

I am Father Henry Wasielewski, a priest of the Catholic Diocese of Phoenix. I studied engineering, TV production, and journalism in college, and taught in two high schools. I was always interested in social justice, and always asked for assignments in low-income parishes. I started both the farm worker and prison ministries for the diocese. I worked as a full-time prison chaplain for six years. I currently conduct religious services and classes in two parishes.

My funeral abuse activities began in about 1980. They have been featured in long segments of such TV programs as TODAY, DATELINE, CLOSER LOOK, HOME and others. I have appeared in extensive TV investigative reports in England and New Zealand networks, in week-long investigative series in Hartford, Denver, Houston and Phoenix; and on evening news reports in Cincinnati, Minneapolis, Detroit, Tampa and many other U.S. cities. This long list gives an idea of the concern about the abuse by this industry throughout the nation.

My activities have been covered in long segments of national periodicals as U.S. NEWS & WORLD REPORT, NATIONAL CATHOLIC REPORTER, PARENT CARE ADVISOR, and in this month's issues of MODERN MATURITY and EPISCOPALIAN LIFE magazines. I have been helping with an extensive report on cemetery abuse in the next issue of CONSUMES DIGEST, and on clergy/mortuary bribery in the next issue of SOJOURNERS social justice magazine.

I became concerned about funeral abuse as I dealt with families and morticians in the parishes in which I served.

One of the first situations was when I received a phone call from neighbors about a woman with epilepsy begging money door-to-door to bury her husband. When I visited her, she said that she had picked the lowest-priced casket. I called the mortician to ask why the price was so high; he said she had picked a high-priced casket. However, at the evening visitation I found that he had lied to me, and that she had picked a cheap plywood box.

I called the mortician the next morning and told him that I would call the attorney general's office if he didn't drop the price. He immediately said: "Ok, I'll cut it the price in half, how's that?" Then he said, "Now this won't get into the newspapers will it?" His only interest seemed to be to make sure that the public didn't find out about it so that he could rip off all the rest of the area's families.

I visited another family after a funeral. They told me that they were already making monthly payments on three past funerals. They told me that they had not gotten expensive funerals, but that this funeral would add a fourth monthly payment to the list. I started thinking about the fact that by the time they got one funeral paid off, somebody else would die - so they would be making monthly payments on at least three funerals forever.

When I began working at the largest Spanish-speaking parish in the diocese I found that the pastor was working with funeral abuses among his families. I began to help him with information sheets warning about funeral prices and pre-pay plans that he was publishing for his families and was sending to other parishes.

One of the two or three decent morticians I've ever met brought us a casket catalog and the "secret" wholesale price list. He said that he was ashamed of the industry's prices and tactics. After I published some of the prices, he received a phone call saying "Since you won't keep your mouth shut, we have to teach you a lesson." Within a day or two his mortuary was burned down; firemen said it was arson.

A casket distributor was warned by one of the largest casket companies that his casket supply would be

cut off if he continued delivering to the mortician, and sugar was put in his truck's gas tanks to destroy the engines. After I published a survey of the prices of all area mortuaries, all of the tires of my car was slashed and I received a death threat.

In 1982, a group of us clergy and lay people formed the IFIC, the Interfaith Funeral Information Committee. We set up an information hotline, which has now received more than 40,000 calls. We began doing surveys of mortuary prices every few years and presented seminars. While Memorial Societies normally restrict their information to their paid members, usually only a small percent in a community, we have always felt a duty to provide our information to all families, churches and the media. I helped the state's largest newspaper with a front page report on clergy/mortuary bribery.

In its 1975 report of its nationwide investigation of the industry, the FTC said that the whole industry worked together to keep its wholesale prices "TOP SECRET" (sic). In 1983, I published the FIRST LIST OF CASKET WHOLESALE PRICES ever published in the U.S., along with a survey of the prices of all the mortuaries in the Phoenix area. I presented them to a legislative hearing. Legislators were astounded at the markups and prices, and asked why the great profit and difference in prices. None of the more than 20 morticians present offered any answer.

In the 1990s we began doing surveys of mortuary prices in other communities, usually for TV stations. Our most comprehensive was the HOUSTON SURVEY which I've provided you.

- COLUMN 2 shows mortuaries selling caskets that wholesale for less than \$300 for retail prices from \$450 all the way up to \$5,900.
- COLUMN 4 shows one mortuary charging \$1,495 for a casket and funeral services at a church (not using any mortuary facilities), and others charging \$3,000, \$5,000, \$8,000 and \$9,000 for the same priced casket and church funeral.
- COLUMN 5 shows the same Direct Cremation with no casket, viewing or services priced from \$450 to \$3,985.
- COLUMN 6 shows the charge for picking up a body at the airport ranging from \$335 to \$2,150.

This information should shock you.

This is an industry whose mode of operation is secrecy, fraud and ripping off the public, along with the misinformation constantly disseminated by mortuarians and the National Funeral Directors Association. Our website (www.xroads.com/~funerals) and other materials describe more than 100 DECEPTIVE SALES PRACTICES, many of which are used by EVERY U.S. MORTICIAN, and by most cemeteries and pre-pay plans. These practices are common, deceptive, fraudulent, many of them absolutely criminal, and account for MORE THAN HALF of the industry's billions of income each year.

There are two reasons for the industry's rip-off:

- There are 5-10 TIMES TOO MANY MORTUARIES (according to the industry's own experts), many mortuaries with only a couple of funerals a month;
- DESIRE FOR HIGH PROFIT, that is, GREED.

Let me list the four most egregious categories of deceptive practices:

- **OUTRAGEOUS, EXTORTION PRICES**, often 1,000 percent higher than needed. The **COLOR BROCHURE** of our **GOOD SHEPHERD FUNERAL PROGRAM** which I have provided to you shows photos of caskets, along with a) the outrageous prices charged by mortuaries, 2) the secret wholesale prices of the industry, for whose publication morticians would like to bury me, and 3) the low, fair prices available to families through this demonstration program.

LOOK AT one or more of the caskets. Guess what your family has paid for them and how much you were ripped off.

Be shocked at the amount of money morticians have stolen from each of you senators - and from the millions of elderly people who are living off of social security - not counting the thousands more stolen from each of them for their funeral services listed on the back page.

Morticians could charge these prices, but prefer to rob every U.S. family.

- **PRE-PAY PLAN DECEPTIVE TACTICS AND CONTRACTS**: Prepay plan sales tactics of mortuaries and cemeteries are so bad that **MONEY** magazine's staff published an article entitled "Don't Prepay Your Funeral." These tactics include:
 - "bait and switch" tactics that outdo any other industry.
 - "fine print" in contracts of the best-known companies that go so far as to state that: (1) "No promise or agreement made by the salesperson, whether oral or written, is valid." - meaning that salespersons can lie about every part of the contract in order to get it signed; (2) Wording that says that "the company can cancel the contract retain all money received" if a monthly payment is late; (3) Merchandise can be delivered "AS IS," that is, damaged.
- **NATION-WIDE CHURCH PARTICIPATION IN THE RIP-OFF**, with payoffs and "gifts" to many church officials, clergy and parishes. The rip-off of their own congregations amounting in millions per month.
- The **MOST LUCRATIVE FRAUD** used by **EVERY U.S. MORTICIAN** to rip-off **EVERY U.S. FAMILY**, the "PROTECTIVE SEAL" casket. The casket doesn't protect but bloats and destroys the bodies of most families within a few months. They explode in mausoleums daily, spewing liquefied body parts out of the caskets, with morticians taking a good part of the body parts with it to the city dump.

I've provided you one of the **INFORMATIONAL ADS** which we've placed in the **National Catholic Reporter** newspaper to expose and explain to my religion's leaders and people about the clergy participation in the ripoff, the fraud of "protective seal" caskets, and other abuses of the industry. A nationwide **SURVEY** of clergyman in 1958 by the **National Funeral Directors Association** showed that 51% of Protestant ministers and 41% of Catholic priests believed that morticians "EXPLOIT" their congregations. Yet, there has never been any noticeable effort by any denomination to do anything about it.

I would be happy to speak about any or all of the abuses today, or anytime you or your investigators wish to delve into them. Steps must be taken to stop all of them because this industry's theft of more than **FIVE BILLION** dollars per year injures nearly every U.S. family, but is most harmful to those of modest and low-income and the elderly. The theft is more than a half-million per week in my community alone.

Thank you for your concern, and hopefully, for legislation to help stop the abuse of our elderly.