a choice before they pick up the phone to call the funeral director.

We still have some bugs to work out. Lisa Carlson, as executive director of the Funeral Ethics Organization, brought some inconsistencies in our organization to our attention for which we are grateful. We have been in communication with her since and are in the process of addressing many of her concerns as well as our own.

To be continued, onwards and upwards, in good faith,

— Char Barrett, NHFA President
— Beth Knox, NHFA Vice President

To learn more about the NHFA, visit http://homefuneralalliance.org. More information on FEO is available at www.funeraledhetics.org.

Elizabeth Knox is co-founder and executive director of Crossings: Caring for Our Own, a national home funeral and green burial resource center in Maryland.

Char Barrett, is a licensed funeral director, home funeral consultant, and owner of A Sacred Moment – Home Funeral Vigils, Green Burials & Life Celebrations funeral service in Washington.

Your two cents?

Do you think home funeral guides should only donate their time and effort, or should they be able to earn a living from this vocation?

Take a moment to vote at: www.funnelinformationsociety.org.
FCIS Board of Directors
voting options

This year, we are offering two ways to vote: mail or online. All 2012 dues-paying members are eligible to vote. Ballots must be postmarked by Monday, April 16. Results will be announced online and at the annual meeting.

• ONLINE BALLOT: Visit the “Annual Meeting” page of our website to cast your vote.

• MAIL-IN BALLOT: You’ll find the ballot on the inside flap of the enclosed remittance envelope.

Mailbag: Consumers value FCIS service and information

“I work for a program called Central Michigan 2-1-1. Basically, we take calls from people who need help and then refer them along to appropriate resources. There is no charge for the callers. One of our most frequently unmet needs is that for affordable burial and cremation services. Your website is becoming a very useful tool for us. Thank you for your diligence. … Again, you’re providing a vital service and we are relieved that someone is finally recognizing this as an important and often neglected kind of assistance.”
— Nick Lynch, Certified Information and Referral Specialist

“Your price survey online, organized by region, was such a huge help to me just now. A family called from just outside Detroit who knew very clearly that they could spend $2,000 and not a penny more. The fact that I was able to point them to that survey and they quickly saw they could stay within their budget was fantastic! What you do is a model for all the FCA affiliates.”
— Josh Slocum, Executive Director, Funeral Consumers Alliance