

## Consumers and morticians, six feet under

*by The St. Louis Post Dispatch*

If there is one sure thing in life, it is death. It comes to the powerful and to the meek, in good times and in bad.

If you're looking to make a killing, financially speaking, you could do worse than to model your business on the certainty of death.

Or so it would seem.

But as columnist Dana Milbank of The Washington Post reported this week, an unlikely group recently joined the procession of bankers, insurance companies, auto executives and even porn producers seeking a federal bailout: morticians.

Yes, the funeral industry is six feet under. Urn-ings are way down. Business is dead. Seems that the recession is making life " and what comes next " more difficult for everyone.

Instead of splurging on a dark mahogany casket made from the genuine article, families now are opting for less-expensive poplar stained to resemble mahogany.

Cremation urns increasingly are not made of bronze, but of sheet metal.

And tough times only have increased the grave problem of " pardon the expression " deadbeats who fail

to pay.

So the National Funeral Directors Association had what a spokesman characterized as "some preliminary discussions" about federal assistance. Specifically, the industry was hoping that some stimulus funding could be directed to the states for assistance with funeral expenses.

Hope springs eternal. But, tragically, the idea was killed by legislators who saw more lively uses for the money.

Still, it's hardly a fatal blow. Funeral directors can perhaps take inspiration from those never-say-die businessmen who have refused to let their exclusion from the federal stimulus bill stand in the way of making money.

We refer, of course, to the entrepreneurs who now are filling our mail boxes, in boxes and Google search results lists with too-good-to-be-true offers of cash windfalls courtesy of Uncle Sam.

They send letters bearing official-looking headings like "Economic Stimulus Act," promising help refinancing troubled mortgages "for a fee."

We noticed two competing ads on a Web page. One promised advice on obtaining federal stimulus checks of \$12,000. The other upped the ante to promise checks of \$24,000.

Unfortunately, for you and for us, there are no such stimulus payments available. The Better Business Bureau has complaints from consumers who sought the supposedly "free" advice and wound up being charged a monthly fee of as much as \$70.

Still the ads are ubiquitous. Google "stimulus payment scam" and they appear to the right of your search results, which are sure to include warnings from the BBB.

The problem, for both funeral directors and consumers, is that P.T. Barnum had it exactly right more than 150 years ago.

"There's a sucker born every minute," he supposedly said, "and none of them ever dies."

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