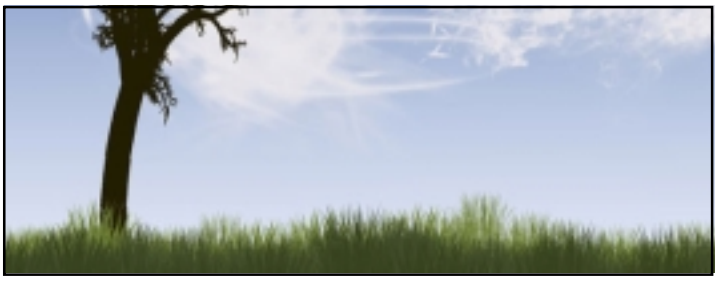
Funeral Consumers ALLIANCE



SPRING 2011 A Federation of Nonprofit Funeral Information Societies VOLUME 15 NO. 1

Protecting a consumer's right to choose a meaningful, dignified, and affordable funeral since 1963

Do as I say . . . not as I did

- Josh Slocum, Executive Director

It was about 6:15 p.m. when I got home from work on December 7, 2010. Not directly home, mind you; I'd just returned from a depressing veterinary appointment. Yes, diabetes was the reason my gray and white longhair cat was skin and bones, constantly thirsty, and urinating all over the house. Pouring oil into a skillet to start supper, I obsessed over whether I could handle the insulin injections, the constant blood testing, the worry while traveling.

And I wasn't feeling well. Strange, really. . . tired but sort of weighted down with a general malaise. And why was my heartburn coming back when I'd taken my medicine less than six hours ago? One glass of water with baking soda later and I felt worse. This wasn't heartburn; I know what that feels like. But what else could be causing that pressure behind my breastbone? Why am I sweating when it's 60 degrees in here?

I turned off the stove and walked around the living room. I laid down on the couch. I sat back up. Now something more than an ache and less than white-hot pain was creeping down the left side of my face and down my left arm. Sweat plastered my shirt to my chest. This was a job for Google. "Symptoms of a heart attack"—I felt foolish typing it in. Awfully melodramatic for a 36-year-old guy, and the Internet user who diagnoses himself online has a fool for patient.

But oh, boy, the list of symptoms was a good match. After a little more fretting, I called 911. The operator stayed on the line with me while I unlocked the doors, pulled on pants (dinner gets cooked in boxer shorts, a perk of bachelorhood), and wiped my face. Within five minutes the medics were in my living room taking blood pressure and asking me to rate the pain on a scale of 1 to 10. "Four-point-five," I said. Definitely uncomfortable, but not the worst thing ever.

During the short trip to the hospital, I started to feel better (and a lot more foolish). The aspirin I chewed on and the oxygen, I now know, were responsible. They wheeled me into the ER while nurses hooked up an EKG. Glancing at the clock, I wondered if I'd get out of whatever this was in time to have a glass of wine before bed and forget the whole day altogether.

The EKG at the foot of my bed slowly spit out a piece of paper into Nurse Tracy's hands. She looked at it and started running. In seconds I had a team of doctors ripping off my clothes, inserting an IV, and scaring the hell out of me. "Who's your family – how soon can they get here?" said the nurse. Utter terror. "Is it really like that?" I said. "Yes. They need to be here *right now*." I'd had the foresight to call my coworker, Sherry, and ask her to call my family who live eight hours away. The nurse was handing the phone to me as a doctor came over to report that—surprise!—I was having a heart attack and needed immediate catherization and a stent.

The only way I can describe the horror is to compare it to the old Alfred Hitchcock camera trick where the lens moves in on the actor while it zooms out, distorting perspective. And that's a feeble comparison. Knowing you'll spend your last minute-and-a-half of life looking at beige polyester curtains is dire.

It was a trick trying to comfort my mother on the phone while the voice in my head screamed OH MY GOD I'M GOING TO DIE AT 36 I CAN'T DIE NO. As they pushed my stretcher to the cardiac lab, I saw Sherry and my good friend Lisa Carlson. Ever

practical, Lisa said, "Where are your advance directives and your Before I Go planning kit?" By this point I was on so much morphine and sedatives that sentences were becoming a problem, but this woke me up. "I don't know." If the heart attack didn't kill me, the look from Lisa would have. *You idiot.*

Gentle readers, I was beyond stupid. I didn't practice what I preached. I'm the executive director of the Funeral Consumers Alliance, and I hadn't committed my medical and funeral wishes to paper. I put my friends and family in the terrible position I cajole Americans to avoid. How many times have I suppressed a curled lip when someone under the age of 50 looks at me like I'm nuts for suggesting they actually make provisions for their death because, you know, they could walk in front of a bus?

It wasn't because I was afraid of death *per se* (although I was very much afraid of it happening at 36 in the ER, thank you). I've talked about it with my friends and family many times, and I've made my wishes clear. But I never put them down on paper. I fell prey to the same casual indifference that all younger people do. After all tomorrow is another day.

Except when it isn't. Most of you reading this will be between 50 and 90 years old. Most of you are probably not nearly as dumb as I, and you've completed your paperwork. But I'll bet you a month's worth of Plavix that your kids/nieces/nephews/young friends haven't. *Don't let them get away with it.* The fact that most FCA folks are middle-aged to elderly is strange when you look at our beginnings in the 1960s. Consumers Union remarked on how most movers and shakers in the memorial society movement were in their 30s and 40s. The social-justice mission of protecting the bereaved from exploitation motivated these people to face their own mortality decades before most of them would really need to.

Let's bring that back. It's not OK that most FCA members are "old folks." It's not OK that many of us complete our paperwork but then tuck it away after a brief mention to our kids. It's not OK that *we* talk about whether we want the plug pulled but we avoid suggesting that our younger friends also articulate their wishes.

Put my public *mea culpa* to good use. Show your young friends and family this piece. Get them a Before I Go kit, and sit down with them over a Sunday brunch to fill it out, perhaps using yours as an example. Get them a membership in your local Funeral Consumers Alliance. Don't give in to whining, squirming, or cries of "I just can't talk about this." Yes, they can, and they must.

I've rectified the situation now. My advance medical directives and funeral wishes are complete. I've sent copies to my closest friends and family by email and on paper. The hospital that saved my life now has a copy on file, and with their new electronic records system, that will be disseminated throughout the network so my primary care doctor and anyone else who needs it can get it.

Coda

In case you're wondering, yes, I'm fine. Healthier, in fact, than I've been in 20 years. I've quit smoking and by changing my diet and adding exercise, I've lost 30 pounds. I've discovered that I have cheekbones and a waist. I'm very grateful to all of you in the FCA family who wrote, called, and sent me get-well gifts; it was really touching.

Beyond prodding some of you into making or altering your funeral plans, I hope my experience will encourage people to know the signs of a heart attack and not to ignore them. Thousands of people die too young because they don't face what's happening to them. If you've got unusual pain, if it's accompanied by a strange mix of symptoms—or when you just feel that something is *wrong*—call 911. And for those of you with family and friends who are at high risk, remember that support is good, but nagging is obnoxious. No amount of kibitzing about my weight or my smoking ever did a thing to make me change my ways. I knew full well what the risks were, and I made my own choices. Most people are like this; they have to want to change for themselves.

Before I Go: Now They Know

So what did I put down once I finally got my act together with regard to funeral planning? "What do you want?" is one of the most common questions reporters ask me. They assume that since I'm "the funeral guy" I must have a five-foot-long scroll filled with specific demands. Nope. Having spoken to thousands of people over the years who say, "I want to be cremated," "I want a Catholic burial," or "I've instructed my kids that they are not to do X and that they are to do Y," I've changed my mind about funeral planning. This sepulchral micro-management is common among FCA members; most of us recognize the money pit our kin may fall into if we don't make plans that take affordability into account. But I don't think it's helpful.

I'm convinced that guidelines are more helpful than dictates. So many loving children have cried into the phone, flagellating themselves because they couldn't "follow my mother's last

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wishes." They say they feel like they're failing dad if they can't afford to have him shipped across the country for whole-body burial in the old hometown. They feel resentful if their husband demanded a simple cremation with no services.

Consider whether your funeral plans have taken into account the needs of your survivors, and whether you've given them the flexibility to change course if circumstances make your first choices impossible, unhelpful, or financially untenable. Folks, while you're the guest of honor—in spirit if not in body—the funeral isn't all about you. It's also about the people you've left behind. Excessively detailed funeral planning can become an emotional or financial straitjacket for the people you're trying to help.

Your mileage will vary, but here's how I've done it. First, my family knows all about how the funeral industry works. They understand the FTC Funeral Rule, they know what services are necessary and which aren't, they know what's meaningful to them and what isn't, and they know how much they can afford. Teaching these skills to those you love gives them concrete tools, and it can start a conversation about what funeral rituals are valuable or irrelevant both to you and to them.

Here's what I've written as part of my advance medical directive (Vermont allows one to include funeral instructions and the designation of authority to carry them out within the AD):

Disposition of my Body and Associated Ceremonies

I do not believe in dictating absolutes from beyond the grave, but guidelines can be helpful. I have only two extremely strong wishes I ask my survivors to observe:

1. Do not spend a dime of my money or yours at a funeral, cremation, or cemetery facility owned by Service Corporation International (SCI), which goes by the trade name "Dignity Memorial" or at any other publicly traded chain of funeral homes. I consider them unethical and I have spent my career helping consumers who have been exploited by these companies.

2. I do not wish to be embalmed if that can be avoided (and it usually can; don't let undertakers push you around).

I want my friends and family to make funeral arrangements that are meaningful and affordable to them, even if they might not be the ones I'd pick were I still around to have a say. Some suggestions are listed below, but the emotional needs of the people left behind are more important, and my survivors should feel free to override those suggestions. For those of you who feel the most put-together at the time of my death, please be kind and defer to others who may be having a harder time (within reason).

If my friends and family cannot agree on arrangements, then I appoint my mother, Bonnie Cook, to have the final say in the disposition of my body. If she is unable or unwilling to make such decisions, then my healthcare agent should do so. If my survivors end up fighting over my dead body, they should be ashamed of themselves. So don't.

If possible:

- Please donate any organs that can be used for live transplant.
- Please donate any tissue or other body parts to a legitimate, non-profit tissue organization.
- Please consider whole body donation to a medical school if the suggestions above are not feasible.

Whether my survivors choose to bury or cremate me in the end is of no consequence to me. Please stay within your budgets, and remember that you cannot show me how much you me love or respect me by what you do with my corpse. I'm already gone.

Friends and family should feel free to organize a memorial service they find fitting. Please ensure there is plenty of alcohol, food, and ribald humor. While I would like to be remembered as an atheist who does not believe in gods or the supernatural (but who does believe in the importance of human kindness and service to others), my survivors should feel free to observe any religious rituals that are important or comforting to them.

~◆~

Affiliate Alert: please change our number

As we noted in the last newsletter, we're phasing out our toll-free telephone line. While it will remain active for a while to account for all the places where the number is listed, we ask that you please alter your membership cards, pamphlets, and websites to **remove** 800-765-0107. Please replace it with 802-865-8300.

Obviously we don't expect you to throw out a huge stock of printed material; just please make a note of it for your next printing.

Dishes to *Die* For

Show us your culinary chops! We want to put together a cookbook as a fundraiser, and we're looking for the best dishes you've taken to funerals. Actually, we'll take 'em even if they haven't found their way to a wake...yet.

If you've got a recipe so scrumptious you can make us look forward to the next funeral, please send it to Vice-President Nancy Petersen at **nancy@homehelperskc.com**. Please include your full-name, your location, and any funny or charming family lore associated with the recipe.

DIY Funerals Allowed at National Veterans' Cemeteries

Rodger Ericson joined the FCA national board in 2010, and he's been going full-speed ever since. A retired Lt. Col. in the Air Force's chaplaincy, Rodger took care of his mother's funeral privately, within the family, without hiring a funeral home. To ensure this option is available to veteran families who choose burial in a national cemetery, Rodger has been meeting with officials at the Veterans Administration. Several VA cemeteries in recent years have denied private families the right to bring the casket on their own, incorrectly stating they were required to deal only with a licensed funeral home.

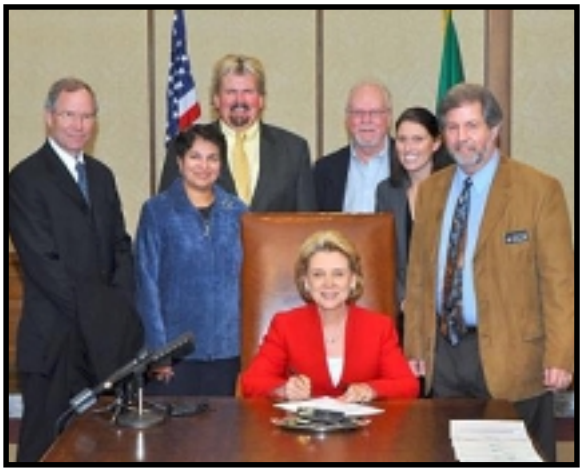
Rodger's work has paid off. He wrote:

> I had learned last summer that a family can be the funeral director, provided that it is allowed in the state where the burial will take place. After Mr. Glenn Powers, Director of the National Scheduling Office had indicated this was acceptable, I then tried on two occasions to test the system and hit roadblocks. Yesterday, I believe that this was resolved, and steps will be taken to ensure it is not a problem in the future. Today I received a phone call which confirmed this and then a staff member sent me a letter. It explained that if a family is not using a funeral director, the family can call the National Scheduling Office and arrange for a free burial for authorized veterans and their spouses (and in some cases children), provided that it is allowed by their state's law [which it is in every state but CT, IL, IN, LA, MI, NE, NY, NJ] and the death certificate and DD Form 214 are all in order.
>
> Three cheers–after much work, it appears now that the VA will properly handle this newly emerging request. I will test out the system again in a couple of months to be sure it is working correctly.

Legislative Watch

California—A first-in-the-nation bill would require funeral homes with websites to post their prices online. Sponsored by the Center for Public Interest Law at the University of San Diego, **SB 658** has passed the Senate and is moving on to the Assembly. CPIL senior counsel Ed Howard was shocked at how hard it was to find prices online a year ago when his father died. "I had to spend an entire day, literally, on the phone with mortuaries around Los Angeles before I got the information I needed," Howard said by phone. "I didn't even know the right questions to ask when I called." Had the funeral homes put their General Price Lists online, Howard would have known he had the right to choose only what he wanted, the cost of basic cremation and burial, and much more before he called.

Unlike every other business in the Internet age, funeral home websites (and most firms don't even have one) rarely post their GPLs online. The FTC requirement to give prices over the phone and on paper may have seemed the height of convenience decades ago, but times have changed. Of course, we suspect many funeral homes don't put their prices online because it's much easier to sell an unwary consumer a fancier funeral if you can get him in the door without reading a detailed price list first.



Washington Gov. Christine Gregoire signs SHB 1691 into law. L to R: Greg Simard, Washington Cemetery, Cremation and Funeral Association; unidentified, John Eric Rolfstad, exec. director PMA; Gov. Gregoire; Rod Stout of the PMA board; Erin Wilcox; Rep. Steve Kirby (primary sponsor)

Predictably, the industry trade associations are coming out against the bill, and funeral directors are calling it "an attack on our profession." Why, they ask, are you picking on funeral homes? Because restaurants, book-sellers, and the rest of the retail sector don't have to be forced to show the web-browsing public the price of their goods.

Minnesota—The fate of a bill to clarify that it's legal to sell caskets without having a funeral director's license is uncertain. **HF482** would have made it clear that anyone can sell a casket directly to the public, an unfortunate necessity since Minnesota's funeral-directing statutes (like those in many states) include the sale of funeral merchandise in the definition of what

constitutes activity that needs a funeral director's license. Of course that doesn't have to be read restrictively—just because selling a casket is one of the things funeral directors do does not mean such sales *alone* need a license—but the industry almost always prefers to do so for its own economic benefit.

The language in HF482 appears to have been incorporated into HF1020, a much larger bill that deals with health and human services issues. HF 1020 is marked "indefinitely postponed."

New York—For the seventh year in a row, the biggest funeral home chain in the country (Service Corporation International) is trying to convince lawmakers to allow it to sell its overpriced "Dignity Memorial" packages. New York prohibits packaged funerals (beyond the basics required by the FTC and those arranged with special groups) and requires complete itemization. Claiming its packages will bring customers savings, SCI is pushing **A06416**. In reality, consumer complaints and SCI's own records show these packages are extremely costly and filled with goods and services many consumers don't want or need.

While the bill's original sponsor has moved on to other issues, another lawmaker is considering whether to take up the measure.

In better news, FCA of Long Island and New York City is again spearheading the effort to pass the Cemetery Customer's Bill of Rights. FCALINYC President Elvira Hoffman is gathering letters of support for **A04219**. The bill would require cemeteries to alert buyers that state law doesn't require a casket for burial, doesn't require any particular container for cremation, doesn't require embalming, and doesn't limit the number of urns that can go in one grave.

Hoffman's efforts need help from all New York state FCAs and memorial societies! Go to **www.nyfunerals.org** to pitch in.

Washington—Congratulations to Peoples Memorial Association in Seattle for helping bring new rights to Washington citizens! Governor Christine Gregoire has signed **SHB1691** into law on May 5, which gives citizens the right to legally designate a person to have the sole right to carry out funeral wishes on the declarant's behalf. Similar legislation backed by PMA bogged down in recent years owing to resistance from the funeral directors' association. PMA board members and staff were successful in reaching out to the trade this year to show the bill helps protect both consumers and funeral directors.

Federal— The bill to expand the FTC Funeral Rule to cemeteries, crematories, and third-party merchandise vendors has been re-introduced into the current congress. **HR 900, the Bereaved Consumer's Bill of Rights Act**, was first introduced in 2009 by Illinois congressman Bobby Rush. Investigators discovered bodies dug up and piled up behind Chicago's famous historically black cemetery, Burr Oak, in an apparent attempt to re-use the graves. This provided an opening for a comprehensive bill that would finally bring all death-services vendors under the same rules for disclosing consumer rights, options, and prices.

We need a sponsor and as many co-sponsors in the Senate as possible! If you care about this issue and would like to urge your senator to join our effort, email executive director Josh Slocum at **josh@funerals.org**.

President's Corner: Education + Advocacy + Discounts = Better Together

Laurie Powsner

People love Sam's Club and Costco. They pay an annual fee for membership and they get great discounts. But of course, we think of them as businesses, and would never dream of giving them a donation to thank them for this service they offer. In addition, we expect a certain amount of service in return for that fee.

When you donate to your local animal shelter, you don't do it to get a discount on pet adoptions. You do it because you care about the cause. So, how are your members treating you? Like Sam's Club or an animal shelter?

I do a lot of the phone-answering at my affiliate and have the experience most affiliates report; callers are receptive and extremely grateful. But, there are affiliates who say they have members that are a little demanding on the phone, who expect them to take care of things for them, who are irritated when something doesn't go the way they want, and act almost like the "service" wasn't up to par. If you get any of this, perhaps in addition to what they "get" for joining, your members also need to hear this message from you a little more strongly: We're a volunteer-run, non-profit organization that seeks to educate the public about their options and protect the vulnerable grieving population at large, not just our members.

I love discounts in general, and yes, even from funeral homes. Believe me; I know the risks, so we take precautions. Putting our stamp of approval on a funeral home carries the risk of reflecting badly on us if ownership or sales practices change, and we don't want to get too close to any one business and risk our objectivity. So we follow FCA's minimum standards: checking that the business is licensed, making sure the price list complies with the FTC Funeral Rule, investigating whether they have a history of complaints with the state, and making sure their prices for the general public

aren't outrageous. FCA of Princeton is a "combo" and offers discounts on simple services in addition to loads of outreach, education and advocacy.

Are you asking for donations, and if so, are they coming in? We strongly urge every affiliate to 1) enclose a self-addressed donation remit envelope with your newsletter (we have a sample you can personalize), and 2) send a stand-alone fundraising appeal at least once a year (we have samples of these too) separately from your newsletter. The more you ask the more you'll get, and an additional bonus is that you'll keep your existence in members' minds if they're hearing from you more than once a year.

But your members and friends are only going to give you donations if you can tell them about the good work you're doing, the outreach, education and guidance in your community. This can take the form of speaking to groups, inviting the public to your annual conferences (more appealing to the public than calling it an "annual meeting" – try it!), distributing literature, teaching adult classes, conducting and sharing the results of price surveys, etc. If your affiliate is trying to spread the word, educate the public, advocate for the vulnerable, and maybe offers the added bonus of discounts, you can position yourself as an organization worthy of support.

Let us help you with your newsletter and fundraising appeal content to make sure you're putting out the most compelling message. Funeral consumer organizations have the ability to be of enormous benefit to their communities. We can be the independent and objective go-to place for all things end-of-life. Let us help you do the good work and then share the good news!

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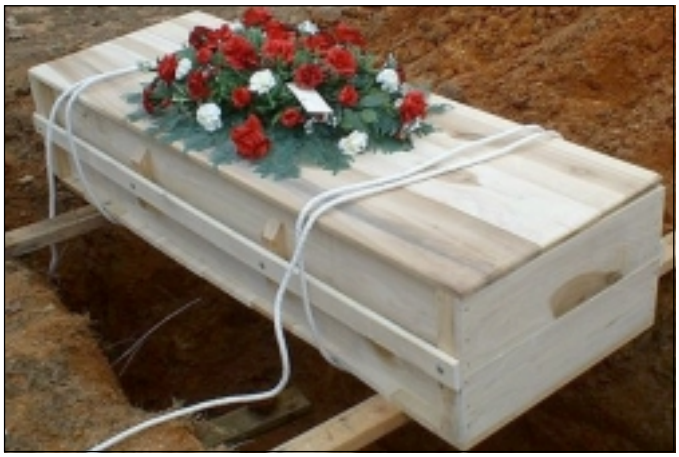
Fuzzy's Funeral

The Rev. Larry Haggard is a member-at-large who sends us correspondence from time to time. Here he recounts the simple but moving burial for someone who died without a penny. What Haggard and the church community did used to be commonplace, and it shows how ordinary people who care can bury their dead frugally and in a dignified manner. Haggard built the casket pictured by hand from donated lumber.

I pastor three small Methodist churches. Right before Christmas, a church member called me from the local nursing home. She had a resident who had died without money or property. She knew my side work building caskets for the indigent, something we can do because a local sawmill generously donates hundreds of board feet in lumber (we use the build-it-yourself plans linked on FCA's caskets page). Fuzzy—that's what everyone called him—was about 57 years of age and disabled due to a stroke. His wife divorced him after his disability.



He had three sons we never heard from and a daughter that had to wait until pay day to be able to buy gas to drive 200 miles to here from where she lived.

One of the local funeral directors is a good friend, and he was so helpful. We had to get the body transported back to our town from an out-of-state hospital where they had taken Fuzzy when he took deathly sick. One of my churches paid for that. He came back to us in a body bag. This same church donated the grave and a member dug and closed the grave. The daughter and a few friends made it the next day to the graveside services. A friend brought the funeral spray, and we had a dignified service after which we lowered him into the grave with ropes (donated by another friend). All of this was done through church members and friends at no cost to the family. I didn't do it by myself, I just brought folks together. It took a whole community and all three of my churches but we got it done. Since we didn't want to embarrass the family, we called it a green burial. The local funeral director helped us tremendously and even loaned us his van to transport the body to the cemetery.

So far, I've made two caskets out of cedar, one out of pine and Fuzzy's from poplar. The cedar caskets are especially beautiful when finished off. This one was left unfinished. So far, all of the wood has been donated and I've not charged for them. If I did have to pay for it, the lumber cost would be less than $100 at our prices around here. I plan on continuing this side passion of mine, and I've been encouraged by your organization's work. Thank you for all that you do to help us educate folks about the alternatives to expensive burial.

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Help—and thanks—from our friends

- Josh Slocum, executive director

Working with the local Funeral Consumers Alliance groups on issues and legislation in their states is exhilarating for me. Combining the knowledge and in-state "street-cred" of local consumer advocates with the depth of expertise on funeral law the national office can offer has stamped out a number of anti-consumer bills and propelled positive legislative change. Earlier this year, the board of the FCA of Maryland and Environs (FCAME) learned, almost at the last minute, of several bills affecting cemeteries and how they treat consumers. They were awful. One would have allowed cemeteries to charge consumers interest on advance payments for cemetery services (really, the cemetery ought to pay the customer interest for the privilege of having their money ahead of time). The other would have scuttled a law requiring an annual audit by a CPA, instead allowing the cemetery to self-report its finances.

The Internet connections between FCA and FCAME nearly melted down over several days. FCAME board members Brian Ditzler and Barbara Blaylock drafted opposition statements, as did I until about 10 p.m. the night before the hearings. It was sort of like an all-nighter before college finals—nerve-wracking, but great fun to be in the same boat with your friends.

Brian and fellow board member Knick Knickerbocker went to the Capitol to submit the testimony from the national office and FCAME, as well as a copy of the Maryland chapter from my book *Final Rights*. Drum-roll please. . . we won! The bills were soundly defeated in committee.

Barbara wrote:

> *This flurry of activity inspires me to think that we might put a little article in our next newsletter not only about this and the aftermath of whatever happens—with a nod to the priceless help we get from the national FCA and Josh on matters such as this—but also with a request that folks who might be willing to get emails alerting them of legislative matters and the need for their support . . . Josh, we are amazed and grateful for all your input.*

Not only that, but FCAME sent a **$1,000 donation** to the national office as thanks for our support for their legislative fight. We are deeply grateful. Barbara, Brian, and Knick, you can take a bow. Your willingness to jump in to an important issue on a tight deadline helped thousands of Maryland families who don't even know the debt of gratitude they owe you.

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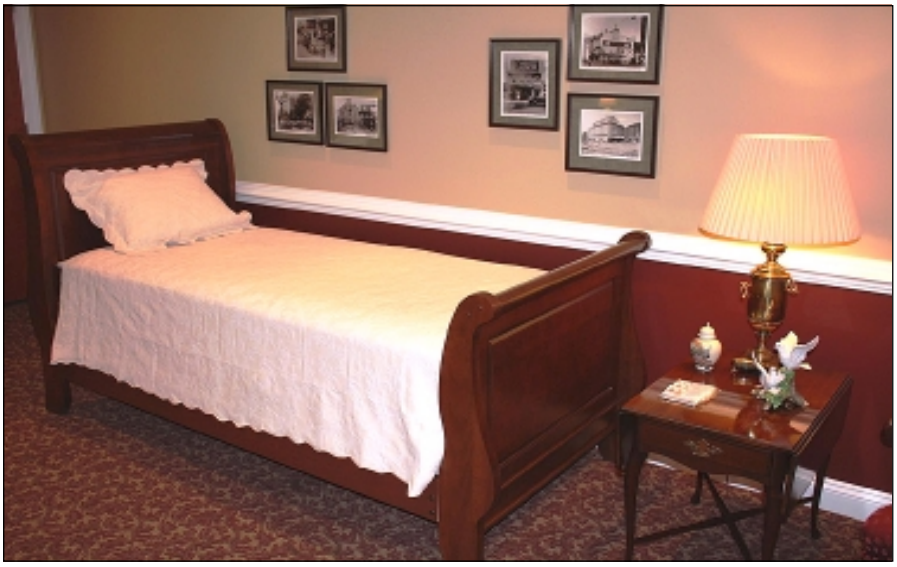
The national FCA board and staff also want to take our hats off in thanks to the board of the FCA of Coastal Carolina (Wilmington, North Carolina) for voting with their dollars in support of our national work. One of Coastal Carolina's members—clearly grateful for the group's efforts—left them a sizeable bequest. The Coastal Carolina board voted to send the national organization a portion—**$3,600**— to further the work we do. It really makes a difference; thank you.

An idea whose time has come. . . again

Long before embalmed bodies tucked into ornate caskets became commonplace at American funerals, the dead were often laid out on their beds or on a divan (and frequently at home). Pennsylvania funeral director Ernie Heffner is reviving that tradition by offering this sleigh bed as an alternative to a "casketed" viewing. While initially suprised, Heffner says, people take to the idea quickly, remarking on how much more home-like it seems.



A fancy funeral is not an entitlement: how to help callers who ask for money

Josh Slocum, executive director

I dread picking up the phone to hear, "I'm calling to see about funeral assistance," because "assistance" always means money. We get many calls from family members who've been referred to us by the American Cancer Society, hospice, or some other human service organization. The caller is always under the impression that we pay for funerals. Nothing we do seems to prompt these organizations to give families our information ahead of time, or to explain how they can help themselves avoid high funeral costs if they'd only consider the problem before mom takes her last breath.

So, what to do when someone calls expecting your FCA to pay for dad's funeral? It depends. There are people we just can't help; the ones who ordered up a full-service, one-of-everything funeral for their sister who "deserved it," then realized a month later that the funeral home hired a collection agency. Once the body's buried, it's up to the family to pay for it. There are no charities that pay for funeral costs, and most certainly not for optional ceremonies.

But sometimes family members call before the funeral has been carried out, and we *can* help them. That is, if the caller is willing to take responsibility for the funeral choices they make, and doesn't expect someone else to pay for them.

In my experience, some callers are initially put off that we don't immediately offer a check. Instead, we remind them that they have control over the cost of the funeral by picking and choosing only the goods and services they can afford, and by shopping around among different funeral homes. Some are insulted that we suggest they scale back their expectations, but no one is entitled to a fancier funeral than they can afford. Though it sounds irreverent, anything more than a direct cremation or direct burial is a *luxury*. The funeral does nothing for the dead person; the living are the ones who take notice. No one expects that the government or a charity will fund the wedding of their dreams when the couple is capable of standing before the justice of the peace for $50. No one would ask for charitable help to put on a grand 60th anniversary party for their parents. While a funeral is a sad event, the principle is the same.

But other people are genuinely grateful to learn that the funeral doesn't have to cost $8,000, and that they're not "disgracing" dad by spending within their means. Many, many people have said to me over the years, "Wow – I had no idea we didn't have to do it this way, or that we could have a memorial service on our own. Thanks for showing me so many options I didn't even think to ask about."

Here is the list of options I go over with such callers, depending on their circumstances:

• **Whether there's government money to bury the poor (euphemistically called "indigent") depends on the state.** Some states have a budget for this. Others leave it up to the local county, city, or town. There is no rule of thumb. You should find out what your state/county/locality offers or what it doesn't. If a family has no money, the first thing they should do is call the department of social services (or whatever your state calls the welfare office) to see if there's an indigent burial/cremation program.

If there is—a big if when many states are slashing budgets—it's not going to cover a full-service funeral with embalming, a public viewing, and associated ceremonies (except in a few outlying states such as Massachusetts). The family is going to get a direct cremation or immediate burial at most.

Some states won't allow a family to add any of their own money, reasoning that if they can afford to do so, they don't need the state's help. Other states will allow families to add money for optional ceremonies up to certain limits.

• **Remember that you have the right to pick and choose only the funeral goods and services you want and can afford.** You don't have to buy an elaborate package. Sure, you may want a public showing of grandma and then a Mass of Christian Burial at the church afterward, but if you don't have the money for it, know that you and you alone are responsible for the bill. A grand funeral may seem just the thing in the throes of grief, but the stress of a debt hanging over the household finances is no help when a family is trying to recover from a death.

• **Consider body donation to a medical school.** You'll be helping train the next generation of doctors who will be taking care of you, and depending on where you live, the cost could be minimal (transportation) to free. Most medical schools will return the cremated remains in one to two years after study if you request this beforehand.

• **There are many meaningful ways to say goodbye to someone that have nothing to do with cost.** I often tell callers the story of my grandmother Edith Slocum's funeral. She had wanted cremation, but the daughters opted for the full embalming and formal ceremony at the request of a sister who hadn't seen Grandma in years.

Looking back, I found the made-

up-body-lying-in-state extremely artificial and uncomfortable. But the family reception afterward? One hell of a good party. We went back to Aunt Mary Ellen's house where the grandkids made food while 70 people milled around telling stories about grandma's legendary cheating at gin rummy. Most of them were getting tipsy off her favorite cocktail, which was no mean feat considering she liked the dreadful sloe gin fizz. My fondest memory is of mixing up tuna-pea macaroni salad with my cousin Kelly, crying and giggling at the same time.

• **Consider a home funeral**. In most states it's perfectly legal to complete the death certificate (with the doctor's or medical examiner's certification), file it, care for the body at home, and take it to the cemetery or crematory. Most families in this country did so routinely until the turn of the 20th century. The FCA national office can help guide families, or you can turn to the new book *Final Rights: Reclaiming the American Way of Death* for specific requirements in your state.

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Planning in uncertain times

Alison Heins, President, Funeral Consumer Information Society of Michigan

We live in uncertain times. How often we utter this rhetorical statement. Yet, it becomes more poignant during tragedies like the sudden discovery of cancer or kidney failure, as with two of my friends here in northwest Michigan, or like the ongoing calamity in Japan, where my daughter lives. (She fortunately was safe on vacation in Indonesia at the time of the quake.)

So this month, I decided to remove a measure of uncertainty and play the role of roving reporter/funeral and burial planner for my friends and FCIS members.

My friend with cancer is a biodynamic farmer who lives simply and close to the earth. She wants her family to put her body in the pickup truck and drive it to the crematory. She thought the entire process would cost around $300. Doubtful, I promised to help her find out her options.

First, I called two local funeral directors that I knew to be "green" friendly. I posed my questions: "What would you tell a person who asks about green funeral and burial options?" and "Would you be willing to issue a transit permit to someone who wishes to drive their deceased to the crematory in their own vehicle?"

I was pleasantly surprised when the first funeral director responded positively and quite enthusiastically. She explained that they offer an embalming fluid that is environmentally friendly and agreed to find out the main chemical ingredient, which turned out to be isopropyl alchohol! In an e-mail, she walked me through the procedure from point of death at home to arriving at the crematory and explained how the family could be involved. They could even wash and prepare the body before she came.

The second funeral director I interviewed said he does his utmost to comply with a family's wishes. He said he would ride with the family in their own vehicle so that his insurance could cover it if an accident occurred. He said no one has yet asked about "green burial" grounds, although the Catholic cemetery in Traverse City, recognizing that some people simply cannot afford caskets and vaults, has a section where any style of burial is allowed.

Both funeral directors said they would charge the standard fee for direct cremation and specified what would be included.

A Home Burial

I often speak with friends who wish to be buried on their own property. So I also called some of the local zoning administrators to investigate the local ordinances.The variety of responses was interesting.

The first official was particularly squeamish and pointed out that no future buyer would want to purchase a property knowing that "Uncle Bill" is buried there. (Obviously, he doesn't know FCIS members). Furthermore, he said that a vault is needed to "prevent leakage" (which is incorrect; vaults are for lawn maintenance purposes only) and seemed to fear the natural processes of decay. The permitting procedure that he outlined was impossibly complicated, the equivalent of a request for a change in zoning.

The two other zoning officials I called were much more accepting, even a bit intrigued with the idea. Both said they would defer to the County Health Department. The Health Department official was refreshingly frank and positive about my inquiry. I think it helped that he came from the Upper Peninsula and had once been a cemetery worker. He was familiar with properties where family graves existed in a far corner. He said that the setback rules would be the same as for a septic system and joked, "It's kind of the same thing." One unclear issue is how one would post a notice of the grave location. He is trying to find that out from the state.

Facing Realities

Too often, I find that people's end-of-life planning stops at the dying process or jumps to "I just want to be cremated," or "I'll be buried in ____ ." Most can't seem to face the reality of finding a funeral director prior to the reality of need. Or course, planning head isn't fool-proof, and end-of-life planning needs to be revisited until, well, the end of life.

I was encouraged and energized by these interviews. From them, I conclude that we have much work to do to confront fear and ignorance about death and decay. We need to be bold enough to express our desires for after-death care. ~◆~

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Spring 2011 Newsletter

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Hop over to

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FUNERAL CONSUMERS ALLIANCE **is the only national, nonprofit, nonsectarian, 501(c)(3) organization solely dedicated to protecting the public's right to choose meaningful, dignified, and affordable funerals.**

Since our beginning in 1963, we have served as a source of information and advocacy to grieving families, lawmakers, the media, and the funeral business. We offer accurate, authoritative advice on all matters relating to funerals, cremations, burials, and other after-death arrangements. We support legal reforms to better protect the public against abusive practices, and we serve as a clearinghouse for consumer complaints of illegal or unethical treatment. We also give educational materials and advice to our more than 100 volunteer-run consumer information groups around the country.

With our help, thousands of families are better educated about their rights under federal, state, and local laws. FCA has helped people save hundreds of thousands of dollars in unnecessary funeral costs by showing families how to make informed decisions in a time of crisis.

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