

# Elder Law Associates

OF PENNSYLVANIA, A PRIVATE LAW FIRM  
elderlawpa.com

2639

November 11, 2009

RECEIVED  
2009 NOV 12 PM 1:26  
INDEPENDENT REGULATORY  
REVIEW COMMISSION

Independent Regulatory Review Commission  
333 Market Street, 14th Floor  
Harrisburg, PA 17101

RE: Regulation 16A-1416, Preneed activities of unlicensed employee

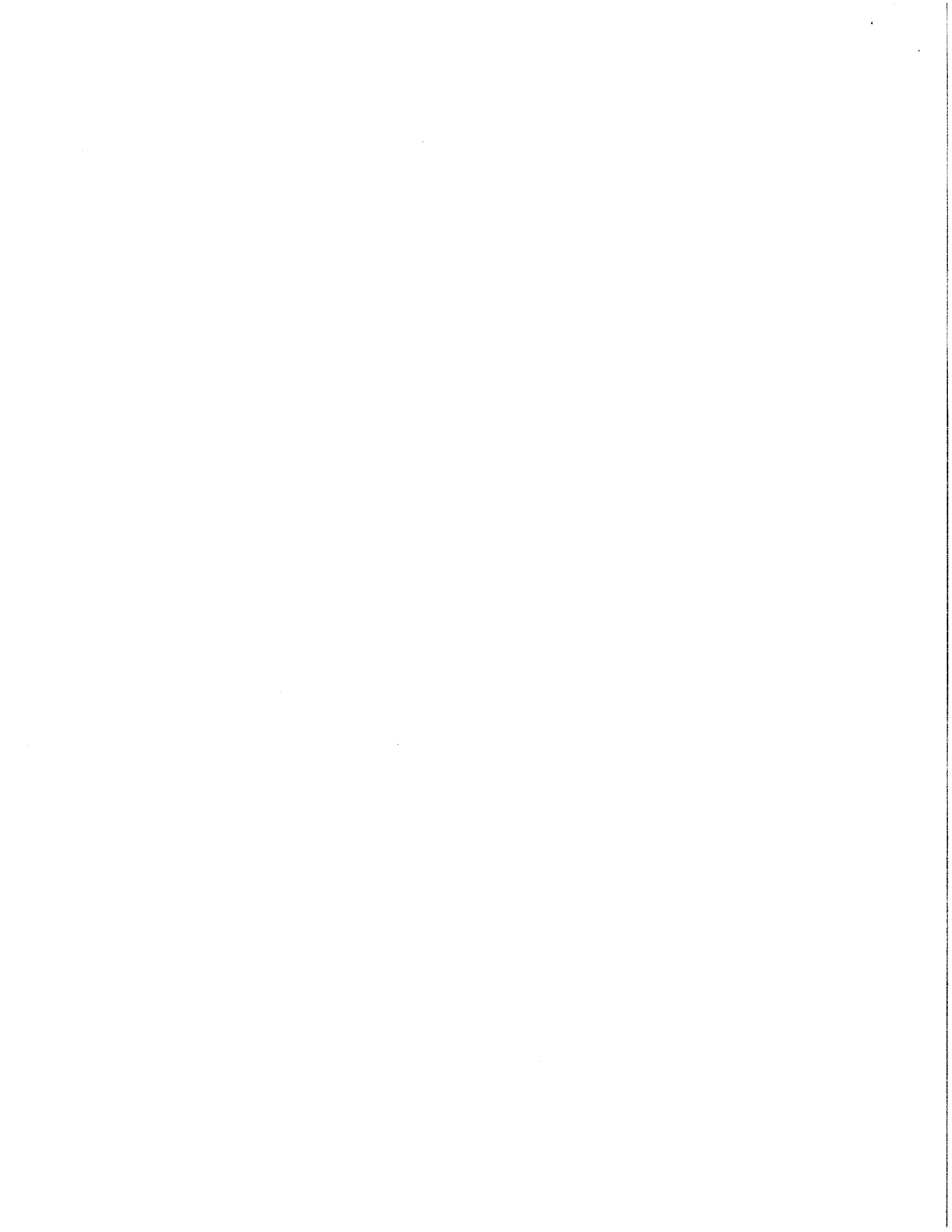
Dear Chairman Coccodrilli and members of the Commission:

I am writing on behalf of the four affiliates of Funeral Consumers Alliance in PA, a 501(c)(3) organization. I enclose parts of two newsletters from the Pittsburgh and Philadelphia FCA affiliates (see funerals.org) illustrating our work as volunteers for consumers to facilitate pre-need negotiations. I also enclose a copy of a letter from the Exec. Dir. of our national office.

We support the adoption Regulation 16A-1416, because it is necessary to protect consumer interests in the commonwealth. We believe it meets the requirements set forth in Walker et al. v. Flitton et al., 364 F.Supp.2d 503, M.D.Pa (2005) for the reasons set forth below.

Only funeral directors and their employees are required by the Federal Trade Commission to comply with the Funeral Rule (16 CFR I, Part 453 Funeral Industry Practices), enacted by our urging in 1984. All funeral directors in the US are covered by this rule. It protects consumers by requiring price disclosures prior to the negotiation process, gives them the right to refuse any line item they do not want, and prohibits certain practices such as requiring embalming for a direct cremation or immediate burial. To allow individuals not subject to this rule to sell pre-need services would strip consumers of the federal rights they currently enjoy.

Purchasers of pre-need funeral plans are usually the elderly. Our Attorney General has successfully sought injunctive relief against PA marketing firms which make pre-need sales of funeral merchandise. Their salespersons visit seniors in their homes to sell them high interest pre-need contracts which they do not deliver on. We need less of this unregulated predatory practice, not more.



page two

Although not addressed by the court in the above opinion, we ask that the regulation be amended to require that prepaid pre-need contracts be required to be portable. All but seven states now have that requirement. No one should be compelled to use the particular funeral director from whom they purchased pre-need services, when circumstances change.

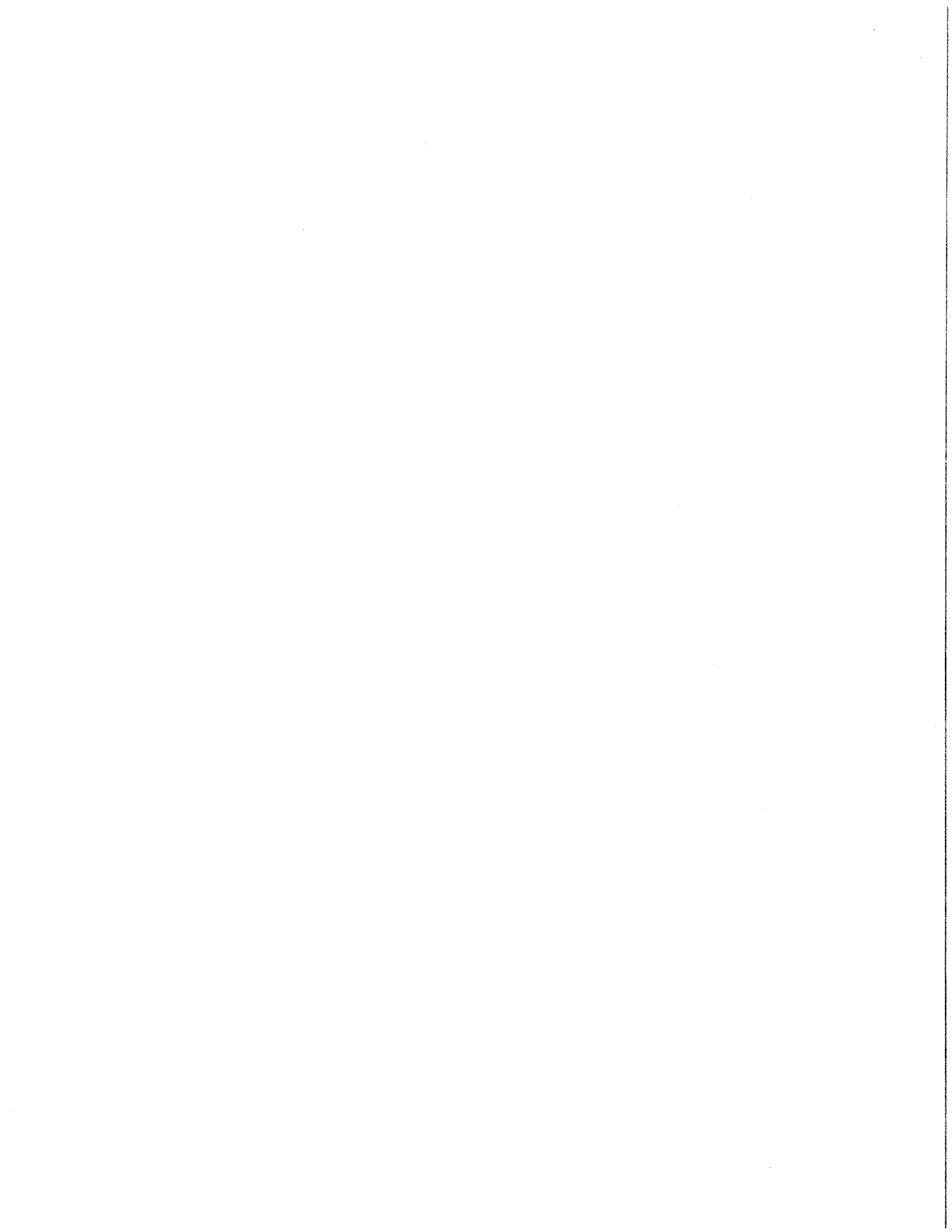
I have not addressed drafting issues, but would be pleased to work with your general counsel. I look forward to meeting you on November 18.

Sincerely,

A handwritten signature in black ink, appearing to read "David R. Morrison". The signature is fluid and cursive, with a large, sweeping flourish at the end.

David R. Morrison  
Attorney at Law

cc Joshua Slocum, Exec. Dir. FCA  
Laurie Powsner, Pres.





Funeral  
**Consumers**  
ALLIANCE

---

**Protecting a consumer's right to choose meaningful, dignified, and affordable funerals since 1963**

November 6, 2009

Independent Regulatory Review Commission  
333 Market Street, 14<sup>th</sup> Floor  
Harrisburg, PA 17101

**SUPPORT FOR PROPOSED REGULATION 16A-4816  
REQUIRING LICENSURE FOR FUNERAL SALES STAFF**

Dear Commissioners,

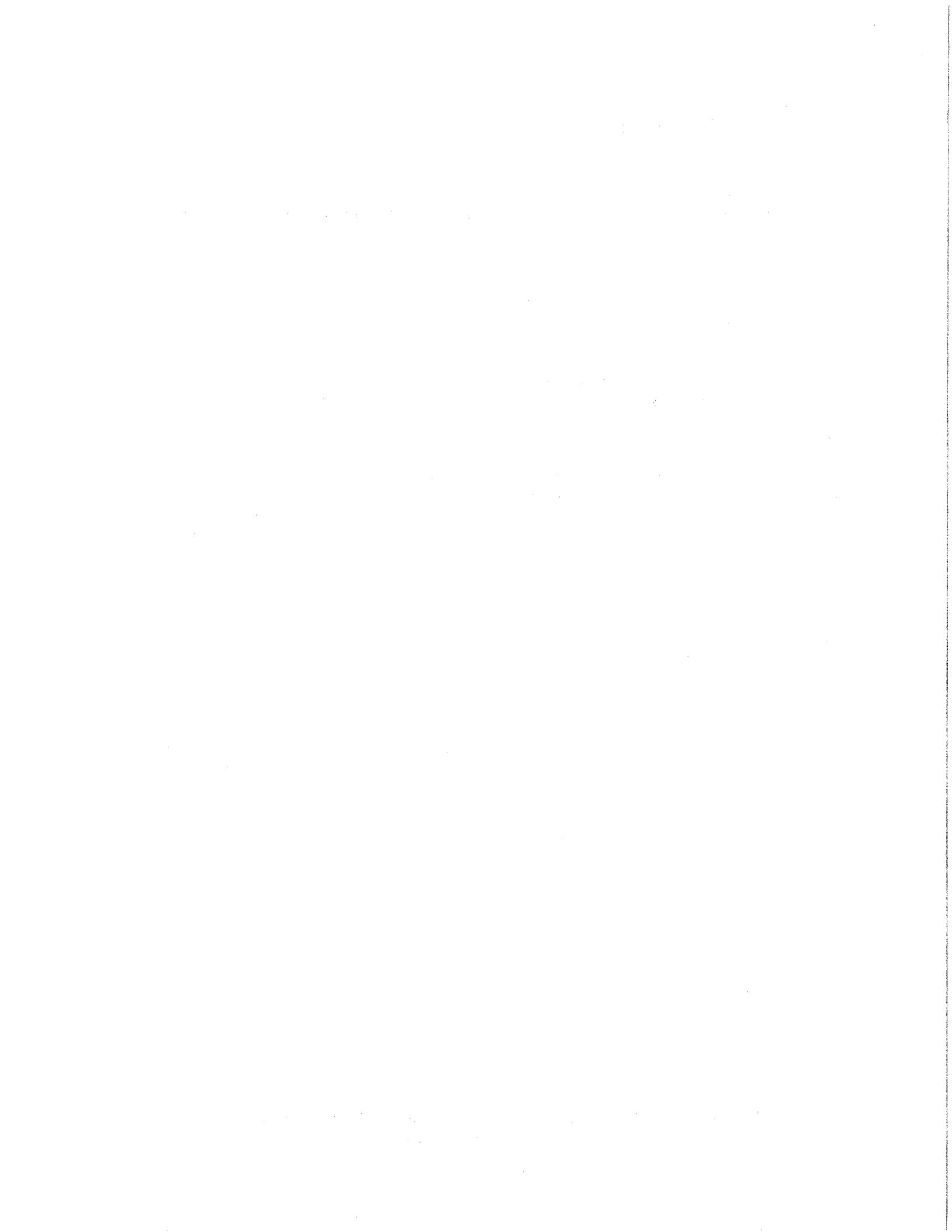
The national Funeral Consumers Alliance, a 501(c)(3) nonprofit organization, supports the proposal to require that only licensed funeral directors sell funerals to consumers on behalf of a funeral business. Our organization includes four chapters in Pennsylvania, and we represent the interests of the funeral-buying public and our 400,000 members among our 100 affiliated groups. Since 1963, we have acted as the voice of the bereaved by successfully advocating for tougher funeral and burial regulations, and by educating Americans on their legal rights in the funeral transaction.

FCA has seen many cases of consumer abuse—particularly of the elderly—when unlicensed, commission-based employees sell funerals, particularly prepaid funerals. Such employees have every incentive to promise consumers the sun and the moon in order to make the sale. They frequently do not understand the legal obligations funeral providers have to consumers (under state and federal regulations), and often do not accurately disclose the legal rights funeral consumers enjoy. In addition, such employees will not be the ones actually providing the funeral services they sell. Funeral homes that use such employees do their clients a disservice, and may be wholly unaware of what the consumer *thinks she can expect* from the funeral home when the contract is performed.

FCA considers its policies on licensure very carefully, and with nuance. We do not endorse overly restrictive licensure laws which function merely to stifle competition. For example, we have participated in court cases to overturn state laws limiting the sale of caskets to licensed funeral directors. But the sale of the entire funeral on behalf of a funeral establishment is a different case. We believe funeral homes should be required to ensure that only their licensed staff actually sells the funeral, and that unlicensed employees should be supervised. Proposed regulation 16A-4816 accomplishes this, while appropriately allowing (in fact, requiring) unlicensed employees to distribute truthful information to consumers in compliance with the Federal Trade Commission's Funeral Rule.

Sincerely,

Joshua Slocum  
Executive Director





Spring 2009

Funeral Consumers Alliance of Western Pennsylvania

# Newsletter

## Annual Meeting will highlight new trends in end-of-life practices and election of trustees

The 2009 Annual Meeting on Sunday, April 19, at the Pittsburgh Institute of Mortuary Science (5808 Baum Boulevard, Shadyside) will focus on non-traditional modes and emerging trends in funeral practice.

Tris Ozark, FCAWP Office Manager, will open the program with "Different Dispositions," a brief review of what's new in the funeral industry, including creative options for final disposition that range from the fascinating to the bizarre.

The Reverend Lynn Acquafondata, an end-of-life guide, will remind us of earlier traditions now being revisited, end-of-life rites at home, preparation of the body for private or public viewing, visitation, wake, and funeral/memorial services in the home.

Marylyne Pitz, *Pittsburgh Post-Gazette* staff writer, will take us to Foxfield Preserve, Ohio's only green cemetery, and Pete McQuillin, founder of Green Burial Pittsburgh, will report on some exciting developments in the effort to establish a green cemetery in western Pennsylvania.

In the annual election, FCAWP members will choose officers and members of the Board of Trustees from the slate prepared by the nominating committee and additional nominations from the floor.

Candidates selected by the Nominating Committee include: President: Arlene Stromberg; Vice President: Tom Bellucci; Secretary: Mary Schafer; and Treasurer: John Brobst. Nominated for 3-year terms on the Board of Trustees are: Rev. Lynn Acquafondata, Don Gilbert, and Laura Ristau. Pete McQuillin, who was selected by the board to fill a vacancy, will stand for election to a new 3-year term.

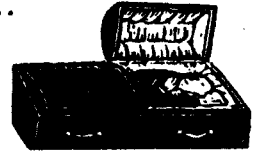
Continuing on the Board will be Madalon Amenta, Margot Critchfield, Jeanne Kaufmann, Alfred Mann, Alan McPherron, Brian Weller, and Charlotte Zabusky.

Members leaving the Board, with our thanks for their service, are Frank Ashbaugh, Dr. Frances Barnes, Violeta Rodriguez, and Jane Rosenberger.

The Nominating Committee included Madalon Amenta (Chair), Michael Gainer, and Peg Albert.

### FCAWP Annual Meeting:

Thinking outside the casket...



### Funeral Trends for Today and Tomorrow:

Green burial, home funerals, and other creative options

### Sunday, April 19, 2009

1 p.m. - Guided tours of the PIMS facilities/Refreshments

2 p.m. - Business Meeting/Election

2:30 p.m. - Program

at

**Pittsburgh Institute  
of Mortuary Science**

5808 Baum Boulevard, between  
Negley Avenue and Penn Circle

## THANK YOU!

*For some time now, FCAWP has been borrowing money from its small contingency fund to offset Operating Fund deficits. In October of last year, the Board determined that if something weren't done to correct these annual deficits, we would be forced to end our services within three to four years. As you know, the Board quickly issued a plea for help to the entire membership. Your response has been overwhelming and heartwarming; to date 316 of you have responded to our plea, with gifts totalling more than \$10,000.*

*I am writing now for two reasons:*

*First, to assure you that our plea was not one of superficial urgency. For years now, our Board, officers, and volunteers have used their own funds and resources to keep things going. We pay postage, make copies, purchase paper, provide computer services, etc., at our own expense. We will continue to help as we can, but (as we learned) that's not enough.*

*Second, to say how grateful we are for your overwhelming support. It tells us that you care about what we do and about the services we provide. We don't like to ask for help so we're hoping that you will make your support a habit with annual, semi-annual, or monthly gifts. For now, thanks to YOU, we are starting off 2009 (our 51<sup>st</sup> year) in far better shape!*

-- FCAWP Board

Lowell Swarts, President; John Brobst, Treasurer

**Common Funeral Myth No. 4:**

**It's worth the extra cost to buy a "protective" casket**

**Fact:**

No casket, no matter how expensive, will preserve a body indefinitely. Some that are labeled "gasketed" or "sealer" will keep the elements out for a time, but the body will deteriorate anyway. Modern embalming practices also aren't designed to preserve the body indefinitely. The Federal Trade Commission's Funeral Rule "forbids claims that these [casket] features help preserve remains indefinitely because they don't. They just add to the cost of the casket." If anyone tells you otherwise, complain to the FTC at [www.ftc.gov](http://www.ftc.gov) or 1-877-FTC-HELP (1-877-382-4357).

**FUNERAL CONSUMERS  
ALLIANCE OF  
WESTERN PENNSYLVANIA**  
formerly Pittsburgh Memorial Society

**Board of Trustees**

President **E. Lowell Swarts**  
Vice President **Frank M. Ashbaugh**  
Secretary **Mary Schafer**  
Treasurer **John Brobst**  
**Madalon Amenta**  
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**Alan McPherron**  
**Pete McQuillin**  
**Violeta Rodriguez**  
**Arlene Stromberg**  
**Brian Weller**  
**Charlotte Zabusky**

**Newsletter Editor****Peg Albert****Office**

**P. O. Box 8974**  
**Pittsburgh, PA 15221-0974**  
**Manager Tris Ozark**  
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**Voicemail 412-241-0705**  
**(24 hours, 7 days)**  
**email: [fcawp@verizon.net](mailto:fcawp@verizon.net)**  
**Visit our web site at**  
**[www.funerals.org/affiliates/westernpa](http://www.funerals.org/affiliates/westernpa)**

**Thanks to Jean Brown,  
Volunteer Extraordinaire!**

Jean Brown doesn't know the meaning of retirement—or, perhaps, she simply knows how to make the most of it.

A veteran member of FCAWP and its predecessor, Pittsburgh Memorial Society, Jean accepted the Board presidency not long after she retired from the Pittsburgh Public Schools. When she stepped down from that office and the Board itself, she continued to volunteer in two of the most demanding roles: as the organization's liaison with its participating funeral directors and as an emergency phone volunteer, fielding calls at all hours from her home.

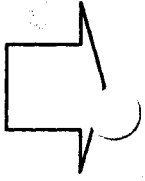
All the while, she operated her driving business, escorting individuals to medical appointments, shopping, and other venues, traveled widely (to more than a dozen foreign countries), and pursued avid interests in reading, viewing foreign films, and listening to music.

Now a resident of Longwood at Oakmont, she continues her business and takes advantage of exercise classes, ping pong, line dancing, and musical entertainment. She's so busy, in fact, that she's giving up her FCAWP volunteer roles.

We're sorry to see her go, but we know she'll enjoy life at Longwood. Our grateful thanks for years of faithful service go with her!

**Moving?****Transfer your membership!**

First, please notify FCAWP. Then, consider transferring your membership to an FCA affiliate near your new home. Most of the more than 100 affiliates across the country will transfer your membership at little or no cost. To find one, go to [www.funerals.org](http://www.funerals.org) and click on the "find your local FCA" at the top of the page, or call FCAWP at 412-241-0705 or email us at [fcawp@verizon.net](mailto:fcawp@verizon.net). If you're a "snow bird," consider dual membership here and at your winter home.

**Heart-warming  
response to an  
urgent appeal...**

The list of donors on the facing page says it all: FCAWP is important to its members, and you are willing to help us, even in tough economic times.

Three gifts merit special mention, for differing reasons. First, our special thanks to Kimball Nedved, a former FCAWP Board member, for his very generous gift in memory of his wife, Diane Dahlberg Nedved, who was FCAWP treasurer for many years and, after leaving the Board, performed the Herculean task of shepherding our application for 501(c)(3) non-profit status through the IRS.

To Hazel J. Yobp, thanks for using her gift to memorialize not only two human loved ones but also two four-footed ones: her cats, Sluggo and Mister.

And to an anonymous donor, thanks for brightening the day for our office manager. Accompanying a \$10 bill was this note:

*It's not much, but use it wisely and it will go further. Also if you decide to pocket it, it will follow you to your grave!*

She replies:

Be assured that your contribution has been deposited in FCAWP's bank account and will be used wisely. Thank you for your donation, and for the bright spot your note brought to an otherwise dreary winter day.

Once again we are enclosing a reply envelope with this newsletter—not to press those who have already given but to encourage others to follow suit. If this is not a good time to give, set the envelope aside for future use. Be assured that your gifts—large or small—are appreciated and, as our office manager said, "will be used wisely."



# PARTICIPATING FUNERAL DIRECTORS [SPRING 2009]

**Funeral Consumers Alliance of Western Pennsylvania** [formerly Pittsburgh Memorial Society]

P O Box 8974, Pittsburgh, PA 15221-0974 • (412) 241-0705 • fcawp@verizon.net • <http://www.funerals.org/affiliates/westernpa/>

PARTICIPATING FUNERAL DIRECTOR	Cremation		Simple Burial		TRANSPORTATION AND OTHER CHARGES
	No View	1 hour view	No View	1 hour view	
<b>BALL FUNERAL CHAPEL, INC.</b> 600 Dunster Street 15226 412-343-1506	\$645	\$850	\$925	\$1195	
<b>STEPHEN M. BRADY</b> 920 Cedar Ave. 15212 412-321-0495 1151 Southside Ave. 15212 412-321-1500	595	795	995	1195	Beyond 15 miles: \$2/loaded mile Forethought Travel Plan Plastic urn included
<b>#H. P. BRANDT</b> 1032 Perry Highway 15237 412-364-4444	1045	1770	1875	2275	Beyond 15 miles: \$2/loaded mile. If re- quired, embalming \$795, refig. \$400/day
<b>WILLIAM F. CONROY</b> 2944 Chartiers Ave. 15204 412-331-5192	795	1625	995	1795	Embalming, if required \$600. Beyond 15 miles, \$2.25/loaded mile
<b>D'ALESSANDRO</b> Funeral Home & Crematory, Ltd. 4522 Butler St. 15201 412-682-6500	750	950	950	1150	On site crematory. Transportation in- cludes Alleg. and surrounding counties.
<b>DEVLIN</b> 806 Perry Highway 15229 412-364-0510 2678 Rochester Road 724-772-8800 Cranberry Twp. 16066	1250	2195	2395	2695	Beyond 15 miles: \$2.95/loaded mile Cremation permit \$45 Embalming if nec- essary for viewing \$650
<b>DOUGLAS</b> 721 Brushton Ave. 15208 412-371-8800	705	n/a	n/a	n/a	Beyond 12 miles: \$2/loaded mile
<b>WILLIAM ECKELS</b> 1923 Broadway Ave. 15216 412-344-5595	655	915	900	1200	Beyond 15 miles: \$1.50/loaded mile
<b>ELACHKO</b> 3447 Dawson St. 15213 412-682-3257	595	895	950	1150	Beyond 25 miles: \$1.50/mile Viewing includes embalming
<b>ENGLISH FUNERAL HOME &amp; CREMATION SERVICES, INC.</b> 380 Maryland Ave., Oakmont 15139 412-828-6565	695	950	995	1250	Beyond 15 miles: \$2.25/loaded mile Embalming if required, \$450
<b>JAMES F. FILIA</b> 354 Marguerite Ave., Wilmerding 15148 412-823-4331	650	925	900	1175	Beyond 20 miles: \$1.50/ loaded mile. Embalming: \$250
<b>GILBERT</b> Funeral Home and Crematory, Inc. 6028 Smithfield St., McKeesport 15135 412-751-5000	795	995	995	1195	Forethought Travel Plan \$285 covers cost to bring deceased & spouse from any- where in the world to funeral home
<b>GIGLER</b> 2877 Leechburg Rd., Lower Burrell 15068 724-335-6500	550	995	850	1075	Beyond 10 miles: \$1.50/loaded mile
<b>GIUNTA-BERTUCCI</b> 1509 Fifth Ave., Arnold 15068 724-337-1212	499	825	725	995	Prices include embalming if required Serving entire A-K Valley & County Beyond 50 miles: \$2/loaded mile
<b>#GLENN-KILDOO FUNERAL HOME</b> 130 Wisconsin Ave., PO 2155 Cranberry Twp. 16066-1155 724-776-6610 219 E. Grandview Ave. Zelienople 16063 724-452-6160	1795	3480	2180	3420	Beyond 25 miles: \$3/loaded mile Vault (if required by cemetery) and Cash Advance items additional. Viewing in- cludes embalming.
<b>LEO J. HENNEY</b> 323 Second Ave., Carnegie 15106 412-279-4444	870	1070	1055	1255	Beyond 25 miles: \$2/loaded mile Embalming if required: \$314
<b>ELMER HERMAN</b> 5204 Second Avenue 15207 412-521-2768	575	850	895	1250	Beyond 10 miles: \$1/loaded mile
<b>JAMES F. KUTCH</b> 107 4th Ave., Rankin 15104 412-271-6322 433 Lincoln Highway 412-823-4054 E McKeesport 15035	895	1095	1199	1499	Beyond 25 miles: \$1.25/loaded mile Crematorium on premises
<b>McCABE BROS., INC. FUNERAL HOMES</b> 5300 Penn Avenue 15224 412-661-3134 6214 Walnut Street 15206 412-661-3134	895	895	1820	1820	Beyond 25 miles: \$2/loaded mile Embalming if required: \$495
<b>McCABE</b> 300 W. Third Ave., Derry 15627 724-694-2789	595	650	750	750	No charge within Allegheny, Westmore- land, & Indiana Counties
<b>#RAPP FUNERAL HOME</b> 10940 Frankstown Road 15235 412-731-2340	795	1015	995	1195	Beyond 15 miles: \$1.50/loaded mile
<b>DAVID A. RITTER</b> 220 Edgewood Ave., Trafford 15085 412-373-1480	870	1070	1055	1255	Beyond 25 miles: \$2/mile Embalming if required: \$314

## PARTICIPATING FUNERAL DIRECTORS [SPRING 2009]

GARY R. RITTER 1314 Middle St., Sharpsburg 15215	412-781-0501	870	1070	1055	1255	Beyond 25 miles: \$2/mile Embalming if required: \$314
ROBINSON 614 N. Taylor Ave. 15212	412-231-1191	950	1475	1500	1850	Beyond 20 miles: \$1.50/loaded mile Cremation permit \$10
#H. SAMSON, INC. 1032 Perry Highway 15237	412-621-2800	1045	1770	1875	2275	Beyond 15 miles: \$2/loaded mile. If re- quired, embalming \$795; refrig. \$400/day
REX T. SMITH 2860 Perrysville Ave. 15214	412-321-4011	790	1295	1450	1795	Beyond 15 miles: \$1.50/loaded mile Embalming: \$200
THOMAS M. SMITH Funeral Home & Crematorium 930 Center Ave. 15238	412-828-5700	640	885	765	1020	Beyond 25 miles: \$2.00/loaded mile, common burial cremains \$25; permit \$10
STATHERS FUNERAL AND CREMATION SERVICES, INC. 800-535-5263 7400 Irvine Street 15218	412-271-7030	695	995	995	1195	No charge within Allegheny, Washington, Westmoreland Counties
WEDDELL-AJAK 100 Center Ave. 15215	412-781-1897	650	895	950	1095	Beyond 50 miles: \$1.50/loaded mile

# = price increase since Spring 2008 newsletter \* = name change (formerly T. D. Turner)

To change funeral homes, call the FCA office (412-241-0705) or send email (fcawp@verizon.net) to request the necessary forms. A \$10 per person fee applies. If "ANA" (for Anatomical Gift), three asterisks (\*\*\*) , or no initials appear near your name on the address label for the newsletter, we do not have a record of your selected funeral home. Please call the FCAWP office (412-241-0705) for registration forms. This *must* be done prior to death.

**NOTE:** The full listing of participating funeral homes will appear *only* in the **Spring** issue of the *Newsletter* each year.

E LOWELL & RACHEL SWARTS BRD  
15 Windng Way  
3 5  
Verona PA 15147-3889

Return Service Requested

P. O. Box 8974  
Pittsburgh, PA 15221-0974

Funeral Consumers Alliance  
of Western Pennsylvania  
formerly  
Pittsburgh Memorial Society



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**ANNUAL NEWSLETTER**

**SPRING 2009**

Funeral Consumer Alliance  
1906 Rittenhouse Square,  
Philadelphia, PA 19103-5735  
(215) 545-9210

**The Funeral Consumers Alliance of Greater Philadelphia  
Invites you to the 49th Annual Meeting  
Saturday, May 23, 2009 at 2:00 PM.  
Jefferson University Alumni Hall, Room 139  
1020 Locust Street  
(Several parking facilities are nearby)**

**Speaker: Donna Larsen**

## **The topic will be "Green Burials"**

Our speaker is the Eastern Regional Outreach and Education Coordinator for the Green Burial Council. The Green Burial Council is a national nonprofit organization dedicated to preserving land through the use of green burial and working to make burial more simple, environmentally sustainable and meaningful for families. According to a 2007 AARP survey, 21% of Americans over the age of 50 prefer a green burial over any other option. A Green Burial is a burial of an un-embalmed body in a biodegradable casket without a burial vault or a grave liner. A conservation burial takes this idea a step further and also has the goal of preserving land and restoring the area with native species. A Green Funeral requires the same two elements as a green burial: no embalming and a biodegradable casket. Today families have many choices and can design an end of life ritual that best fits their personal needs and desires. Some are choosing to have a home vigil service and more and more funeral homes are willing to assist families in making these choices. Families that have chosen hospice care find that a home funeral is a natural progression to their choice of caring for their loved one.

Donna is also a home funeral guide and is helping to start A Natural Undertaking, a Pennsylvania nonprofit informational resource center dedicated to helping families care for their loved ones at home after death and educating people in green burial options. People are choosing green end of life care for a variety of reasons. Some people are looking for a more economical choice, others want to honor simplicity and appreciate a more hands on relationship with death that green burial can offer. As an environmentalist, Donna is pleased to be working for organizations that are focusing on caring for the planet along with caring for each other.

This meeting is open to the public. Bring a friend with you. Refreshments will be served.

## **PRESIDENT'S MESSAGE:**

Dear Members, 2009 was an exciting year for the Funeral Consumers Alliance of Greater Philadelphia. Our Board took an active role in opposing a state law— PA House Bill 68 and Senate Bill 191 which we feel would have been harmful to the interests of our members. We have also been monitoring a suit in the Federal District Court of Western Pennsylvania undertaken by some funeral directors against the state board. Board member, Ted Miller has written an article on page 4 of this newsletter about that suit. With the help of Board member, Ted Miller, our Board visited the Ivy Hill Crematorium and Board member Len Finegold has written a report about that trip, which is also in this newsletter on page 3.

With the help of our Office manager, James Weiss, we have updated our web page and improved our telephone system.

With the help of our national office, including our national director Joshua Slocum and David Morrison, Esq., a national board member, all of our Pennsylvania affiliates now network on a weekly basis. For example, we coordinated our efforts in opposition of the state laws mentioned above.

I had the honor of traveling to the bi-annual conference held this year in Seattle, Washington and a report about that trip is also in this newsletter.

If you know someone who might be interested helping us in our work or serving on the board, please have them contact us.

We are asking each member to assist us in our mission of serving you and the public. If you are not able to make a financial contribution to the organization this year, you can assist us by doing something as simple as obtaining a price list which we can use in our price survey. This should take no more than two hours of your time, and if every member does this, we will have price information we can use in a local survey.

We have also established a legacy society at the Funeral Consumer's Alliance. Anyone willing to commit to the making of a bequest to our organization will be entitled to attend a special dinner with the board.

Last but not least, you may, for a handling fee of \$15. per year, store copies of your estate planning documents with the FCA. Contact us if you would like more information.

Rob Gasparro, Esq, President [info@philafca.org](mailto:info@philafca.org) or [rob@lifespanlegal.com](mailto:rob@lifespanlegal.com)

## **FCA ONLINE**

Our national organization has a web site at [www.funerals.org](http://www.funerals.org). In addition to information on costs and ways to save money on funerals, you will find pamphlets on how to plan funeral and memorial services, what you should know about embalming, what to do when death occurs away from home, eco-friendly burials, the difference between "viewing" and "visitation", cremation, veterans' funeral and burial benefits, burial liners, prepaying for your funeral (not always a good idea in Pennsylvania!), and caskets and urns. If you have difficulty obtaining these on the Internet, our office manager will mail them to you.

## **FREQUENTLY ASKED QUESTIONS AND COMPLAINTS**

The most frequently asked question we receive is, "Why doesn't anyone ever answer your phone?" The answer is simple. We are an organization of volunteers and one over-worked, part-time office manager, James Weiss. If you call us at 215-545-9210 and hear a voice-mail message, you should receive a response within a day or so. If you have an emergency, just say so and we will make an effort to return your call as quickly as possible. You may also contact us at [info@philafca.org](mailto:info@philafca.org).

If you have any complaints, please let us know. We are human, make mistakes and want to correct them. If we have forgotten to include you on our list of contributors, we will apologize and correct our error in the next newsletter.

If you move, please let us know and give us your new address, telephone number, and e-mail ad-

dress if you have one. This will not only keep our records up-to-date but will ensure that you receive all of your newsletters.

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## **STATEMENT OF GUIDANCE MAY NOW BE NEEDED TO RECEIVE THE SPECIAL FCAGP PACKAGE FROM PARTICIPATING FUNERAL DIRECTORS**

Dear Funeral Consumer Alliance Members: In addition to your membership number on your newsletter mailing label, a statement of guidance may be required to receive our special package from a funeral director on our list. As we all know, we are going through difficult financial times and that has affected everyone, including the funeral directors on our list. You will notice there are fewer participating directors this year. In our discussions with the funeral directors who remain on our list, they stated the one thing that would help most is that each member has a statement of guidance written down in advance of the meeting. This was a procedure consistently followed in the earlier years of our organization. You will see a statement of guidance that accompanies this year's price list. Please make certain that it is filled out in advance of meeting a funeral director on our list. This will enable us to retain a robust list of providers for our members.

If you have any questions about the statement of guidance, please call or e-mail our office. If you know of a funeral director we should invite to be on our list of participating funeral directors, please let us know.

## **CREMATORY VISIT**

by Len Finegold, Board Member

At a party, I was asked "Have you done anything out of the usual since we last met?" I was about to mutter my usual "nothing much", and then remembered I'd visited a crematorium. My friend admitted this was unusual and worth hear-

ing. This is the story of my penultimate visit to a crematorium—we were fortunate for many people visit but once. It came about because the board of the Funeral Consumer Alliance regularly visits the funeral homes they list. I had never been on one of these visits, and I volunteered—with some trepidation (for I didn't know what to expect)—for the next one, which was to a crematorium. It was truly memorable.

My dictionary says that crematory is from the Latin "To consume by fire, to burn; specifically to reduce (a corpse) to ashes." The crematory is a separate building in the Ivy Hill Cemetery; there is also a chapel on the site. We were met by superintendent Dave Drysdale, in a rectangular reception hall with seats for perhaps a hundred. He explained, at length, the many laws and procedures which control how a body is brought to the crematorium, that they can vary within states and even counties. I suspect that these evolved to make it awkward for someone (for example, Mafiosi) to bring a body for cremation, forgetting to inform the authorities. We heard the protocols for rigorous identification of the remains, from entrance to exit, which ensure that it's the correct body. Each body is given individual service. Our questions, which were often piercing, were answered well. Why cremate? Cremation is popular among many religions, and I recalled that some faiths have been doing it for millennia. Apparently many people like cremation because "it is clean and natural", like a refiner's fire. Recently, cremation has become more popular, partly due to lack of land.

After a while, we were invited to see the crematorium. I expected to go outside to another part of the building. Instead, behind where a speaker might hold a memorial service, a curtain which I'd ignored was drawn back, and—to my surprise—the crematorium proper was immediately behind. The oven looked so familiar, that one of the group asked if pizzas were ever cooked in there. There were a great deal of controls and temperature measuring equipment to automatically run the process. I had wondered if the mercury fillings in my teeth would be a pollution problem. This is answered by the "afterburner", a wondrously beautiful flame that oxidizes all gases, so that the resulting pollution is negligible.

(Afterwards, we agreed that this flame was the most impressive item of our visit.) The flame is natural gas.

We came across large (seven feet long, two foot wide, about a foot deep) open cardboard trays, in which a body is placed prior to being wheeled into the ovens. Some people wish to see this wheeling phase, and Ivy Hill arranges it. (We have a photograph of one of our group, trying the tray for size.) After cremation, the bones basically crumble, and (after careful archival-quality labeling and comminution) the ashes are put into a robust inert plastic container, which will stay intact for centuries. The overall cleanliness and tidiness were close to that of a restaurant.

The staff and surroundings (including people and things that visitors would not see) were sedate, respectful and comforting. The surroundings were also pleasant—not at all dismal. Ivy Hill could be the crematory *crème de la crème*. Unusually, it is a not-for-profit organization, so on first seeing the .org in their electronic address, I was immediately favorably disposed. We had quite free access behind the scenes, and could take photos freely. [Duh—of course only an already good, confident outfit would permit this.] Our ex-funeral director commented that Ivy Hill was perhaps the best crematorium around.

It was a gift, from the crematorium, to see something so unusual.

Credits: Ted Miller arranged the visit, Bob Gasparro organized the logistics, Iris Cutler drove, and I was deputized—afterwards, at lunch at the Cake—to write up the saga.

Suggested excellent background reading (heard by chance, just before the visit): *The Cremation of Sam McGee*, by Robert Service.

Leonard Finegold, Board Member

L@drexel.edu

Your member number is on your mailing label, when calling us or participating funeral directors.

## RED HERRINGS AND CONSUMER PROTECTION

by Ted Miller, Board Member

The Funeral Consumers Alliance of Philadelphia has been monitoring a federal court complaint filed by a number of Pennsylvania funeral directors, cemetery owners and others, the Plaintiffs, in the United States District Court for the Middle District of Pennsylvania, Case No: 08-cv-990. The Defendants in the suit are The State Board of Funeral Directors of The Commonwealth of Pennsylvania, Department of State, Bureau of Professional and Occupational Affairs, certain individuals who act as members, directors, officers and/or advisers to those entities. The complaint alleges there are a number of practices and issues currently in place that are detrimental to Pennsylvania funeral consumers. We believe there are a number of legitimate issues that need to be addressed by The State Board of Funeral Directors and The Commonwealth of Pennsylvania relating to certain matters raised in this complaint. However, there are many issues and concerns included in the complaint which we believe are nothing more than “Red Herrings.”

It is also our opinion that certain of the claims raised in this suit, should a decision be made in favor of the Plaintiff will negatively impact funeral consumer's benefits and protections. To be specific, the suit seeks relief to permit the Plaintiffs to sell pre-arranged funeral and cremation plans for services to be provided at some unknown, future date without escrow funding 100% of the money received for those pre-arranged funeral and cremation services; using un-licensed personnel to solicit and sell contracts for those services and permit unregulated individuals and/or business entities to market those plans and service those contracts. We believe these issues are detrimental to funeral consumers in The Commonwealth of Pennsylvania.

The FCA of Philadelphia advocates and recommends funeral and cremation pre-arrangement as

a method to simplify end-of-life processes, for prudent and fiscally responsible estate planning purposes, to protect and conserve personal assets, to assure financial sensibilities and that one's individual wants and needs are known in advance providing peace of mind. We advocate and support the following: 1) the 100% escrow funding requirement currently mandated by The Commonwealth of Pennsylvania for all funds received from the purchase of any pre-arranged funeral or cremation service regardless if the contract is being funded with cash or an insurance policy, 2) the use of properly licensed and duly authorized personnel to market and sell pre-arranged funeral and cremation services and 3) the regulation of all individuals and/or business entities that market and sell pre-arranged funeral or cremation plans and service those contracts.

In addition, the FCA of Philadelphia also advocates and recommends that all contracts for pre-arranged funeral and cremation services, regardless if they are revocable or irrevocable, be fully transferable to a successor or replacement provider at the discretion of the consumer without penalty. If a consumer is receiving benefits under Medicaid or SSI their pre-arranged funeral or cremation contract should be made irrevocable so those funds are not counted as a resource by Medicaid or SSI thereby affecting their benefit entitlement rights.

The FCA of Philadelphia will continue to advise its members and supporters of the status of this important litigation as the case proceeds through the Court. Although this suit is brought in federal court, there may be an opportunity to petition the court to intervene if the rights of our members may be prejudiced by any decision. Your contributions to the FCA are important to sustain our ability to protect the interest of the public in these matters.

Ted Miller, Board member  
ekmiller@directorstrust.com

## RESULTS OF THE FCA PRICE SURVEY

By Lois Wickstrom

Dying can be one of the most expensive things you'll ever do, whether you die tomorrow or 80 years from now. Unless you die out of reach of an establishment, you'll have pay to dispose of your body. You have to pay somebody to pick it up from wherever you died. If you didn't die in a hospital, you have to pay to be taken to the coroner's office for an autopsy to find out if you died a natural death. Then you have to pay to be taken to a crematorium, or a funeral home. If you go to a crematorium, you may have to pay for a casket to get burned up with you, and an urn for your remains. If you go to a funeral home, you definitely have to pay for a casket and an outer burial casket. If you are going to have a viewing, you have to pay to have your hair done, possibly dyed and styled, your make-up applied, your clothing put on and your body positioned in the casket. The funeral home may even sell you clean underwear.

If the viewing is not immediate, you have to pay for either embalming or refrigeration to keep your body from decaying. If your body looks damaged from either accident or disease, your money may be spent for cosmetic restoration. If you die away from home, your money may be spent to send your remains to a funeral home near your family, and again to pay the nearby funeral home to accept your body. Plus, if you are being buried, instead of cremated, you have to pay for a gravesite, and if you want a graveside ceremony, your money will pay for both funeral home staff and clergy, and special cars to drive them and your flowers to the gravesite. These expenses can add up between \$6000 and \$30,000 without any special being included.

If you want your memorial service, with your body, at the beach, that costs extra. If you want your body to ride in a hearse and your relatives to ride around in a special funeral car, that costs extra. If you want to feed your mourners, that costs extra. If you want your remains to be included in a reef, disposed of at sea, or blasted into space, that costs extra.

A Funeral Home is required by law to give a pricelist to anyone who walks in the door, but they are not required to mail them, or to send them out in response to telephone requests. Members of the board of the Funeral Consumers Alliance of Greater Philadelphia sent letters, with postage paid return envelopes, as private individuals seeking information for their families, to over 100 Philadelphia area funeral homes. Thirty-two funeral homes replied with their general price lists. Those pricelists are the basis for this article.

If you die destitute in the city of Philadelphia, the city will pay for your cremation and give your remains to your relatives, or bury them on city property. If you are on public assistance, some funeral homes will provide special rates for their services. Everybody else has to pay the prices on the general price lists.

Direct cremation can cost between \$600 (if you provide your own casket or cardboard box) and \$34,000, depending on the funeral home you choose and the services your survivors choose (or that you specify on a pre-need form.)

Immediate burial can cost \$995 (if you provide your own casket) up to \$36,000,.

Embalming is not required for immediate burial or cremation. But if your body is going to be kept around for more than 24 hours, the law requires that it be either embalmed or refrigerated unless there are religious objections. Embalming costs between \$150 and \$1,300, depending on the funeral home and if the body has been autopsied or donated organs. Embalming autopsied and donation bodies costs extra.

Caskets can cost anywhere between \$45 and \$33,000. The less expensive caskets are made of cardboard. You can buy them on the internet. Plain pine caskets can cost as little as \$345.

Pennsylvania does not require an outer burial casket, but most graveyards do. Outer burial caskets cost between \$150 and \$12,000 depending on the funeral home and the style selected.

If the Funeral Home provides visitation of the body (closed casket or open) the cost can be as low as \$100 for the private family visiting during the day for less than one hour to \$700 for a 2-

hour friends and family viewing. Memorial services cost extra. If you want your body taken to a church, that costs extra. Books for visitors to sign their names cost extra. A death notice in the newspaper costs extra unless you're famous and your death is news. Copies of your legal death notice cost extra. And if you want any control over these expenses, and what songs are sung, what poems are read and who is invited to your funeral, the Funeral Consumers Alliance suggests you write out pre-need instructions and give copies of these instructions to your friends, family and copies with us or your selected funeral home.

Members of the Funeral Consumers Alliance of Greater Philadelphia receive an annual newsletter that lists funeral rates of Funeral homes that have been inspected by board members. The FCAGP website is <http://www.philafca.org>

The FCAGP is a non-profit organization that runs totally on donations. There is no fee for joining. The FCAGP exists to educate people about their rights and options when they purchase funerals, and to inform members of laws that affect their funeral decisions.

Growing together,

Lois Wickstrom

[reluctantspy@gmail.com](mailto:reluctantspy@gmail.com)

## **DID YOU HEAR ABOUT THE LAWSUIT?**

As many of our members are aware a lawsuit was instituted against our national organization and two affiliates by a funeral director who alleged libel and defamation. The National Funeral Consumers Alliance commented on a television show produced by this funeral director, and the two local affiliates linked to the national's web page. While there is no question the suit is frivolous, it demonstrates the perils facing any consumer association that tries to educate and inform members. One of the most interesting aspects of the case is that a Michigan funeral director sued an



Idaho affiliate for simply linking to an article on the national's web page.

We do our best to maintain a cordial and professional relationship with our local funeral directors while still educating our members. After all, most of our members still use the services of a funeral director, and several funeral directors offer a special package to members. However, that will not prevent an out-of-state funeral director from bringing a frivolous suit against us. The risk becomes even greater as we focus on educating consumers about environmental issues surrounding funerals and burials.

This will explain our focus on fiscal responsibility this year and why your donations are so important. Thank you for your support.

Bob Gasparro, Esq.— President

## **MEMBERS, PLEASE CHECK IN!**

We know that many of our newsletters do not reach the intended recipient. For those members from whom we have not heard for some time, please call us and let us know that the member information we have on file for you is correct and that you've received the newsletter. That's right just call (215) 545-9210, and leave a message letting us know that you are still here. Or, send an e-mail to [info@philafca.org](mailto:info@philafca.org). When you leave a message, leave your name and your member number which is located on your mailing label (it might help to say it twice or slow and clear).

The continued success of the Funeral Consumers Alliance depends on each member helping us meet the goals of our entire membership. For those of you who help us by making an annual financial contribution—thank you! During these hard economic times, we understand that not all members can make a financial contribution. There are still plenty of other ways you can help your organization. How? One way you can help us is by simply calling upon a local funeral director for a price sheet and forwarding it back to the Funeral Consumers Alliance. Each year we conduct an annual price survey and this information

is invaluable. Why not call on a local funeral director you would like to establish a relationship with. By law, you are entitled to a written copy of a price list whether or not you are in the market for funeral services at this time. It is also perfectly legal for you to inform the funeral director that you are collecting the information on behalf of the Funeral Consumer Alliance of Greater Philadelphia. Questions? Call (215) 545-9210.

If you know of a local funeral director that you think the Funeral Consumers Alliance should contact and invite to be on our list of providers, then please let us know when you forward the price list to us. Remember, the success of the Funeral Consumers Alliance depends upon the participation of each member for the good of each other.

## **TWO NEW PROJECTS TO HELP SUSTAIN OUR MEMBERS' MISSION**

We have undertaken two new projects this year to insure the financial responsibility of our organization:

(1) Several members have asked us if they may keep copies of their statement of guidance with us so a funeral director or family member can call for that information. We can scan these documents and keep them in our files. We will provide this service for fifteen dollars (\$15) per year. There are other organizations that will do this for you, but your payment to us helps to insure the continued financial viability of our 501(c)(3) organization and pursuit of our goals for all members. You can tell us under what conditions you want us to release this information. Please leave us a message for more information and someone will return your call. (215) 545-9210.

(2) We have established a legacy society on behalf of those who have left the Funeral Con-

sumers Alliance a bequest in their will of either \$500 or 5% of their estate, whichever is smaller. As a member of our legacy society you may receive mention in our annual newsletter (optional) and a special dinner with board members. You do not need to show us your will or trust, but only inform us of your actions. Contact us for more information about membership in the Legacy Society. You will also see information coming up on the web page a few weeks after our annual meeting.

## **TAX SAVINGS FOR YOU AND FOR THE FCAGP**

For the benefit of new members and those who may have forgotten, we have an Internal Revenue Service ruling granting 501(c)(3) status. Contributions to the Funeral Consumers Alliance of Greater Philadelphia are Income-Tax deductible on individual Federal Income Tax Returns.

Bequests in your will to Funeral Consumer Alliance of Philadelphia in your will are also exempt from Pennsylvania Inheritance Tax. Thus you now benefit, both personally and as a member, from these tax savings when you contribute. Those who have made a bequest in their will of the greater of \$500. or 5% of their estate, may join our Legacy Society. Please notify us if you wish to join.

## **REPORT ON BI-ANNUAL CONFERENCE**

Dear Fellow Funeral Consumers Alliance Members,

Last June, I had the honor of attending the Bi-Annual Conference of the Funeral Consumer Affiliates throughout the nation, held in Seattle, Washington.

The conference, held on the campus of Seattle University, was packed with timely and relevant information. It was exciting to meet officers from FCA affiliates from around the nation and compare the efforts of our Greater Philadelphia affiliate against theirs. It was equally exciting to meet the members of our national board.

Members of all four of our Pennsylvania affiliates met each day during lunch to compare notes and work on a combined agenda for the two years between the next conference. Our efforts were coordinated by David Morrison, Esq., a member of the national board and resident of Lancaster, PA. Each of our four local affiliates has been in regular contact during the months following the conference and we coordinated our efforts in monitoring state legislation and speaking to state representatives and the press on behalf of members.

Our host for the National Conference was People's Memorial Association of Washington. They boast a membership fifty times greater than our own. Attendees learned valuable lessons from their experience and expertise.

In addition to networking, there were two days of workshops on topics such as: How to Monitor State Legislation and How to Write and Introduce Your Own Bill for Your State Legislature; Natural Burial Options, Panel Discussions with Funeral Directors; Funeral Trends for Today and Tomorrow, Effective Marketing of our Mission; How to Make a Price Survey Relevant; How to Focus the FCA Affiliate in Order to Change with the Times; How to Use Computers in Chapter Activities and much more.

In addition to the workshops there were plenty of featured speakers and planary sessions. Mark Harris spoke about Natural Burial, and Valerie Bayham who spoke about the Institute for Justice work in promoting consumer choice in funeral planning and breaking casket price cartels; Kathryn Tucker spoke about the work of Compassion & Choices, a non-profit organization dedicated to improving the end-of-life care and expanding and protecting the rights of terminally ill.

There was information too numerous to mention. Kudos to the staff of our national organization for putting the informative program together.

Thanks to my wife who let me attend this conference within a month after our marriage!

Bob Gasparro, Esq.– President

info@philafca.org or rob@lifespanlegal.com

Neither the FCAGP nor its officers and directors have any connection, financial or otherwise, with any funeral establishment, crematory, cemetery, or other supplier of related goods and services. The listing of funeral establishments on the insert pages does not constitute endorsement by the Alliance.

## Your 2008-2009 Board

- Charles Christine, Ph.D.
- Iris C. Cutler
- Helen Dichter
- Leonard Finegold
- Robert Gasparro, Esq.
- Ted Miller

Your board members have donated dozens or hundreds of hours of time for the Funeral Consumer Alliance of Philadelphia. Throughout the year most board members have expended energy, wear and tear on their automobile, and funds to purchase incidental office supplies or computer equipment. In addition to the board member donations, the following individuals have made financial contributions in 2008-2009 to support the work of the Greater Philadelphia FCA.

Thank you for your donations and support.

- |                     |                        |
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**FUNERAL CONSUMERS ALLIANCE 2008 ANNUAL****FINANCIAL REPORT****Income:**

Interest	3324.36
Dividends	97.93
Contributions	5650.00
Total Income	9237.29

**Expenses:**

Payroll. Secretary	4009.68
Rental to Ethical Society	1260.00
Office Supply	59.75
Telephone	572.95
Professional Services	0.00
Postage & Printing	2565.76
Dues to National FCA	674.60
Contribution to National FCA	0.00
Misc:	25.00
Total Expenses	10107.74
Net Income	-870.45

Charles T. Christine PhD, Treasurer  
peck66@comcast.net

**Funeral Consumers Alliance of Greater Philadelphia**  
**1906 Rittenhouse Square**  
**Philadelphia, PA 19103-5735**  
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I / We would like to support the work of the Funeral Consumers Alliance by:

- Volunteering to serve on the Board of Directors     Volunteering to serve on the audit committee     helping with office work or in other ways
- making a financial contribution

Enclosed: \_\_\_\$10    \_\_\_\$20    \_\_\_\$50    \_\_\_\$100    \_\_\_Other

I would like to join the Legacy Society, please send me information.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_ Zip Code \_\_\_\_\_

Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

This donation is in memory of  / in honor of  \_\_\_\_\_

Please do  / do not  acknowledge my gift.

12 ✕

**FUNERAL HOMES AND QUOTED PRICES FOR THREE PLANS Information for members of the Funeral Consumers Alliance of Greater Philadelphia Effective May 1, 2009. Retain this notice, which replaces all prior notices**

**PLAN 1 - SIMPLE CREMATION WITHOUT EMBALMING**

Funeral director responds to call and transports body in simple container to crematory. Embalming will be performed at extra cost if requested or legally required. Funeral Director secures death certificate and cremation permit and assists with Social Security and veterans benefits claims. Cremated remains to be disposed of by crematory or returned to family in simple container. Remains entrusted to funeral director must be claimed by family or designated representative within 60 days. Viewing and use of funeral home not included. Price includes cremation.

**PLAN 2 - SIMPLE BURIAL WITHOUT EMBALMING**

Funeral director responds to call, transfers body to a simple casket, and transports it to cemetery without a procession. Funeral director secures death certificate and burial permit and assists with Social Security and veterans benefits claims. Family should advise funeral director about plans for a graveside committal service and arrange for clergy if desired. Embalming will be performed at extra cost if requested or legally required. Viewing, use of funeral home, and cemetery costs not included.

**PLAN 3 - PREPLANNED FULL-SERVICE FUNERAL**

Funeral director responds to call, transports body to funeral home, secures death certificate and burial permit, provides embalming if requested or legally required, cosmetology, dressing, casket (minimum metal or cloth-covered); provides use of funeral home for service with one-hour prior visitation; arranges for interment in cemetery plot (provided by survivors); transports body in hearse to cemetery with a procession; assists with Social Security and veterans benefits claims. Extra charges for superior casket, church service, use of vehicle other than hearse, and pallbearers unless supplied by family. Cemetery costs not included.

**FUNERAL HOMES**

Funeral Homes are listed below with the price for each of the above plans. The questionnaires they have filled out contain much more information than can be summarized here, including policies regarding timing of payment of fees. We also have each home's General Price List (GPL) Anyone wishing to find out more about the costs and policies of a specific funeral home listed here should call the Alliance, and we will mail you a copy of that home's completed questionnaire and/or GPL. Because grave liners are required at many cemeteries and are usually less costly when purchased from the funeral home than from the cemetery, this cost is also given. Some of the counties outside Philadelphia also charge a Coroner's fee of \$25.00; this is not included in the costs given.

Funeral Home	Plan 1	Plan 2	Plan 3	Grave Liner
<b>Walter E. Sabbath, Jr. Funeral Service</b> (Mrs. Tawana Ford Sabbath, mailing address: P.O. Box 14239, Phila., PA 19138; FH located at 7 224 Ogontz Ave., Phila., PA 19138; 215-924-4101; fax: 215-924-4103; e-mail: tawana@sabbathcare.com web: www.sabbathcare.com	\$950	\$2,490	\$3,859 (metal)	\$658
<b>Ruggiero Funeral Home</b> (Maureen R. Ruggiero, 22 4 W. Main St., Trappe, PA 19426; 610-489-7900 or 800-297-0206) Fax: 610-489-9309. (serves entire Philadelphia area) e-mail: mruggiero@verizon.net; web.www.ruggierofh.com	\$995	\$2395	\$3375 (cloth) \$3675 (metal)	\$700
<b>Huff &amp; Lakjer Funeral Home, Inc.</b> Phil Lakjer, 701 Derstine Ave., Lansdale, PA 19446-0645, 215-855-3311; fax: 215-855-3563	\$750	\$1050	SIA	\$525
<b>Helweg Funeral Service, Inc.</b> † Bonnie Helweg and Keith Murphy, 463 Old York Rd., Jenkintown, PA 19046, 215-886-3900, fax 215-885-7316	\$900	\$1950	SIA	\$490

<b>Di Pinto-Mehl Funeral Home</b> Joseph DePinto, Jr., 5720 Rising Sun Ave., Phila., Pa 19120-1627, 215-342-1040; fax: 215-745-3660	\$695	\$1650	\$2800 m \$2500 c	
<b>John J. Bryers Funeral Home, Inc.</b> Jeffrey S. Thompson, 406 N. Easton Road, Willow Grove, PA 19090, 215-659-1630; fax: 215-659-4517; e-mail: BryersFH@yahoo.com	\$795	\$2195	SIA	\$750
<b>Berschler and Shenberg Funeral Chapels, Inc.</b> + Howard D. Shenberg; mail add. P.O. Box 873, Huntingdon Valley, PA 19006; locations: 8500 West Chester Pike, Upper Darby, PA, 215-938-6669; also 5341 State Hwy. 38, Pennsauken, NJ 08109, 856-665-5401 e-mail: Berschlerfuneral@yahoo.com web: www.BerschlerandShenberg.com	\$1095	\$2250	SIA	
<b>Alloway Funeral Home</b> (John N. Alloway, 315 E. Maple Ave., Merchantville, NJ 08109, 856-663-9085; fax: 856-663-2672)	\$700	\$1500	\$2600	\$800
<b>Founds Funeral Home, Inc./ABC Cremations Plan</b> Steven C. Founds/J. Allan Lester, 229 South High Street, West Chester, PA 19382-3403, 610-696-0134; fax:610-696-1683 e-mail: jallan318@hotmail.com web: www.foundsfuneralhome.com	\$1310	\$2425	SIA	\$870

**This list is provided for information only. Although these funeral homes have been visited by FCAGP volunteers, FCAGP cannot guarantee the manner in which these establishments actually provide service.**

#### **APPROXIMATE CHARGES FOR OTHER SERVICES AND SUPPLIES**

These price ranges are taken from costs quoted in the questionnaire filled out by the funeral directors. Embalming and related necessary care (\$200-\$650); dressing, casketing cosmetology (\$150-340); funeral home for viewing or services (\$150/hr to \$790); parking attendant (\$50-60 where needed); clergy honorarium (\$75-450); memorial service attendant at place of worship (\$25-400); transportation beyond local area of approximately 20-mile radius (\$1.00-\$2.50/mile); register book (\$10 and up); copies of death certificate (\$6-9); newspaper notice billed at cost which depends upon newspaper. Cemetery costs are in addition to those of the funeral home. These vary widely, depending on the individual cemetery and the specific location of the burial plot. Higher labor charges often apply to weekends and holidays. Cost for a single grave plot could be \$500 or more; grave opening may cost \$600 or more.

#### **WHAT TO DO WITH THIS LIST**

Educate yourself about disposition options and discuss them with concerned family, friends and clergy. Decide preferences for your final arrangements. Fill out FCAGPs **Statement for Guidance for My Family in the Event of My Death (Form 1)** and distribute copies as suggested on the form. Do not put it into your safe deposit box, but make sure that it can be easily found. This may be the time to request more detailed information from the funeral homes listed above and to talk to one or more funeral directors. Comparison shopping is a wise idea. Be sure to ask for time of payment of fees.



**FUNERAL CONSUMERS ALLIANCE OF GREATER PHILADELPHIA, INC.**  
**1906 RITTENHOUSE SQUARE**  
**PHILADELPHIA, PA 19103-5793**  
**www.philafca.org**  
**(215)-545-9210**

**STATEMENT FOR GUIDANCE OF MY FAMILY IN THE EVENT OF MY DEATH**

1. Name: \_\_\_\_\_ Tel. No: \_\_\_\_\_

Address: \_\_\_\_\_

2. I would like the following person to have charge of the arrangements at the time of my death:

Name(1st choice): \_\_\_\_\_ Tel. No: \_\_\_\_\_

Address: \_\_\_\_\_

Name(2nd choice): \_\_\_\_\_ Tel. No: \_\_\_\_\_

Address: \_\_\_\_\_

3. My preference (if any) for Funeral Director: \_\_\_\_\_

4. I have made arrangement for donation of organs/tissue as follows:

5. I have arranged for the gift of my body as follows: \_\_\_\_\_

I understand that it is not always possible to complete the donation of a body as requested. In that case, please use the alternative disposal indicated below:

- I prefer immediate cremation without embalming, viewing or procession.
- I prefer immediate burial in a modest casket without embalming, viewing, or procession.
- I prefer other arrangements as outlined on attached sheet.

6. I wish to have my body cremated and the ashes  disposed of by the crematory;  buried in the cemetery named below;  treated in the following manner \_\_\_\_\_

7. I wish to be buried in the following cemetery: \_\_\_\_\_  
Details of lot ownership and location: \_\_\_\_\_

Location of my grave in lot: \_\_\_\_\_

Type of grave marker preferred: \_\_\_\_\_

8. I desire , I do not desire  a Memorial Service after cremation or burial.  
 My family is to decide whether a Memorial Service should be held and make all necessary arrangements.

The place I prefer is \_\_\_\_\_

The minister, priest, rabbi or speaker I prefer is \_\_\_\_\_

If s/he is unable to serve, the person to be asked is \_\_\_\_\_

Music desired: \_\_\_\_\_

Readings desired: \_\_\_\_\_

In lieu of flowers I request that memorial gifts be made to the following: \_\_\_\_\_

9. The following information may be required on the Death Certificate: Place of birth: \_\_\_\_\_

Date of birth: \_\_\_\_\_ Citizenship: \_\_\_\_\_ No. of years of school

completed: \_\_\_\_\_  Married  Never Married  Widowed  Divorced

Full name of spouse (including maiden name, if applicable): \_\_\_\_\_

Mother's maiden name: \_\_\_\_\_ Father's full name: \_\_\_\_\_

Usual occupation (before retirement): \_\_\_\_\_

Business or industry in which the above work was done:

10. Information to facilitate collection of any death benefits due:

A. SOCIAL SECURITY: Survivors should inquire of local Social Security office regarding that may be due. Social Security No: \_\_\_\_\_ My card may be found: \_\_\_\_\_

B. VETERAN'S BENEFITS: Survivors of a Veteran should contact the local Veterans Administration Office regarding benefits. They should also contact the Veterans Service Office of the county in which the Veteran last lived relative to county and/or municipal allowances.

Military Serial No.: \_\_\_\_\_ Previous Claim No: \_\_\_\_\_  
My discharge papers may be found: \_\_\_\_\_

11. I am a member of the Funeral Consumers Alliance of Greater Philadelphia and have made this STATEMENT with full consideration of the objectives of the Alliance. I understand that the Funeral Consumers Alliance of Greater Philadelphia assumes no legal or financial responsibility relative to my funeral, but merely offers guidance in making preliminary arrangements. If I revoke or modify this STATEMENT I shall notify the Alliance and any funeral director who has a copy.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

12. We who are members of the family of the signer of this STATEMENT will do our best to carry out the provisions described above.

Signature: \_\_\_\_\_ Relationship: \_\_\_\_\_

Signature: \_\_\_\_\_ Relationship: \_\_\_\_\_

Signature: \_\_\_\_\_ Relationship: \_\_\_\_\_

13. Minor children for whom, in the event of their deaths, I wish arrangements similar to my own:

Name (first, middle, last)	Place of birth	Date of birth

14. Any further personal information, such as the location of a will, etc., should be given on a separate sheet attached to the signer's copy only.

15. DISTRIBUTION

1. Retain one copy of this document, informing at least two members of your immediate family where it is kept. As it should be readily accessible at the time of death. DO NOT place it in your safe deposit box.
2. One copy each should be given to the person or persons name in paragraph 2, if that is possible.
3. One copy should be sent to the funeral director, if one has been named.

The Funeral Consumers Alliance would be pleased to receive comments from the family or executor as to the quality of service rendered and a statement of charges made by the funeral director following burial or cremation. This information will aid the Alliance in evaluating its efforts to serve the membership.