

SCAM REPORT

MILTON TOWNSHIP S.A.L.T. COUNCIL MEETING MARCH 10, 2025

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Funeral Home Scams

Most funeral providers operate ethically. However, some exploit grieving families by charging high prices and using excessive pressure to sell unnecessary goods and services. Families can protect themselves from financial loss and ensure their loved ones are honored with dignity and respect by being informed and using caution.

Deceptive Pricing

- Funeral providers add hidden fees for their services.
- Families are charged higher prices for individual services when lower-cost packages are available.
- Providers falsely tell families that embalming is required. Embalming may be necessary if the deceased has a communicable disease or the body is transported across state lines or internationally.
- Families are pressured into purchasing more expensive caskets, vaults, or cremation urns than they wish or can afford.
- The deceased are buried in less expensive caskets than the ones purchased by families.

Other Schemes

- Cremated remains can be mishandled and mixed, resulting in families receiving the wrong remains.
- Gold dental work and body parts are removed and sold without family consent.
- Bodies are cremated by mistake due to misidentification.

Prepaid Funeral Plans

- **Revocable prepaid plans:** Contracts can be canceled and most of the money is refundable.
- **Irrevocable prepaid plans:** Contracts cannot typically be canceled or money refunded once a plan is established
- **Mismanaged funds:** Funds from prepaid plans are often mismanaged and may disappear if a provider goes out of business, leaving families unable to receive the goods and services they paid for.

How to Protect Yourself

- **Price lists:** The Federal Trade Commission Funeral Rule requires funeral providers to offer itemized price lists and allows consumers to choose the goods and services they wish.
- **Casket vendor:** The Funeral Rule permits consumers to purchase a casket from a vendor other than the funeral home.
- **Compare prices:** Obtain detailed pricing information from several funeral providers.
- **Be wary of pressure tactics:** Purchase only the products and services you wish and can afford.
- **Check licenses and reviews:** Verify provider licenses and check consumer reviews.
- **Understand the contract:** Read and agree to all the terms before signing.
- **Funeral planning meetings:** Bring a family member or trusted friend to help with the arrangements.
- **Watch for impersonators:** Be cautious of unsolicited calls from someone claiming to be the funeral provider requesting additional payment or personal information. Verify the request with the provider, as you may be dealing with a fraudster who gathered information from obituaries.

File a Report If You Are a Victim

- **Federal Trade Commission:** reportfraud.ftc.gov
- **Illinois Attorney General's Senior Citizens Consumer Fraud Helpline:** 800-243-5377 or email seniorhelpline@ilag.gov
- **Your local police department**

[Sources: FTC, NFDA]