

Plain Talk

From the Funeral Consumers Alliance of Maryland & Environs (FCAME)

Cemetery monuments

Shop carefully to avoid grave problems

By Knick Knickerbocker
To assure that the departed are remembered, a common practice is to place an upright granite gravestone or a ground level bronze marker at the body's burial site. If the departed is cremated and the urn containing ashes is put to rest in cemetery ground, it is equally common to mark the site with some sort of monument.

Bodies entombed in mausoleums and urns placed with collections of urns, in structures called columbariums, are also commonly identified by bronze markers. Across most denominations and cultures, memorializing the dead is a fairly well established tradition.

The gravesite memorial, whatever form it takes, is often seen as a measure of the regard of the living for the life of the departed.

As with many aspects of caring for the dead, families or relatives responsible for burial or cremation arrangements often assume that more is better: a bigger or more elaborate monument symbolizes more regard for the departed.

One can, however, show proper respect for the departed and still remain a sensible consumer when purchasing a monument.

As a consumer, the first problem one encounters in selecting a monument is the proliferation of names for monuments. For example, if one goes on the Internet, one can find relevant information under: memorials, monuments, headstones, gravestones, upright monuments, beveled monuments, bronze grave markers, slanted markers, companion

markers, and on and on. In this article, the word monument will be used, but the reader should realize that it is just shorthand for the literally hundreds of different monument products on the market.

Before selecting a monument you are well advised to spend an hour or so on the Internet or with a local monument seller simply familiarizing yourself with the names and purposes of the many products available.

You're invited to FCAME Annual Meeting Oct. 26th

*Topic - Funerals: How to Plan
Now to Save your Family \$\$
and Aggravation Later*

Join us for the FCAME 2013 Annual Meeting on Saturday, October 26, from 2 to 3:30 P.M. at Asbury Methodist Village. We'll meet in Community Room "C" in the Rosborough Cultural Arts & Wellness Center at 409 Russell Ave., Gaithersburg, MD 20877.

Driving directions: From Interstate 270, take Exit 11 (Route 124 East Montgomery Village Ave). Continue through light at Route 355. At 3rd light, turn right onto Lost Knife Road. Continue straight into driveway of Asbury Village. Ask at Gatehouse for directions to Rosborough Building.

The meeting will include reports on our activities during the past year and our plans for the future. We'll also vote on changes to our bylaws; see article on proposed new voting rules on page 2.

Next comes the issue of cost. Most cemeteries are in the business of selling monuments. They supply and install monuments as a convenience to the bereaved. As a general rule, however, you can expect to pay more for a cemetery monument if you buy it from the cemetery owner or operator than if you buy it from an independent seller of monuments. For example, one independent seller of monuments asserts that its price for a standard upright gray granite monument will be \$2000 installed.

By contrast, according to the independent seller, a buyer should expect to pay up to \$4000 for a comparable monument purchased from the owner or operator of a cemetery. The same price discrepancy holds for ground level bronze markers. Furthermore, there is little quality difference among monuments across the price range. For example, only a handful of companies make bronze markers.

Indeed, if one goes on the Internet it is easy to find companies selling monuments at very low prices. For example, some Internet sellers offer standard granite headstones at prices in the \$100 to \$200 range. To be sure these are very basic and rather small headstones. They may well allow for very little script to be inscribed upon the surface of the monument.

As a side note, some sellers put no limitation on the words inscribed on a headstone or placed on a bronze marker; some charge a fee for every letter inscribed. The cost for graphics or symbols on monuments can also vary widely. It's a matter to be considered in making a purchase decision.

(continued on page 2)

Cemetery Monuments: Shop Carefully (continued from page 1)

Apart from low prices, Internet sellers of monuments also typically offer free shipping. This makes buying a monument over the Internet very tempting. But the lure of bargain price monuments ignores two other issues entirely.

First, cemeteries have the right to set rules for the monuments they will accept. They can, for example, specify the size, color of stone, and nature of ornamentation of monuments that can be placed in the cemetery. Buyers of monuments from

any source other than the cemetery itself should carefully check whether their proposed monument purchase will meet the cemetery's requirements. The bargain monument bought off the Internet that is unacceptable to the designated cemetery is no bargain at all.

Second, finding an acceptable monument at a reasonable price is only half the challenge; getting it installed is the other half. Usually an upright granite headstone is mounted on a concrete foundation.

Ground level bronze markers are usually embedded in a granite base. If monuments are bought directly from cemeteries, then all the costs of installation are usually incorporated in the overall cost of the monument.

But if a monument is bought from a third party, then the buyer will have to bear the added installation costs. Sometimes the cemetery, for an added charge, will handle the installation; sometimes the buyer will have to locate and pay for an independent firm to handle the installation. In either case, the buyer can be looking at charges in the \$500 range.

Your vote is needed on new voting rules

In the spring issue of *Plain Talk*, we noted the problem caused by low turnout at our annual meetings: attendance has not met the requirement for a quorum, and therefore votes on important issues, such as electing members to the Board, have not followed the rules set out in FCAME's Bylaws. We asked members for their suggestions on how to handle this problem.

The suggestions are in. Most respondents recommended that on issues requiring a vote, at either the Annual Meeting or at any Special Meeting, members, having due notice, should be allowed to vote by telephone, by mail, by email, or, of course, by attendance at the meeting. With this change in voting procedure, respondents seemed indifferent to whether there was a quorum requirement in the Bylaws.

Given this guidance from members, FCAME's Board would like to put the new voting procedure into practice in the course of asking that members approve of two changes to FCAME's Bylaws at this fall's Annual Meeting.

Article VII, Section 4, which now reads "The privilege of voting by proxy shall not be extended to any member" will be changed to read "After having received due notice, votes may be received by telephone, by mail, by email, or by attendance at Annual or Special meetings. Votes will be treated as valid if received by the Board before or on the date of the Annual or Special meeting. Motions under consideration at meetings shall be approved or rejected by a majority vote of members voting by any of the means noted above."

Article IX, Section 1, which now reads "At any meeting of the membership, a quorum shall consist of 10% of the total enrolled membership or 12 members, whichever is the lesser." shall be deleted, and Section 2, which establishes the quorum requirement for meetings of the Board of Trustees, shall be renumbered Section 1.

FCAME's Annual Meeting is now scheduled for October 26, 2013. At that time, there will be three issues requiring approval by members: the two changes to the Bylaws noted directly above and the reelection of Earl Kragnes to serve another three-year term on the Board. Members not anticipating attending the Annual Meeting can vote on these matters by telephone at 301-564-0006, by the Internet at info@mdfunerals.org or by mail at FCAME, 9601 Cedar Lane, Bethesda, MD 20814 using the envelope included with this newsletter.

On top of this, cemeteries may require drawings of installation plans and inspections of completed installations. These set up and inspection fees run from \$75 to \$400 in each case. So it is essential to identify all the added costs and hassle you will encounter if you buy a bargain monument.

Cemeteries will provide you with a general price list, specifying their charges for the full range of services they provide. The list may include some general information on the monuments they sell.

The problem is that the prices quoted for the various categories of monuments run across a very wide range. The prices provide little effective guidance. It would be a mistake to make a purchase decision based on a price quote from a single seller. Shop around. Whatever the outcome, you will feel more comfortable with your final decision.

One final point. If you buy a monument from an independent seller, particularly one not licensed in Maryland, and the monument complies with the intended cemetery's standards, can the cemetery refuse to accept the monument?

In Maryland the answer is definitely no. In Delaware and the District of Columbia, where regulation of cemeteries is not as strict as Maryland, the answer is most likely no. If you run into this problem, you can say refusal is in violation with Federal Trade Commission rules and see whether that changes the cemetery's position.

Do comparison shopping when selecting a funeral home

Deciding which funeral home to use when a loved one dies should be based on more than which establishment happens to be closest to your home, or which one is first on a list provided by a hospital or nursing home social worker.

It pays to do some comparison shopping in advance when the average cost of a traditional funeral today is more than \$6500 - before the cost of burial is added - and because there's a wide variation in prices charged by funeral homes in our area, according to FCAME's last mortuary price survey. What follows is a listing of the many factors to consider when selecting a funeral establishment.

Plan ahead. Visit several funeral homes to compare what they offer BEFORE a loved one dies and you are emotionally overwrought. Doing so may save you many hundreds, if not thousands, of dollars.

Take a friend with you so you have an extra set of eyes and ears to help you evaluate what you see and hear.

Look at each funeral establishment's **general price list** (GPL). By law, a GPL must be provided when you ask for it in person.

Buy only the funeral arrangements you want. By law, you can't be required to buy a "package deal" that may include products or services you don't want. Avoid emotional overspending.

Ask to see their written **casket price list**, which often is separate from their GPL. It usually will list lower priced caskets for sale that are not on display. Ask if the establishment will rent a nice-looking casket for a viewing or visitation if an inexpensive "alternative container" will be used for a burial or cremation.

Ask about their process for handling a casket or cremation urn if one is purchased somewhere else (at a lower price). By law, they may not refuse to handle a casket or urn purchased elsewhere nor charge you a fee to handle it.

Ask who owns the funeral home. Many formerly family-owned funeral establishments have been sold to large corporations but kept their former names. Consumers often prefer to use family-owned businesses because the owners may be more committed to serving their community. The largest funeral chain, SCI, uses the phrase "Dignity Memorial" in its promotional materials. The second largest chain, Stewart Enterprises, uses the phrase "Simplicity Plan" and shows a red rose in its promotional materials.

Look to see if the funeral establishment license is displayed prominently and if it is current. In Maryland, if the license says "restricted," that means the establishment does not have a preparation room on site and sends bodies to another location for embalming and other preparations.

Seek agreement in advance how long services may last in church or at the funeral home to avoid a problem with the funeral home attendant possibly saying, "Time's up, we must take the body to the cemetery now" (before services are over). **Having a memorial service later** at a location of your choosing would avoid this problem and likely would be less costly too.

Inform the person at the funeral home who is making arrangements **if the deceased is large in size** because some accommodations may be required. Doing so before arrangements are completed will avoid additional, unexpected charges later.

Ask who will pick up the body from the hospital, retirement/nursing home or residence and inquire what dress code is followed. You likely want to avoid possibly having the body picked up by someone in jeans, t-shirt and flip-flops.

Recognize that, by law, **bodies DO NOT have to be embalmed**. However, most funeral establishments require embalming if there will be a viewing or visitation. If there will be an embalming:

- Ask to visit the preparation room (to see if it's clean and orderly), just as one might ask to visit the kitchen of a caterer before you hire them. You may be asked to sign a "hold harmless" form to absolve the establishment of any liability from your being in a "work area." If the funeral establishment refuses to show you their preparation room, it's reasonable to question the quality of the care that would be provided to your loved one.
- Ask how and **where the body will be stored** until the viewing(s).
- Ask if a licensee will be available during viewing(s) to tend to the body if something goes wrong such as leakage, or if someone inadvertently disturbs the body.
- Ask if the family can stay at the funeral home between viewings if there will be two viewings in a day (such as in the afternoon and evening), and if food can be brought in, if you want.
- Ask if the person who you are discussing arrangements with will be who embalms the body and accompanies it to the cemetery. Too often the mortician or funeral director who makes arrangements and says how things will be handled is not seen again, and the funeral attendant may express no knowledge of what the family claims was agreed to earlier.

Recognize a number of questions should be answered before a contract is signed to **have a body cremated**.

- Agree beforehand on the container the body will be cremated in. All that is needed is a cloth or vinyl bag or a cardboard casket.
- Ask where the body will be stored until cremation.
- Ask where the crematory is located and if you may visit it beforehand (to see if it's clean and orderly).

(continued on page 4)

Plain Talk is the newsletter of the Funeral Consumers Alliance of Maryland & Environs, the volunteer-run regional chapter of the national non-profit consumer education and advocacy organization, the Funeral Consumers Alliance (FCA). FCAME serves residents in Maryland, DC and Delaware.

President - Barbara Blaylock
Vice President & director of communications - Brian Ditzler
Treasurer - F. (Knick) Knickerbocker
Financial assistant- Dimitrios Rizos
Other board member- Earl Kragnes
FCAME phone: 301-564-0006
email: info@mdfunerals.org
website: www.mdfunerals.org

**Funeral Consumers Alliance
of Maryland & Environs**

9601 Cedar Lane
Bethesda, MD 20814

Return Service Requested

Nonprofit
Organization
U.S. Postage
PAID
Suburban MD
Permit # 2146

Comparison shopping for a funeral home (continued from page 3)

- Ask about their process to ensure you will get the remains of your own loved one back.
- Ask if you may witness the body going into the cremator, if you're interested in this. Doing so will increase the likelihood you will **get back the remains of your loved one** vs. those of someone else.
- Ask if there is a place to wait until the cremation is completed, if you want to be in attendance during the cremation. Normally a cremation takes about 3 hours.
- Ask when you will get the remains back (if not in attendance at the cremation), and where the remains will be stored until turned over the family.
- Ask how the remains will be given to you if you haven't purchased or provided them with an urn or other container. Many establishments will routinely put the remains in a sealed plastic bag in a small cardboard box at no extra charge if no other arrangements are made.

Don't sign any contract with a funeral home until you have visited several, and also have read enough to **have a full understanding of what options are available** and how much you will need to spend.

Avoid prepaying for funeral arrangements unless a death is imminent. See articles on the FCAME website at www.mdfunerals.org that discuss the merits of prepaying.

Recognize there are **less expensive options** to a traditional funeral. Most funeral homes offer "immediate" or

"direct burial" and "direct cremation" that involve no embalming, no services at the funeral home, and use of an inexpensive casket/container. The cost for the former is around \$1200 (but you still must pay for burial). The cost for direct cremation usually ranges from \$900 to \$1200.

Receive a **written, itemized statement** from the funeral home you select after you decide what you want and before you pay. After you've made the arrangements, the establishment must give you a statement listing every good and service selected, the price of each and the total cost.

Your support is vital to FCAME

To join or remain a member of FCAME, we encourage a contribution of at least \$25 every other year to help support FCAME as well as our national organization, FCA, which is sent a portion of the donations we receive. Individuals who give FCAME gifts of \$100 or more will be recognized periodically in Plain Talk, the FCAME newsletter.

FCAME provides information and advice that enable you to make informed choices when planning a funeral, burial, cremation, memorial service and other options for after death care. We also actively advocate for fair practices in the death care industry through state and national legislation and regulation. If you'd like to become more involved in our advocacy efforts or other FCAME activities, please let us know.