



# Funeral Consumers Alliance of Philadelphia

Promoting informed advance planning  
for funeral and memorial arrangements

Fall 2015  
Inaugural Issue



**David Morrison, Esq.**  
Acting President

## President's Welcome

**W**elcome to the first newsletter of the new Funeral Consumers Alliance of Greater Philadelphia (aka FCA Philly). While the name may be the same, everything else is new! We are a newly established 501c3. We have a brand new board, new website, new contact information, and most important, new purpose, goals, operating procedures and initiatives. I am really enthusiastic about this new organization, its great board, and the important and innovative work we are doing.

One of the innovations is the way we field inquiries. Instead of one person responding to all calls, we distribute inquiries so that the person with the appropriate knowledge can respond to the request. Using GoogleVoice, incoming calls are transcribed and emailed to the whole group. Whoever responds then relays the conversation to the group, so we all learn from each call. This keeps us all feeling the pulse of the organization and growing in knowledge.

Keeping with the goals of FCA national, our main objective is to broaden the organization to become "the source" for Pennsylvania consumers. And personally having run a law firm with one to two deaths a week for several decades, I have a lot of experience and knowledge, and look forward to sharing it.

Also on the national front, we support FCA's proposal to reopen and revise the Federal Trade Commission's (FTC)

Funeral Rule. While we and AARP helped draft the law, in practice we've found that there are several loopholes and omissions that allow funeral directors to give misleading and confusing price information. We want to ensure that the delivery of funeral information is in line with the way consumers shop. This includes requiring funeral homes to post prices online and send price lists via email. We are also concerned that allowing funeral directors to charge a catch-all non-declinable basic service fee has become a burden for consumers.

I look forward to holding our first conference on October 22 (see page 3 for details!) which includes a public tour of a major crematory and a lecture on identity preservation by a national authority. Exciting!

On the local legal front, I had a nice meeting with our new governor, Tom Wolf, and look forward to working with him to protect the amendment to the Department of Health regulations guaranteeing your right to be the "person in charge of interment" and not be required to hire a for profit funeral home.

Last but not least, I want to share that our volunteer work is fun and interesting. FCA volunteers are fun and upbeat people! We love hearing "You mean you can actually do that?!" and "I am so thankful for your help when my mom died suddenly." Let us know if you want to join in the fun! ♦

**Our main goal is to become "The Source" for information on:**

- ▶ how to shop for funeral goods and services
- ▶ your consumer rights
- ▶ traditional funerals
- ▶ DIY funerals (without a funeral director)
- ▶ green burials
- ▶ organ and body donation
- ▶ cemetery and grave marker rights

## Meet the Board



**David Morrison, Acting President.** President of Elder Law Association of PA ([elderlawpa.com](http://elderlawpa.com)), and a guest lecturer in funeral and burial law at Penn State Law School's Elder Law Department. He is also a Quaker leader of funerals without funeral directors, head trustee of two green burial grounds, and a lifelong consumer advocate with FCA. He is nationally known by the leadership of the funeral and cemetery industries and is a native of Philadelphia.



**Pat Bubb, Board Member.** Pat had a long career in private school administration. Passionate about helping senior citizens to improve and make the most of their lives, she is now involved with senior centers in Philadelphia organizing educational and inspiring programs. Many of her ideas deal with end-of-life issues, fitting perfectly with the philosophy of the Funeral Consumer's Alliance of Greater Philadelphia.



**Laurie Powsner, Acting Treasurer.** Laurie is on the board of the FCA of Princeton and is past president of the board of the national FCA. She is a social worker in private counseling practice in Princeton, NJ, and consults with families on issues of aging in place. She has 18 years of hospice experience and also works with exonerated prisoners. She's doing double-duty to help us get on our feet and share all of her great knowledge and expertise in funeral advocacy.



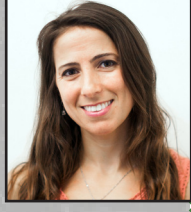
**Penny Rhodes, Board Member.** Penny is a Home Funeral Guide with Natural Undertakings ([www.naturalundertaking.org](http://www.naturalundertaking.org)), as well as a craniosacral therapist. She is interested in end-of-life issues and has worked as an EMT on an ambulance, with hospice, and as a "buddy" to men dying of AIDS.



**Terry Skovronek, Board Member.** Terry is a Home Funeral Guide and death midwife. While using old customs and developing new death and dying rituals, she follows her impulse to improve lives by helping others live in relationship with death. She is a member of the Board of Directors of the National Home Funeral Alliance, self-appointed member of the Order of the Good Death, and Death Café facilitator.



**Kyle Tevlin, Acting Secretary.** Kyle is from northern NJ and has worked for most of her career as a graphic designer. She currently lives in Bucks County, and is the founder of I Want a Fun Funeral, helping people preplan their own creative and meaningful goodbyes. She has been a hospice volunteer and event producer, and assists with local Death Cafés.



**Rachel Zeldin, Acting Vice President.** Rachel is a Philadelphia native and graduate of Drexel University. After five years working in finance, she left to start a funeral planning platform that she wished her family had when her great uncle died. Founder and owner of I'm Sorry to Hear ([www.imsorrytohear.com](http://www.imsorrytohear.com)), her goal is to provide equal access to information on funeral planning and encourage the sharing of personal funeral planning experiences. Rachel also co-founded Death Café Philadelphia, which has been running a monthly Meetup since September 2013.



## COMING SOON!!

Your volunteers at FCA Philly have been diligently working on a **city-wide price survey** of all funeral homes in Philadelphia.

The results of this important undertaking (no pun intended) is that you'll be able to easily compare prices in one place.

The final product will be a PDF available for viewing or download from our website, so check back in the coming months. We expect to have it completed and posted by the end of the year.

For more great information on funeral planning, cost-saving advice, and local funeral law, visit us at [www.fcaphilly.org](http://www.fcaphilly.org).

# Funeral Rule Refresher

<http://www.consumer.ftc.gov/articles/0300-ftc-funeral-rule>

**The Funeral Rule** is a federal law enacted in 1983 that protects funeral consumers and outlines consumers' rights in funeral planning:

- **Buy only the funeral arrangements you want.** You have the right to buy separate goods (such as caskets) and services (such as embalming or a memorial service). You do not have to accept a package that may include items you do not want.
- **Prices by Phone:** The Funeral Rule requires funeral directors to provide price information over the phone to any caller who asks for it. You don't have to give them your name, address, or telephone number first. Although they are not required to do so, many funeral homes mail or email their price lists, and some post them online.
- **General Price List (GPL):** If you visit a funeral home in person, the funeral provider is required by law to give you a general price list itemizing the cost of the items and services the home offers.
- **Casket and Outer Burial Container Price List:** If the general price list does not include specific prices of caskets or outer burial containers, the law requires the funeral director to show you the price lists for those items before showing you the items.
- **À la Carte Pricing:** Many funeral providers offer various "packages" of commonly selected goods and services that make up a funeral. But when you arrange for a funeral, you have the right to buy individual goods and services. That is, you do not have to accept a package that may include items you do not want.
- **3rd Party Caskets – No Penalty or Fee:** The funeral provider cannot refuse to handle a casket or urn you bought online, at a local casket store, or somewhere else — or charge you a fee to do it. The funeral home cannot require you to be there when the casket or urn is delivered to them.
- **Alternative Cremation Containers:** A funeral provider that offers cremations must make alternative containers available other than a casket. Such containers are usually be made of corrugated cardboard or fiberboard.
- **Receive a written statement** after you decide what you want, and **before you pay**. It should show exactly what you are buying and the cost of **each item**. The funeral home must give you a statement listing every good and service you have selected, the price of each, and the total cost immediately after you make the arrangements.
- **A description of any legal cemetery or crematory requirement** explained in the written statement from the funeral home, for any funeral goods or services that you are required to buy.
- **Make funeral arrangements without embalming.** No state law requires routine embalming for every death. Some states require embalming or refrigeration if the body is not buried or cremated within a certain time; some states don't require it at all. In most cases, refrigeration is an acceptable alternative. In addition, you may choose services like direct cremation and immediate burial, which don't require any form of preservation. Many funeral homes have a policy requiring embalming if the body is to be publicly viewed, but this is not required by law in most states. Ask if the funeral home offers private family viewing without embalming. If some form of preservation is a practical necessity, ask the funeral home if refrigeration is available.◆



## 6 Ways to Save

Funerals don't **have** to be expensive. In fact they can cost as little or as much as you want. We routinely advocate that the amount of money you spend on a funeral does **not** equate to the love you have for that person. Our website is packed full of ways to save, but here are our top ways to save on a funeral:

1. **Shop around.** Funeral prices vary **greatly** among providers, even in the same town. You'll only know that if you shop around. Identifying 3-5 of your preferred choices and calling them to inquire on apples-to-apples price comparison will ensure you don't overpay and will give you leverage to negotiate on prices or included services. **TIP:** Check in for our **Philadelphia-Wide Price Survey** to save yourself some time before making calls.
2. **Have a home viewing or funeral.** You can keep a body at home for three days if you cool the body. Find out how from **[www.anaturalundertaking.org](http://www.anaturalundertaking.org)**. This saves the cost of using the funeral home as a place to congregate.
3. **Veterans Benefits.** If you or your spouse is an honorably discharged veteran, you are entitled to funeral and burial benefits at a national cemetery. Aside from a burial allowance to cover funeral costs, the cost of a casket, grave, casket, and opening & closing is covered as a military benefit for both the veteran *and* their spouse.
4. **Donate Your Body.** The only costs involved in body donation are usually body pick-up or the cost of mailing back the cremated remains. Most body donation organizations cover the rest but you'll want to personally inquire to understand the process and any other costs. **TIP:** More information and recommended providers are on our website, [www.fcaphilly.org](http://www.fcaphilly.org).
5. **Opt for Direct Cremation or Immediate Burial.** The simplest methods of cremation and burial allows you to have a memorial service or celebration of life anytime, anywhere you please. By not being embalmed nor having a viewing & funeral service at the funeral home, you will surely save thousands of dollars.
6. **Go Green!** Environmentally-friendly burial options not only save the environment, they save the purse as well. There are many ways you can go green and save, including:
  - a. Forgo embalming. It is harmful to the embalmer and then those toxic chemicals go straight into our ground
  - b. Opt for ice packs, dry-ice, or refrigeration as an alternative way to temporarily preserve the body before burial or cremation
  - c. Choose a simple wood casket or one made of organic materials like bamboo, banana leaf, or wicker. Not only are they naturally beautiful, they decompose more naturally allowing the body to return to and nourish the earth.
  - d. Burial shroud - Forgo the casket altogether and opt for a burial shroud made of natural materials
  - e. Find a Green Burial Ground - they won't allow for embalmed bodies or inorganic containers. Vaults and liners are a no-no, allowing you to save \$700+ on the cost of the outer burial container. ♦

### FYI

As an advocacy group for consumers, we educate the public on their rights and options when planning for and/or purchasing funeral goods and services.

**We do not**, however, offer financial assistance of any kind, or have access to any funds to distribute or donate for those needing money.

We are available for personal phone consultations or email to answer your questions and help you make plans, and will always do our best to show you how you can reduce your costs either in advance or at time of need.