

## **Consumers to testify**

**Ms. Linda Winter**

**Ms. Cathy Grebey**

**winterlinda@hotmail.com**

Mr. Chairman,

We have a cemetery plot at Saints Peter and Paul. We received a call from Frank Holtman to set up an appointment to discuss a booklet about burial arrangements. When we arrived, he wasn't able to find proof of our plots. He said they might be at another cemetery. We couldn't believe it. He finally found the document which stated we had one plot (2 burials).

He explained all of the expenses involved in a funeral. We went through each aspect with him selecting the cheapest way. He quoted us a price of \$11,556 for the two of us. He then explained that we could write a check, charge it or finance the entire amount. The finance rate would go up according to how many years it would be financed. He wasn't very professional in writing up the quote (see attached papers).

We explained to him that it sounded like he was in this to get more money out of us and not really caring about us. He was just interested in his commission for the sale. We even told him he was in this to make money. He said, "Well we aren't in this to lose money."

We asked about using our insurance policy. His response was "well that's for your loved ones." We told him that we have been paying for insurance to handle our burial arrangements and not saving it for our loved ones.

He reminded us that we only had thirty days to get the quote he offered us. He said it was a good idea to do this NOW because prices would be going up and could double within a year.

We told him we would think about it. After leaving his office, we felt like he was trying to pressure us into what he was selling. We have great faith in Cavanagh Funeral Home, so we made an appointment with

them to discuss this. We felt very good after our meeting with Paul Cavanagh. He took the time to go over everything with us. We feel that our final arrangements would be handled in a family like manner and to our specifications.

The Stone Mor Company at Saints Peter and Paul are doing this to put the "family friendly" funeral homes out of business. This is what most people want and not an uncaring company taking over their final arrangements.

We can only hope that other people check into everything before they commit to the Stone Mor Company and become victims.

Frank Holtman called us on September 11, 2014. We told him we had decided to just use our insurance policies. He said you don't even want to do one to lock in the price for emergencies. We told him NO and he said he would make a note of that and he wouldn't bug us. This was another pressure tactic.

Thank you, respectfully

Handwritten signatures of Cathy Grebey and Linda Winter in cursive script.

Cathy Grebey

Linda Winter