



FUNERAL CONSUMERS ALLIANCE OF SOUTH CAROLINA

2701 Heyward Street, Columbia, South Carolina 29205
(803) 343- 9090 / www.scfunerals.org

Be Aware of Cemetery Costs

Although cremation is becoming popular, many families, for personal or religious reasons, still prefer to bury their loved ones. If you choose this option, you will not only have to pay the funeral home, you will also incur costs at the cemetery. These can potentially add thousands of dollars to your funeral bill.

Here are typical cemetery expenses for a burial.

The burial plot. When you buy a burial plot, you do not purchase real estate. The cemetery still owns the ground. Instead, you buy a *right of interment* that you may use for yourself or for someone else. Many types of plots are available. They may be *single* (one burial only), *companion* (for two people, usually spouses), or *family* (multiple plots). Companion plots may be side by side or double-depth, for two caskets stacked one atop the other. The latter are usually less expensive because they take less space.



Plots do not have to be in the ground. In some cemeteries you can buy rights to a crypt in an above-ground structure called a mausoleum. Bodies placed there are said to be *entombed*. Single or multiple (side by side or end to end) crypts may be available.

See “**Be Aware**” Page 2

Upstate Survey in Progress

We have begun a comparative price survey of funeral homes in Spartanburg County, which we have not studied since 2017. When complete, the survey spreadsheet will be posted on our website, www.scfunerals.org.

Later in the year we also would like to cover Greenville County to round out our Upstate survey. We need one or more volunteers to visit funeral homes and collect their General Price Lists. If you live in the Greenville area and are willing to help, please give us a call at 803-343-9090 and leave a message, or write to us at scfunerals@gmail.com. Thanks.

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Who Owns Your Funeral Home?

Once upon a time, funeral homes were the proverbial family businesses, with deep ties to their communities. Their proprietors were widely known and usually respected. Often successive generations of the same families carried on the business. You might think funeral homes are still run that way, judging from the well-known names on the signs out front. But, as the old song says, “It ain’t necessarily so.”

The trend in the funeral business today is consolidation. While there are still many locally owned funeral homes, more and more of them are being bought out by large corporations. When acquiring a funeral home, the corporation will usually retain the established name, since it has local recognition.

See “**Who Owns**” page 3

New Board Member



We are pleased to welcome the Rev. Canon Mia C. McDowell to our board. A former pharmacy technician and church organist, she was ordained to the Episcopal priesthood in January 2016. She currently serves on staff at Trinity Episcopal Cathedral in Columbia as Canon Catechist. From 2019 to 2022 she served as Vicar at St. Luke's Episcopal Church, Newberry, SC.

A native of Greenville, SC, Mia earned a degree in music (organ) from Anderson College (now University) in 2002. Called to the priesthood, she went on to earn a Masters of Divinity degree from the School of Theology at the University of the South in Sewanee, Tennessee, graduating in May 2015. Her interest in helping families deal with end-of-life issues connected her to the FCASC. We are glad that she has joined our work to help people understand their options and legal rights when dealing with the funeral industry.

"Be Aware" *continued from page 1*

Opening and closing. The grave must be dug and filled. Cemeteries may also charge for administrative services (permits, record-keeping) and the use of equipment to lower the casket.

Outer burial container. Most conventional cemeteries require that a vault or grave liner surround the casket to prevent the ground from sinking if the casket collapses. A vault has four sides, a top, and a bottom. A grave liner has four sides and a top but no bottom. The casket sits directly on the ground. Most containers are made of concrete, but you can buy metal ones, which are much more ex-

pensive. Given the utilitarian purpose of the container, we recommend that you buy the cheapest one available, either from the funeral home or the cemetery.

Headstone or grave marker. You can buy them from the cemetery or from an independent monument dealer. The cemetery may charge for the installation.

Maintenance fee. This one-time charge may be called a "perpetual care" or "endowment" fee, and it may be 5 to 15 percent of the cost of the plot. It is used for long-term maintenance of the grounds, but it may not cover the cost of maintaining monuments.

If you opt for cremation, you can purchase entombment rights in a special building called a *columbarium*, in which small niches, or wall openings, are available to hold cremated remains. You can also bury cremains in the ground, but that might or might not require using a full grave plot and paying an opening and closing fee. You will have to negotiate that with the cemetery.

One thing you need to remember as a consumer: there is no federal regulation of cemeteries as there is for funeral homes (the "Funeral Rule"). For example, cemeteries are not required to give you a price list if you show up and ask for one. You need to plan in advance, visit more than one cemetery, ask specific questions, and get a written contract.

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We Need Your Help

If you are receiving this newsletter, you must be interested in funerals and in the protection of consumer rights. We could use your help as a volunteer member of our board.

We need you to work with us on comparative price surveys. We do at least one each year. You could help us build lists of funeral homes in our target area and visit them to collect their General Price lists. You could also help us analyze the price lists and tabulate the results.

Or, you could help us monitor our telephone line and answer questions from callers. We have written materials to “get you up to speed” quickly on details, and, if you get a difficult question, present and past board members are ready to help.

If you enjoy social media, how about taking charge of our Facebook page and adding material on a regular basis? Perhaps you know of other social media platforms that would help us get our message out?

If you have web design skills or are familiar with web tools like Weebly (or others), we need help updating our website. The rudimentary version we have now attracts traffic, but someone with the pro- per skills could make it much more effective.

If you like to write, you could prepare articles for our newsletter, the website, and the media. Consumer education is our mission, but most people don’t know of us. We need publicity.

If public speaking is your thing, you could give workshops and talks on funeral planning and consumer rights. We have outlines and scripts, so you would not need to spend time developing a presentation, unless, of course, you wanted to.

Finally, if politics and public policy is your interest, we could use someone to keep an eye on proposed funeral-related legislation and stay in touch with the actions of the state’s Board of Funeral Service.

We are an all-volunteer organization with no office and no paid staff. We are a working board. Any work you do for us would be on your own time and at your own home. We are headquartered in Columbia, but in this digital age one’s physical location really doesn’t matter. We welcome your help from anywhere.

Interested? Email us at scfunerals@gmail.com, leave a message at 803-343-9090, or call our president, Overton (Tony) Ganong, at 803-787-9585. We look forward to hearing from you.

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“ Who Owns” (continued from page 1)

The former owners may even still be involved in the business, but they will take direction from corporate headquarters and follow policies developed elsewhere.

There are a number of corporate funeral home and cemetery “chains.” The “800-pound gorilla” of the group is the innocuously named Service Corporation International, or SCI, headquartered in Houston, Texas. According to their website, they operate more than 1,900 funeral homes and cemeteries in 44 states and Puerto Rico, accounting for about 12 percent of all funeral and cemetery business national wide. They advertise 13 different “brands,” each dealing with a segment of the industry. The most notable brand name is Dignity Memorial. If you see that name, often discreetly presented, on a funeral home’s advertisement or sign, you know that it is part of SCI. Among its other brands are Dignity Memorial Premier Collection (an upscale “concierge” group of funeral homes offering “white glove service and unique amenities” for the affluent consumer), National Cremation, and *Funeraria del Angel* (for the Hispanic market).

A number of other corporate chains, none as large as SCI, operate funeral homes in South Carolina. Foundation Partners, headquartered in Orlando, Florida, has about 260 funeral homes and 22 cemeteries in 21 states and is rapidly expanding. Another is Rollings Funeral Service, Inc., of Peachtree, Georgia, which currently owns around 90 establishments.

Not all funeral home chains advertise their membership. How, then, do you know if a business is corporate? Simply ask them.

You can receive good service at a corporate-owned funeral home, but you will likely end up paying higher prices, and employees may be under more pressure to “upsell” you in order to meet sales objectives. As we always say, it pays to plan ahead, visit several funeral homes, and compare prices before the need arises.

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CHANGE SERVICE REQUESTED

The FCASC Newsletter
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YES! I wish to support the valuable work of the FCASC. I am enclosing the following amount in order to help with the acquisition of resources, as well as the publication and distribution of information regarding the funeral industry:

_____ \$100 _____ \$50 _____ \$25 _____ \$10 _____ Other

I would be interested in knowing how I could volunteer time to help in the activities of the FCASC. My contact information is:

Name: _____ Phone: _____

Email: _____

Address _____ City _____ State _____ Zip _____