



PRESS RELEASE

Owner of Burial Goods Company that Ripped Off Grieving Consumers Ordered to Return over \$58,000 and Pay Fines

James E. Kinsey and Maryland Memorials, LLC made consumers pay thousands in advance, but never provided the memorials for consumers' loved ones.

Baltimore, MD (June 30, 2016) – Attorney General Brian E. Frosh announced today that a Maryland burial goods provider who took tens of thousands of dollars from Maryland consumers for grave markers that were never delivered, has been ordered to cease his unfair and deceptive trade practices, return all of the consumers' money, and pay civil penalties.

The Office of the Attorney General's Consumer Protection Division (the "Division") issued a final order concluding that James E. Kinsey, and his company, Maryland Memorials, LLC, "took money from consumers who were grieving over the loss of loved ones, and instead of providing them with memorials, strung the consumers along for months, or even years, while their loved ones' gravesites sat empty." The Division found that Mr. Kinsey took an average of \$2,400 from consumers without providing anything in return. One consumer paid Mr. Kinsey \$8,650 for a grave marker for her recently deceased father, but never received anything.

"Misleading consumers who are grieving the loss of loved ones is not only unfair and deceptive, it's despicable," said Attorney General Frosh. "Getting consumers' money back won't make up for the additional suffering they experienced from having to inter their loved ones without markers and having to visit unmarked plots to pay their respects."

The Consumer Protection Division also found that Mr. Kinsey violated the Maryland Cemetery Act's requirement that when consumers purchase memorials or other burial goods for their own later use (a "preneed" purchase), their advance payments must be placed in an escrow account to ensure they are used for the consumers' benefit. The Division found that even though Mr. Kinsey was specifically informed of this requirement by Maryland's Office of Cemetery Oversight, he never placed consumers' preneed payments in escrow.

The final order prohibits Mr. Kinsey and any company he owns or controls from committing further violations of the Consumer Protection Act or the Maryland Cemetery Act, and requires him to post a bond prior to offering or selling burial goods in Maryland.

Mr. Kinsey has been ordered to pay restitution to all consumers for whom he failed to provide memorials, including at least \$58,066.47 for the consumers that provided testimony at the hearing on this matter. The final order also requires Mr. Kinsey to pay \$27,000 for his violations of the Consumer Protection Act and Maryland Cemetery Act and \$11,900.28 in costs.