



UNITED STATES OF AMERICA
[Redacted]

April 27, 2004

[Redacted]

Dear Mr. Chilson:

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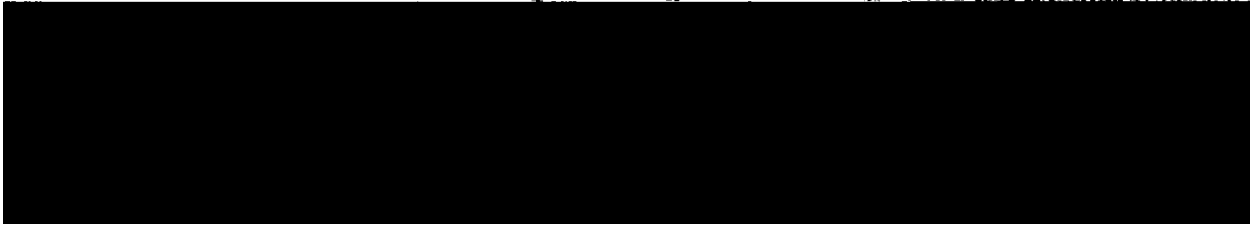
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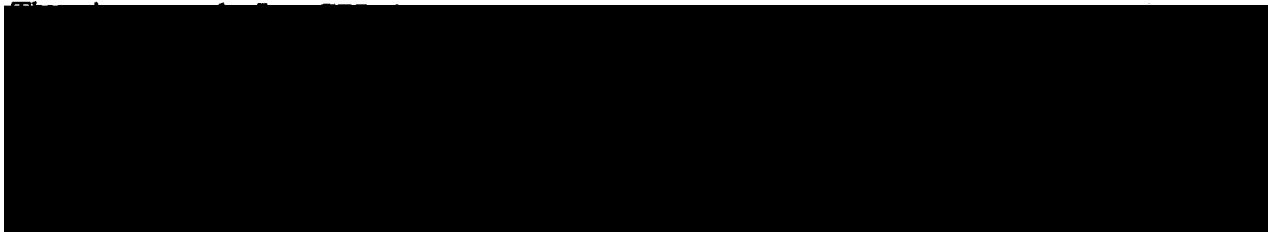
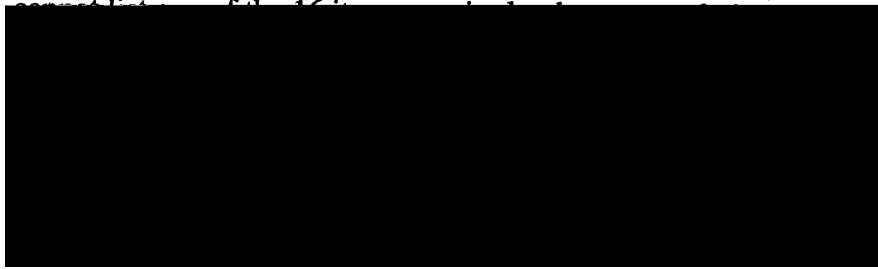
As you know, the Federal Trade Commission does not regulate the prices charged by

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services. If a funeral home does not offer a particular good or service, it need not list that good or



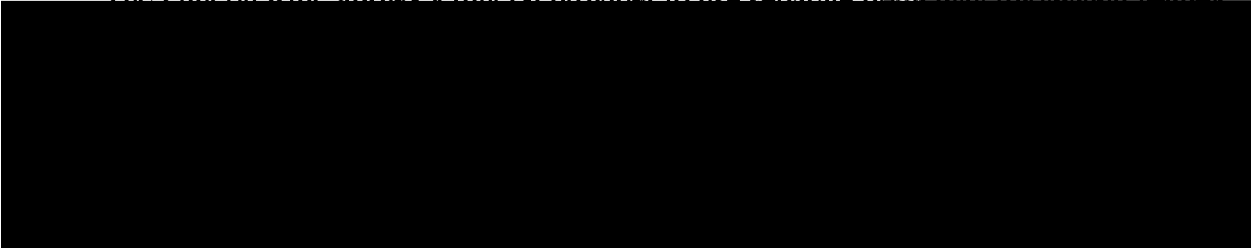
In the FTC's business publication "Compliance with the Funeral Rule," the Commission



Item's GPL lists "no charge" for use of the preparation room when the consumer buys the



The Funeral Rule allows a funeral provider to use separate price lists for special groups



The price of the actual cremation of the deceased may or may not be included in your charge for direct cremation. If you own a

~~crematorium, you should be aware that in some states, the price of the actual cremation may be included in your charge for direct cremation. However, the price of the actual cremation may not be included in your charge for direct cremation.~~

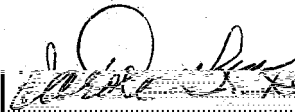
owns, you may treat this charge as a cash advance item. In that

case, you should make clear to the customer that the advance is not a loan and that it is subject to the terms and conditions of the credit card agreement.

I am enclosing a copy of the Commission's guidance on complying with this funeral rule to:

I hope this information is helpful to you.

Sincerely,


Carol E. Darreison
Senior Investigator and
Funeral Rule Coordinator

Enclosure