

# Funeral Ethics Organization

Introductory Issue  
Fall Newsletter 2004



Hinesburg, Vermont

## Body Parts: An Unregulated Business

by Lisa Carlson

### Why we need Florence Sedgwick laws

When Sue Sedgwick expressed concern about her mother's poor hospital care that may have contributed to Florence's death, the funeral director suggested a private autopsy, which he could arrange. He took Sue's payment of \$2,000. Two days later, Sue received the expected cremated remains in the urn she had picked out but no autopsy report.

Weeks later and after many phone calls, Sue received a report: for a woman with gray hair not red, a woman 50 pounds heavier than her mother, and a woman five inches shorter. This was not her mother's autopsy.

A visit to John C. Lincoln Hospital in Phoenix, where the body had been taken, turned up the unhappy discovery of Florence Sedgwick's name in a log book of organ and tissue donors. At that point, Sue didn't know what or who was in the urn she had. Not only had Sue not given permission for any organ or tissue donation, there is a strong possibility that Florence died of septicemia, making her tissues totally unsuitable even for most research studies, given the risk to handlers. Florence Sedgwick wasn't the only name in the log book, which has subsequently generated lawsuits from others who had not given permission for tissue donation either.

Organ and tissue donation for transplant is regulated by the FDA and the Uniform Anatomical Gift Act (UAGA). However, the authors of the UAGA did not anticipate the other needs for cadaver tissue and bones. As a result of the rapid growth of the bio-tech industry in the past ten years, there have been many advances in medical treatments to improve the quality of life. No one disputes that. But the lack of regulation of non-transplantable tissue has permitted a black market to thrive outside traditional channels. Illegal, unsafe, or unethical practices are being spawned by the potential for huge profits.

These issues should be of concern to all of us, particularly funeral directors, hospices, and charities being solicited as middlemen in the procurement process. Is there an ethical dilemma if you accept a commission, a finder's fee, or a "donation"? What if a competing company offers you more? (By the way, the funeral home couldn't document that it had ever been

billed or paid for the autopsy Sue requested. They promptly refunded her money. Did the autopsy service plan for the funeral home to keep her \$2,000 as its referral fee?)

Speaking of referrals, at least one bio-tech company wants funeral directors to turn over the contact information for all deaths handled by that funeral home so its staff can seek body and tissue donations. Is releasing family information without the family's permission a breach of confidentiality, a violation of professional standards? And how will families feel if they know you may be getting a commission or are profiting from your relationship with the company?

### Troubling Questions

Here are the major concerns that seem likely to generate state or federal legislation:

- **Has the donor family given *informed consent*?** Troubles arise when body parts are stolen (as apparently happened in Florence Sedgwick's case) or the family does not clearly understand the actual intended use. Is it okay to blow up a body to test protective gear against the damage done by land mines if all the family was told was that such a donation is "advancing science"? Does a family understand that when a body is "segmented," it will be cut up in various parts for various different uses and sent, perhaps, all over the country? How much does a family want to know or have a right to know?
- **Has the donated tissue been tested for disease?** Some companies use tissue and bone for research as well as transplant purposes. Such cross-over use is not uncommon within the same company. The criteria for transplant should clearly protect a recipient from harmful infections, yet by 2003 the Centers for Disease Control (CDC) had documented 62 such cases. Certainly there may be hazards to researchers working with donated tissues, too.
- **Does the state limit profiteering by monitoring fees?** What is a "reasonable" fee to cover the costs associated with harvesting tissue? Some "nonprofit" companies are paying six-figure salaries to high-level executives. Others are openly for-profit. Yet profit motive has surely fueled unsafe and less-than-ethical practices for these or other companies. What happened to Florence Sedgwick is a poignant exam

ple. Unfortunately, similar situations have been reported in a number of states, with increasing frequency since the 1980s.

- **Is the use and final disposition of each body part accounted for?** One company's report lists the sale of "vagina with clitoris—\$375." Who is buying this and for what purpose? What happened to the seven knees shipped to the Miami Sheraton for a doctors' conference? Did they end up in the hotel dumpster?
- **Is there a system for setting priority use, especially for the living?** When there is greater revenue generated by the "sale" of skin to plastic surgeons, then skin for burn victims may be diverted. Will the competition for body donors short-change the needs of medical schools? Should there be a priority allocation of donor resources?

Florida and New York are the only states with relevant statutes, but those are quite limited in Florida. The University of Florida Tissue Bank has been run by for-profit RTI for many years and owns a share of the company. When separating operations several years ago, RTI signed a note for \$5.8 million and pays annual "royalties" to the university, maintaining the close ties. Furthermore, RTI is actively seeking business partnerships with funeral directors in a number of states; it has set up regional nonprofit front organizations to solicit those arrangements. One Tucson funeral director gets \$500 for the use of his embalming room where RTI technicians retrieve the desired bone matter.

New York, on the other hand, would appear to have excellent regulations. Companies must document that informed consent is obtained. A company must disclose to the state on request its income and expenses. It must disclose the body parts it harvests, the prices charged for each, and to whom it's selling. Prices must be "reasonable." Body parts must be tracked, and the form of disposition noted.

Unfortunately, staffers in Albany claim to have no model for informed consent and no criteria by which to assess a company's consent procedure. They are not asking companies for financial information or the charge for body parts, even though 17 of the 73 licensed entities appear to be for-profit companies, including the one mentioned above selling female genitalia.

Statutes and regulations will be of little use if the regulatory agencies do not have adequate funding and staff to do the job. §

## Board Meeting

The FEO board held its first in-person board meeting on May 29<sup>th</sup> at the Bon Secours retreat center in Baltimore, Maryland. Conversation was stimulating and challenging, given the diversity of attendees who were not always ready to agree with each other. But all acknowledged the unique opportunity that such a gathering offered. After refining the goals for the organization, many left with an energized interest and commitment to make FEO an important educational resource. §

If you are interested in serving on a Resource Committee for the Funeral Ethics Organization, just drop us an e-mail or phone call. For participation as a board member, check the FEO bylaws posted on our website. We currently need a hospice representative.

[www.funeralethics.org](http://www.funeralethics.org)

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## Funeral Ethics Organization

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# Point ~ Counterpoint

Please feel free to suggest a topic or to submit an article for this section.

## 100 % Trusting: Consumer Protection or Industry Overkill?

by Robert M. Fells, External COO, General Counsel, ICFA

There is perhaps no single issue that divides the funeral services profession itself, together with consumer advocates, more than the question of whether prepaid contracts should be subject to a trust deposit requirement equaling all of the funds paid by the purchaser; in other words, one hundred percent of retail. The discussion is wide ranging and varies from a dislike of prepaid contracts to funeral trade associations that operate “master trusts” and benefit from high trust deposit requirements. I suppose a rather Solomonic solution to this controversy might be to fund prearrangements through insurance policies, which not so strangely happens in some jurisdictions where 100 percent trusting is the rule of law. To keep this “short article” from becoming another War and Peace, let’s make a few assumptions. For purposes of this discussion, the trust deposit requirement in question, at whatever percentage, is imposed according to a state law that includes appropriate monitoring, reporting and auditing provisions. Then, our focus on trusting levels must first determine the essential purpose of such a requirement.

At the risk of sounding like a law professor in Contracts 101, the purpose of any type of contract is to bind the parties together in what Black’s Law Dictionary calls a “mutuality of obligation.” That’s “lawyerspeak” for when the buyer and seller both agree to perform certain obligations in return for obtaining certain benefits from the other party. This arrangement is simple enough when the contract is to be performed immediately by both parties: you want my goods and services now, then pay me now.

A complication arises when one party must perform his or her obligation now, but must wait to obtain the benefit from the other party until some point in the future, an event called “a condition subsequent.” This scenario describes the typical prepaid contract in the funeral profession whereby the purchaser pays, either in a lump sum or by installments, his or her financial obligation under the contract, but the seller or provider (hereinafter simply “seller”) does not perform its obligation (the provision of goods or services) until some point either months, years or even decades later. Therefore, how can the purchaser be assured that he or she will receive what it bargained for under the contract unless 100 percent of its funds are held in trust pending performance by the seller, right? Wrong.

The principal purpose of the trust requirement is to assure that purchasers will receive what they bought under the prepaid contract. Therefore, the funds trusted should be determined by the amounts needed to assure the seller’s performance. We can

## 100% Trusting: Good for FDs and Good for Consumers

by Bonnie Tippy, Executive Director, NYSFDA

Weary is quite a fabulous word if not utilized too frequently. I am going to use it here because, quite frankly, it best describes my impatience and growing intolerance for the cacophony of voices insisting that funeral directors can make preneed a significant profit center. Those same voices don’t speak to consumer needs or perceptions much, probably because they are seen only as a source of dollars to leverage, but instead sound the siren song of something for nothing in a way that speaks volumes to the emptiness of the promises that are made to business owners. My greatest concern is that funeral directors themselves have not taken charge of this debate, but rather third-party sellers with no interest in the long-term relationship between consumers and funeral service.

100 percent trusting of preneed dollars is, in the end, the wise decision to make for the long-term health of relationships with consumers and the financial health of funeral firms. Preneed insurance or less than 100 percent preneed trusting lead to a super-heated, commission-driven, third-party centered environment that does not belong in funeral service. In addition, funeral homes in many areas of our country are suffering the devastating effects of less than 100 percent trusting.

**Table I**

Consumer prepays \$7,200.00, and 100% is invested in a trust paying an average of 4% interest over a period of 5 years.

<b>Year 1</b>	<b>\$7,488.00</b>
<b>Year 2</b>	<b>\$7,788.00</b>
<b>Year 3</b>	<b>\$8,100.00</b>
<b>Year 4</b>	<b>\$8,424.00</b>
<b>Year 5</b>	<b>\$8,761.00</b>

The inflation rate of the funeral costs is an average of 3% per year for the 5-year period.

<b>Year 1</b>	<b>\$7,416.00</b>
<b>Year 2</b>	<b>\$7,638.00</b>
<b>Year 3</b>	<b>\$7,867.00</b>
<b>Year 4</b>	<b>\$8,103.00</b>
<b>Year 5</b>	<b>\$8,346.00</b>

<b>Total Set Aside in Trust</b>	<b>\$ 8,761.00</b>
<b>Total Cost of the Funeral</b>	<b>\$ 8,346.00</b>

Articles are continued next page ~

Fells ~

initially state that in order for the seller to pay and provide the merchandise and services to the buyer, 100 percent of retail is not a relevant amount. Rather, we should focus on the actual amount of money required to provide the merchandise and services; that being the wholesale amount actually paid by the seller in order to deliver the items selected. The Federal Trade Commission staff has stated in a series of advisory letters on proposed state legislation, "We are concerned...that a 100-percent trusting approach may unintentionally retard the introduction and development of innovative forms of competition and lower cost alternatives. If all funds must remain in trust, the seller cannot recover its overhead, selling or administrative expenses and make a profit until an unknown and possibly distant future date...." FTC staff also frowned on 90 percent trusting because that requirement "could still buy more protection than consumers would actually prefer." In another words, 90 to 100 percent trusting is overkill if the purpose is to give consumers what they paid for.

To be candid, the ICFA borrowed the concept stated above from the Federal Trade Commission staff when we published our Model Preneed Guidelines for State Laws and Regulations some years ago. The ICFA model guideline parallels the FTC statements by observing that trust deposit requirements should "represent an adequate portion of the proceeds to assure the seller's performance at time of need. The seller should be entitled to retain a percentage of the prepaid contract that is sufficient to cover sales and operational expenses.... The amount trusted should be based on the purchase price or cost of providing the items under the prepaid contract...." In other words, since the seller pays wholesale, to assure its performance why are we trusting 100 percent of retail?

However, if trusting 90 to 100 percent of retail can be argued against as being too high, then it is fair to ask what is the proper amount to assure that purchasers receive what they bought? To answer that question, the ICFA commissioned economics professor Ronald G.E. Smith (author of the book, The Death Care Industries in the United States) to calculate the minimum percentages needed to assure the seller's performance. Dr. Smith provided the ICFA with eight pages of analysis and caveats, plus appendices, for a bottom line conclusion that minimally adequate funding for caskets range between 100 to 110 percent of wholesale cost; for outer burial containers between 100 to 105 percent of wholesale cost; for memorials between 105 to 115 percent of wholesale cost. While this data does not foreclose debate on this issue, at least it raises the level of the discussion to a factual basis.

Of course, there are other arguments used to justify 100 percent trusting that have nothing to do with assuring the seller's performance. Not all consumers are business people but all business people are consumers and as such, we would all love to sign contracts that bind the other party, but that we can cancel ourselves. Perhaps we can discuss these "non-contractual" considerations in another go-around. §

Tippy~

### The Business Argument

Using good old-fashioned arithmetic (not "new math") demonstrates aptly how funeral firms can get into financial trouble if they do not trust 100% of preneed funds. Let's take a look at a consumer that chooses to prepay their funeral, with the total costs at today's prices of \$7,200.00. The table on the prior page is how that money will grow if invested in simple certificates of deposit at 4% interest. By the way, if you are receiving substantially less than 4%, and have over the last 5 years, then you need to check out trust options other than the one you are in.

**Table II**

Funeral firm trusts 80% of the dollars at an average yield of 4%. The following is a breakdown of how the 20% retained might be utilized:

<b>Total of 20% retention</b>	<b>\$1,440.00</b>
<b>50% for sales commission</b>	<b>\$ 720.00</b>
<b>25% marketing program</b>	<b>\$ 360.00</b>
<b>25% invested for future</b>	<b>\$ 360.00*</b>

\*(This most likely does not happen very often, but rather is spent for present needs; this is a most generous example.)

Dollars invested in trust: \$5,760.00 (includes \$360.00 invested for future).

<b>Year 1</b>	<b>\$5,990.00</b>
<b>Year 2</b>	<b>\$6,229.00</b>
<b>Year 3</b>	<b>\$6,478.00</b>
<b>Year 4</b>	<b>\$6,737.00</b>
<b>Year 5</b>	<b>\$7,006.00</b>
<b>Total Set Aside in Trust</b>	<b>\$7,006.00</b>
<b>Total Cost of Funeral Year 5</b>	<b>\$8,346.00</b>

Multiply the \$1,340.00 loss by just 25 funerals per year and it adds up to \$33,000.00. No matter how much is invested in a preneed marketing and selling program, there is no way to make up for this kind of loss with an increase in volume. As the number of preneed accounts grows and your marketing efforts increase, it may feel like progress but it simply is not. Rather, it is akin to a gerbil on his exercise wheel, running and running and running and never getting anywhere. Even worse, it's going backwards, and the worst-case scenario is that the funeral firm cannot absorb the growing losses and goes broke.

### The Consumer Argument

Over the last 100 years, media and consumerists have heavily criticized funeral service, that criticism culminating in the creation of the Federal Trade Commission Funeral Rule. Funeral service has always defended itself rigorously and has by and large found wide support among the consumers they serve. Now especially, we are seeing a growing understanding of the



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( To learn more about various religious influences on funeral customs, check the website of the Selected Independent Funeral Homes:

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Aztec God of the Dead:  
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*Tippy ~*

important role today's funeral director serves when death occurs. New television offerings such as "Six Feet Under" and "Family Plots" have done a great deal to humanize the profession, serving to instigate many positive newspaper profiles of funeral directors throughout the country.

Why give industry critics something to talk about? The reality is that it is a tough sale to explain to any consumer why it is necessary to retain 20% or 30% or, God forbid, 100% of preneed monies for today's funeral firm use other than setting it all aside for its only true purpose ... paying for the funeral. Even harder to explain, in my view, is an "administrative fee" charged for the time spent in setting up the account. Isn't planning a funeral already contained within the basic services fee? In today's world of savvy consumers and hard-hitting media, it isn't going to sell. How complicated this simple transaction has been made, and how reliant some of these complications on the absolute trust of the elderly consumer of the funeral director. No matter how you slice it or how noble and sincere your intentions, it just flat-out looks bad. It is very difficult for funeral service to get out the word about the many wonderful works within the profession when there is a taint about the handling of elderly people's money.

I end this article with the main thesis from the beginning—that third-party sellers are using the reputation and market penetration of funeral directors to sell their stuff. Most in funeral service want no part of it. I guarantee that without funeral directors involved in the process, they won't get very far. §

## Donors Generous with Start-up Grants

Our appreciation and thanks go to the following for their support in funding FEO's start-up costs:

Abbott and Hast, Tiburon, CA

Alliance of Community Hospices, Louisville, KY

Bridgewood Fieldwater Foundation, Bridgewater, CT

Tom Carey, Clearwater, FL

Carmon Funeral Home, CT

Forever Enterprises, St. Louis, MO

Frank Goodrich, Baron & Budd, Dallas, TX

Hari Close Funeral Home, Baltimore, MD

Homesteaders Life Insurance, Des Moines, IA

McDonough Funeral Home, Lowell, MA

McDougald Funeral Home, Laurinburg, NC

Nelsen Funeral Home, Richmond, VA

Newmark of Colorado, Aurora, CO

NYSFDA, Albany, NY

Ellsworth Purdy, Vancouver, WA

PFDA, Harrisburg, PA

No. Virginia Funeral Choices, Chantilly, VA

Woodlawn Memorials, Everett, MA

# Ethical Challenge

*The following question was put to a number of funeral directors. If you have a question that you would like to see discussed (including issues that involve cemeteries, monument dealers, law enforcement, hospice, etc.), please drop us a line — news@funeraethics.org*

***Fred B dies, and Mrs. B comes to your funeral home to arrange his full-service funeral—viewing and visitation, service, etc. Later in the day, a young woman shows up and asks for some private good-bye time with Fred. What do you say? (Similar answers have been condensed.)***

Without instructions from Mrs. B restricting visitation, I would arrange for the private good-bye time requested . . . Since there were no instructions to the contrary, I merely showed her to the viewing room. I did not inquire, nor did I have any interest in how many times the deceased and Rosie got it on!

É

If the person is on display in a public room in your building and the family has already seen him then I don't think you can exclude the young lady from private time . . . The family is always the first to see the deceased after preparation. No exceptions. After that, it's basically a free for all . . . I don't think you could deny access to the room since you operate a public building.

É

Since the deceased is quasi property, I would be within my legal rights to allow the viewing without consulting the deceased wife. The funeral home is a public building. If the deceased is casketed and in one of the chapels, I could hardly stop her from visiting. I have had this happen on more than one occasion.

É

First we would determine the relationship. Next, check to see if anything in the wife's instructions would preclude some "private" time. Then act accordingly.

In the Pacific NW it is rare for a family to hold visiting hours with the family present for two or three hours over a couple days period. The most normal pattern is for the casket to go into a visitation room, quite small by traditional standards, and for people to visit on their own schedules, sign the registry book and leave. So this type of visit would fit into our customs easily.

É

I would admit the young women unless Mrs. B left instructions to limit admittance to the viewing rooms to certain folks. These can be sticky problems, and they do come up.

É

Letting someone who is not recognized as an immediate family member into the room and leaving them alone probably carries some risk as you really don't know what is on their mind. By that I mean, it could very well be someone who would like to damage

the corpse out of vindictiveness. Although if the FD remained in the room with them then that might be an alternative, or leave the door open and keep an eye out.

É

We would say to the young woman, "It does not sound like a problem, as long as Mrs. B. is aware of your private visit, please take a seat while we contact her. Thanks for understanding."

É

What kind of arrangements were made with Mrs. B concerning special visitors? If Mrs. B said that "Rosie" would be coming in for some private time, then it is okay. If Mrs. B decided to allow the casket to be opened to the public, then "Rosie" would be allowed to view during the public times, but not in a private situation. Mrs. B is the next-of-kin and her wishes are the funeral director's orders. On the reverse, if Mrs. B said that "Rosie" cannot be allowed to view Mr. B during public viewing times, then the casket would have to be kept closed for everyone. It is impossible to discriminate against anyone while being opened as a "public" facility.

It reminds me of a man who prearranged for his body to be cremated and the remains scattered at sea without his estranged family even knowing about it . . . no obituary, no service, no nothing. The man was anything but a gentleman in later life and had a respectable family, all whom lived out of town. I did call his son to tell him that his father had died and the arrangements that he had planned. The following day the son and daughter drove over two hours to see his body prior to the cremation. The remainder of the service was done as requested by the deceased.

I broke what I had been requested to do by the deceased in order to satisfy what I felt his children would want (I know them). That is similar to the situation that you are sharing. Legally, you need to adhere to the next-of-kin or self . . . ethically . . . well, being there and feeling the situation could change the picture.

É

What do I say? Lookout for danger! First and foremost, has there been a public viewing/visitation time set up? If so, Miss C should be advised of it and encouraged to return during that time period. If she says that won't work, inform her, using a kind manner, of the following:

"The spouse and immediate family ALWAYS are the first to view (generally spending a private time prior to the public visitation/viewing). That is our company policy, and if you wish, Miss C, I can call Mrs. B to see if you could say good-bye to Fred separately. . . Could you tell me your relationship to Mr. B?" (Usually it turns out to be "a special friend.") That's generally as far as it goes with Miss C electing to leave in a huff or thank you and say she will return at that time.

You've been kind, you've stated what is both traditionally done, your funeral home policy, AND you've kept yourself out of danger's way. (Mrs. B usually has a brother/uncle/nephew who is an attorney.)

It's a tough situation, especially if Mrs. B is in the proverbial dark (like Fred is now) about anything relating to "special friends."

If Mrs. B has not issued any kind of restrictive statements to you or the funeral home regarding individuals who are NOT to view her late husband, then if Miss C comes back during the public time there is no danger of repercussions against your funeral home.

It becomes difficult to prevent persons going in during the visitation unless a funeral home attendant is standing guard by the register book watching each name signed and then stopping that person prior to entering the viewing area. Over the years and prior to our society becoming so litigious I am certain these kinds of private times went on unbeknownst to the family members.

É

Actually, this is not an uncommon situation when there has been a divorce and the adult children want the ex-spouse to attend, too. We try to work out something with the current spouse, but occasionally that person is uncooperative. We don't have any say in the matter then.

É

***What if you knew that Mrs. B was a royal shrew and had made Fred's married life miserable and that Rosie just adored Fred. Would that change your answer?***

Same answer, please take a seat while we contact Mrs. B. With today's lifestyles and family twists, we ask at arrangements if we can let anyone come into the wake before the family gets here. With divorce, live-in life partners of both opposite and same sex, children with multiple half-parents, we discuss with the next-of-kin and develop exclusion techniques. We try to knock down the barricades and let people come and go at pre-arranged times to keep the stress level down. Sometimes we have to firmly exclude folks. A police presence is sometimes necessary. **BOTTOM LINE:** Next of kin is the ruler. Respect their power.

If Mrs. B isn't complaining, who cares.... Is it better (ethical/moral) to have someone spend a few minutes with someone they truly cared about than a shrew/ nag who did not?

Peter Grayson says—

I'd first make the assumption that this is someone who Mrs. B has not already disclosed as a family member. I'd ask the young woman about her relationship with Mr. B. Perhaps it is Mr. B's long-lost daughter. If so, I'd then discuss the viewing with Mrs. B.

Assuming that there is no legitimate basis for the relationship I would probably not even tell Mrs. B about the inquiry. There would be nothing for anyone to gain in that. As for the young woman, she simply cannot view privately without express permission from Mrs. B. It is between them if any issues are raised and you should not be part of it.

As a funeral director you need to consider who your client is and to whom you owe an ethical duty. Most of the time that is either the person with the legal right to control, the decedent, or both. The ethical duty, unlike a power of attorney, does not die along with the decedent. Unless the decedent made prearrangements or appointed some sort of agent to control his funeral, the spouse generally has that right. If the young woman claims that Mr. and Mrs. B were estranged, she has the opportunity (and perhaps the obligation) to pursue that through the courts. Again, the funeral director should not take a position on this, except to follow the directives of the spouse.

If the funeral director permitted a viewing without permission and the arranger later found out and was angry about it, the funeral director could be open to suit for breach of contract, theft of services and emotional distress.

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*Introductory Issue  
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## Funeral Ethics Organization

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### We Can Do Better

( One funeral insurance company is using a so-called consumer group through which to market its insurance. But it's nearly impossible to find out anything about the group. Although it claims to be a nonprofit organization, those who are supposedly running the group (one is a funeral director) have refused to divulge its finances or share its bylaws. How many other insurance companies are using bogus groups for marketing purposes?

( The young husband told the funeral director that the memorial service for his wife would be a non-religious one. The funeral director put out a Bible on a stand anyway, then gave the book to the young man as a gift after the service. The husband was incensed and felt insulted.

( A number of funeral homes have added to the General Price List (GPL) a charge for "sanitary care when no embalming." The way it is phrased, a consumer might think this is a compulsory charge they must pay. But the FTC permits only one nondeclinable fee—the basic service charge—unless otherwise mandated by state law. Funeral directors would be well advised to remember that they can't impose the "sanitary care" fee as a mandatory charge in most states.

### . . . And Some Do!

( One Midwest cemetery makes it difficult for outside monument dealers to set a stone there, causing families to spend a great deal more if purchasing from the cemetery itself. But one dealer refuses to be bullied or let the consumer feel intimidated. He will accept a customer's order even if the extra cost in time/staff means he hasn't earned a profit on that sale.

( One Vermont funeral director wants to make sure his community members know all their options. He has printed near the top of his price list right after the FTC-required disclosure: "In Vermont, a family may legally arrange for the disposition of the deceased. There is no requirement for a funeral home to provide this service."

( One California trade embalmer knows that there's extra work to repair a body after tissue or bone donation, something many funeral directors discourage a family from choosing. But he has been working with the Red Cross Tissue Services to increase the understanding among all participants, to raise public awareness of the need for bone and tissue donation, to promote recognition to families making such a donation, and educating industry practitioners on practical methods of repair even though reimbursement to cover the extra cost has been slow in coming.