



Senator  
**Bill Stouffer**

**DISTRICT 21**

Senator Bill Stouffer – Cultivating Rural Missouri.

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## The Stouffer Report: Looking Into the Preneed Funeral Scandal

There is a growing concern over preneed funeral contracts. These contracts are entered into so you can have a funeral paid for in advance and hopefully be able to save your family from having to deal with finances in their time of grief. Unfortunately, there have been some challenges with these contracts. Now, a committee has been formed to look into solutions.

I was named to serve on the [Joint Committee on Preneed Funeral Contracts](#), which held its first meeting on September 9<sup>th</sup>. Our task is to make a comprehensive study and analysis of the consumer and economic impact on the preneed funeral contract industry in Missouri. The committee will also determine the need for changes in statutory law regarding preneed funeral contracts and make other recommendations to the General Assembly that may be needed.

The Joint Committee on Preneed Funeral Contracts is the result of [Senate Bill 788](#). We have until January 31<sup>st</sup>, 2009, to come up with recommendations that could result in legislation that would be introduced during the next legislative session. Our plan is to hold hearings throughout the state for the rest of the year. I am confident we will come up with solid solutions and be able to help folks across Missouri who either already have a preneed contract or are planning to sign one in the future.

Back in June, the state sued a St. Louis-area preneed funeral contract company with ties to a financially-troubled organization. The [lawsuit](#) charges Forever Network, Inc. — which does business as Mason Securities Association — with violating state laws related to preneed plans. Mason Securities is affiliated with National Prearranged Services, which is being investigated by the Attorney General's office. The suit

accuses Mason Securities Association of keeping too large of a portion of the money from preneed contracts, failing to sign the contracts, and mixing its assets from preneed contracts with those from National Prearranged Services.

More and more folks are making advanced funeral plans for themselves or their loved ones and many of them choose this option to plan a funeral ahead of time to relieve unwanted stress at a time of grief for family and friends. Many states regulate preneed funeral contracts and these regulations give you certain rights as a consumer. Prepaying for funerals is what sparks many of these regulations.

At a time when a mortgage crisis and bankruptcies have folks wondering how sound the economy is, the last thing we need to worry about is whether or not preneed funeral contracts are good or the money is being used for something else. My goal, and the goal of the Joint Committee on Preneed Funeral Contracts, is to make sure these contracts are valid and your trust is not being violated.

*Senator Stouffer serves the counties of Carroll, Chariton, Cooper, Howard, Lafayette, Macon, Ray, Saline, and a part of Clay.*

If you have questions or comments about this or any other issue, please call toll free (866) 768-3987 or by e-mail at [bstouffer@senate.mo.gov](mailto:bstouffer@senate.mo.gov).

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