

**Department of Veterans Affairs
National Cemetery Administration**

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Consumer Affairs: What You Can Do

Staff at VA national cemeteries sometimes receive complaints about policies or practices in the private sector that veterans and their families find offensive or misleading. In most cases VA staff cannot intervene, but there are organizations that may be able to help. The consumer may want to pursue one, all, or none of the alternatives listed here. The important thing is for the individual to select the most constructive approach to resolving his or her particular concerns.

Contact the firm. First of all, call or write the firm directly. Find out what is actually being offered. Let the firm know why you object to their practices or policies. Many times a cemetery or funeral home is owned by a larger business. If so, it may also be worthwhile writing to the parent company to express a complaint. Many times just voicing your concern may be enough to prompt corrective action.

Cemetery Consumer Service Council (CCSC). A non-profit association created to assist consumers in matters involving private cemeteries, it comprises cemeteries and industry co-sponsors, including the American Cemetery Association. Decisions of CCSC are advisory, and participation in the complaint resolution process is voluntary for both the consumer and the cemetery. A descriptive pamphlet is available. The address and telephone number for CCSC are:

Post Office Box 2028
Reston, VA 20195
(703) 391-8407

Funeral Service Consumer Arbitration Program (FSCAP). This program offers third-party dispute resolution. It is sponsored by the National Funeral Directors Association. The address and telephone number are:

11121 West Oklahoma Avenue
Milwaukee, WI 53227
(800) 662-7666

Monument Builders of North America (MBNA). This association represents retailers, manufacturers and wholesalers of headstones and markers. It will work with consumers to resolve complaints. The address and telephone number are:

401 N. Michigan Ave., Suite 2200
Chicago, IL 60611
(800) 233-4472

International Cemetery and Funeral Association (ICFA). The International Cemetery and Funeral Association, a national trade association of private, religious and municipal cemeteries, offers its assistance to consumers with inquiries regarding cemetery sales practices and may be contacted at its toll-free number, 1-800-645-7700.

State and local consumer protection offices. Most areas of the country have government offices charged with protecting consumers from fraud. Addresses and telephone numbers are listed in the "Consumer Action Handbook." Single copies of the "Consumer Action Handbook" can be obtained by writing calling 1-888-878-3256.

Better Business Bureau (BBB). Write or call the local BBB with your complaint. Addresses and telephone numbers are listed in the "Consumer Action Handbook." If the complaint involves an advertisement which is national in scope and deceptive to the public, the National Advertising Division of the Council of Better Business Bureaus may be interested. The address is:

4200 Wilson Boulevard, Suite 800
Arlington, VA 22203
(703) 276-0100

Media. If the complaint involves an advertisement, contact the newspaper, TV or radio station that carried the ad. Indicate which statements could be misleading. If the misleading statements appear in a news report or printed article (as opposed to an advertisement), call the broadcast station news director or send a letter to the editor. Many newspapers and broadcast stations have consumer hotlines or investigative reporters who might be interested in following up on a consumer complaint.

Federal Trade Commission (FTC). The funeral industry is covered by a specific rule issued by the Federal Trade Commission. Although there is no comparable rule regarding the cemetery industry, cemeteries are still covered by general prohibitions regarding unfair practices in interstate commerce. Complaints regarding private cemeteries may be sent to the FTC, so that the information may be considered in future rulemaking proceedings. The address is:

Public Reference Section
600 Pennsylvania Ave.
Washington, D.C. 20580
(202) 326-2222

State Attorney General. Consult the State Attorney General's office. Consumer protection divisions may investigate to determine if state laws have been violated.

American Association of Retired Persons (AARP). AARP and similar groups are interested in protecting the public from fraudulent practices, and can incorporate warnings into their information pamphlets and formal testimony before Congress, the FTC and others. Consumer pamphlets are available entitled "Cemetery Goods and Services" and "Prepaying Your Funeral." The address is:

601 E Street, N.W.
Washington, D.C. 20049
(800) 424-3410

State Agencies on Aging. These agencies provide information on services and programs for seniors. Addresses and telephone numbers are listed in the "Consumer Action Handbook."