

## 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. Consumers may want to contact the references listed here. The important thing is to select the most constructive approach to resolving your particular concerns.

**Contact the firm.** 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. Just voicing your concern may be enough to prompt corrective action.

**International Cemetery, Cremation and Funeral Association (ICCFA).** The International Cemetery, Cremation and Funeral Association, a national trade association of private, religious and municipal cemeteries, offers its assistance to consumers with inquiries regarding cemetery sales practices.

107 Carpenter Drive, Suite 100  
Sterling, VA 20164  
703-391-8407  
[www.iccfa.com](http://www.iccfa.com)

**National Funeral Directors Association (NFDA).** NFDA offers a number of consumer resources to provide a greater understanding on topics such as planning funerals and life tributes, types of losses, grief and bereavement, consumer tips, and links to support and charitable organizations.

13625 Bishop Drive  
Brookfield, WI 53005  
800-228-6332  
[www.nfda.org](http://www.nfda.org)

**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.

4136 S. Keowee  
Dayton, OH 45402  
800-233-4472  
[www.monumentbuilders.org](http://www.monumentbuilders.org)

**State and local consumer protection offices or state Attorneys General.** 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 calling 1-888-878-3256 or visit [www.pueblo.gsa.gov](http://www.pueblo.gsa.gov). If you believe the law has been broken, you may want to consult the State Attorney General's office. Consumer protection divisions may investigate to determine if state laws have been violated.

**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.

4200 Wilson Boulevard, Suite 800  
Arlington, VA 22203  
703-276-0100  
www.bbb.com

**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.

Public Reference Section  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
202-326-2222  
www.ftc.gov

**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."

601 E Street, NW  
Washington, DC 20049  
800-424-3410  
www.aarp.org

**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.

**Burial in a Private Cemetery.** If you are selecting burial in a private cemetery and plan to request a government headstone, grave marker or medallion, there are several things that you should determine in advance. Find out if the cemetery has any restrictions on the type of headstone or marker that can be used to mark the grave or if it will require a special marker base. Ask if there will be an additional cost for the placement, setting or care of a free government headstone or marker and if they charge more than if a private headstone or marker is purchased. If you plan to request a government headstone or marker for the Veteran's grave in a private cemetery, we recommend that you complete, in advance, a VA Form 40-1330, Application for Standard Government Headstone or Marker (available [www.cem.va.gov](http://www.cem.va.gov)) and place it with the Veteran's military discharge papers for use at the time of need. Only an eligible Veteran may receive a government-provided headstone or marker for placement in a private cemetery. Veterans' spouses and dependent children are not eligible. For more information on questions to ask about burials in a private cemetery, please visit our website at [www.cem.va.gov/cem/bbene\\_burial.asp](http://www.cem.va.gov/cem/bbene_burial.asp).