

... Thank you for taking the time to express your concerns to me, and I want to assure you, once again, that the issues raised in your letter have been and will continue to be addressed.

...I appreciate your attempt at being apologetic, although I am surprised at how insensitive your letter was...

What, exactly, can Carriage say after it's said I'm sorry?

The contretemps brings up a sensitive issue in need of further thought: Who is the host of a funeral and who calls the shots — the grieving family or the hired FD?

On the one hand and as the organizing functionary (and disregarding the poem which has been described as, "so generic, it could have been written about the birds at my bird feeder"), the FD's words of appreciation and thanks may have been more a signal that the formal ceremony was over than a commercial. I've gone to plenty of services where, once the minister or eulogist completed their remarks and stepped away from the lectern, attendees were left wondering whether there was more to come or it was time to leave. People start fidgeting and looking around, but no one wants to be the first to stand up or start taking. Sensing the void, good FDs (who don't spend the service cocooned in their offices) generally step up to announce the service is concluded. And if, purely on behalf of the family — sniffing and mute in the front row — they thank the visitors for coming, there's not much harm done.

On the other, however, it is self-serving and tacky to thank attendees on behalf of the funeral home. What did the FH have to do with anything except being hired by the family of the deceased? The visitors already know where they are, and are fully aware they had no voice in selecting this FH over any other. Resist the temptation to insert the FH's commercial business into what is a private and personal affair because it will surely be seen as self-promotion.

Some say people don't go to funerals to be thanked, but I disagree. More than half the funerals I've ever attended were for someone I knew slightly or not at all. The dead don't care, as Tom Lynch would say. We go to funerals to show compassion and support for the survivors, and it's their acknowledgement or words of thanks that prompt us to sign the register book, stand in line to pay respects, and write a check. A thank you from the FH staff has all the sincerity of a stewardess's forced "buh-bye" as we shuffle off a plane.

Though I'm inclined to think the family's mega reaction to a mini infraction was somewhat out of proportion, it raises an important issue — FDs might well be better off seen but not heard.

Triple-dipping the Preneed Trusts

A scant majority of states (29 at last count) require the deposit of 100 percent of all preneed trust funds. In most but not all cases, the interest earned must remain in the account to make up for the impact of inflation over time. But forget about them right now. We've got fatter fish to fry.

Funeral directors in the other 21 states are allowed to take a portion of the trust — from five to thirty percent — off the top before deposit. The lawful skimming of funds is intended to put trusts on a more level playing field with insur-

ance. That's OK on the surface (although I'm not so sure how the consumer is protected when only a portion of his money is required to be deposited).

If a funeral director feels insurance is the best route for his client, he'll be paid a commission. If a trust is the preneed vehicle of choice, he's entitled to keep a retainage.

Commission or retainage — and never the two shall meet? Baloney!

Let's create a scenario for a well meaning but addle-brained, dangerously shortsighted, cash-

strapped FH owner in Missouri with a fondness for double cheeseburgers and malts:

1. He lives in a state that allows him to withhold 20 percent of the money he receives in trust; and that's good because with the age and health of some of his preneed clients, there's no way he'd get anywhere near 20 percent in commissions.

But 20 percent just isn't enough.

2. Missouri law allows him to sweep 100 percent of the interest earned by the trust for his own purposes; and that's even better because he's just not able to make a go of it without those additional operating funds.

But that still isn't enough.

3. Desperate for cash, he writes the following letter to each of his funeral trust clients:

Dear Mrs. Last ReSort,

Interest rates at the bank are so gosh-darn low, they're just not keeping pace with my rising expenses. But don't you worry about whether I'll be here to provide the funeral you planned. Of course, I will; particularly now that I discovered a way to supplement my dwindling income by converting your funeral trust to an insurance policy.

I'm making this move to protect both of our interests. You won't get any more of those pesky 1099s at the end of the year, and I'll get the money to invest in my business. Simply sign and date the enclosed consent form and return it to me in the self-addressed, stamped envelope within 30 days. I truly appreciate your business, and look forward to giving you a first-class sendoff when your day eventually comes (not too soon, I hope!).

*In god we trust,
Gread E. Gus
Final Reward FH*

Possible, probable, and chances are, happening as you read this. With no legislative changes since 1985, FDs are permitted to retain 20 percent, sweep 100 percent of the interest, and roll over the balance into insurance, as long as their clients give them permission.

"It's not ethical, proper, or prudent," says an insider, who's been trying for years to tighten the rules. "Ten years ago, we presented a new preneed bill to the legislators and they told us it was the most complicated thing they'd ever seen. The combination of funeral home language, legal lingo, financial jargon, and trustee and investment terms makes preneed impossible to understand for all but a very few trustees, banks, attorneys, and accountants."

Then there's Missouri's (as well as many other states') guiding principle — the prudent man rule. "I don't think that's specific enough for preneed funds," says our mystery man source. "I know people who've swept the interest or converted trust to insurance to complete a remodeling project or build an addition to the funeral home. Others pledge the preneed funds as collateral. Where's the intention to put the money back? How can they track the return on the funds?"

"I don't know if it's innocent ignorance or calculation, but you'd be amazed at what goes on. I'm concerned about the handful of people who don't share the sense of heritage and responsibility felt by the vast majority of the funeral profession.

"We need to focus on consumer protection," he concludes. "If the consumer is protected, our interests will be protected. If a preneed instrument does not provide an adequate return for the funeral director, it's not in the consumer's best interest, either."

So whatever happened to Final Reward FH and good old Gread E.? The FH closed after Gus died of arteriosclerosis — his diet was just too high in fat.

Mrs. Last ReSort did get her funeral, but it wasn't quite as grand as she told her children it was going to be. Oh well, you can't make whipped cream out of skimmed milk.