Funeral Consumers Alliance of Western Pennsylvania - Spring 2011

Newsletter



Your final rights: Don't be caught dead without them!

Planning our own funeral is one of the last things most of us want to do, but putting it off can cost you (and your heirs) dearly.

By exercising your rights under the federal Funeral Rule and state law, you can save thousands of dollars and relieve your family of undue stress and expense. Nobody knows that better than Josh Slocum, executive director of the national Funeral Consumers Alliance, who will address our Annual Meeting Sunday, May 22.

The foremost expert on the U.S. funeral industry, Slocum will reveal what he found when researching his forthcoming book, *Final Rights: Reclaiming the American Way of Death*. You'll learn that:

- Pennsylvania's prepaid funeral laws could leave you in the lurch. If you prepay in order to qualify for Medicaid, the funeral home doesn't have to transfer your funds to a new funeral home if you change your mind before death or move to the other side of the state.
- The state has been improperly targeting families who choose to handle a death privately without hiring a funeral home, threatening one family with a \$10,000 fine. Learn the truth about your legal rights---because the state won't tell you.
- Cemetery regulation is almost non-existent in Pennsylvania. Consumers with complaints have little recourse, so learn how to protect yourself before you enter the graveyard gate.

Slocum will also discuss current trends in funeral practices and the important role that organizations like FCAWP (one of nearly 100 local affiliates in the FCA network) can play in educating consumers and influencing legislation. He will respond to questions and autograph copies of his book, which will be available to those who attend in advance of the June 15 publication date. (See story on page 3.)

As head of the premier national clearinghouse for funeral information and consumer complaints, Slocum has testified to Congressional committees on behalf of funeral and cemetery consumers, and he is regularly quoted in national media such as NPR, the *New York Times*, and the *Washington Post*.

May 22 Annual Meeting: The Slate

The 2011 slate includes **Frank Ashbaugh**, secretary, **John Brobst**, treasurer, and active volunteers **Mary Ruth Aull** and **Jack Snodgrass**, board of trustees. Nominations for these positions as well as for president and vice president will be accepted from the floor. Volunteers for committee chairs are also urged to step forward. **Pete McQuillin** will continue as a trustee, and **Arlene Stromberg and Lowell Swarts**, exofficio trustees. **Charlotte Zabusky** is retiring with the thanks of the board for her service as a trustee.

FCAWP Annual Meeting

Your final rights:

Don't be caught dead without them!

Guest Speaker: Josh Slocum

Executive Director/Funeral Consumers Alliance

Sunday, May 22, 2011 - 2 p.m.

Pittsburgh Institute of Mortuary Science 5808 Baum Boulevard (Shadyside) (Tour of PIMS at 1:30 P.M.)

Breaking News!

Just before press time came the exciting report that Penn Hills Municipal Council had approved conditional use zoning for 30 acres of mostly forested land as a green cemetery!

Land Conservation Cemeteries (LCC) will open Penn Forest Natural Burial Park and begin selling green burial lots (no elaborate monuments, no metal caskets or grave liners, no concrete vaults, and no embalming with toxic chemicals allowed) as early as June or July 2011. This will be the first cemetery of its kind in Pennsylvania, and the first of its kind anywhere in the country so convenient to a major metropolitan area.

LCC's CEO and FCAWP board member Pete McQuillin and LCC President Nancy Chubb (Pete's wife), along with a dedicated team of investors, Green Burial Pittsburgh board members and other supporters, have devoted more than three years to bringing this concept to reality in Allegheny County.

Pete promises an update and more details at FCAWP's annual meeting. (He can be reached at mcquillinpete@gmail.com or 412-977-2207). See http://www.postgazette.com/pg/11095/1137133-100.stm for the *Post-Gazette* story.

Moving? When the Post Office returns your mail without a forwarding address, that's a cost to the organization and, more important, we lose communication with you. **Please add us to your change-of-address list** when you move, even if it's out of town.

From the President: On transitions—personal and organizational

Transitions are part of life—for people and for organizations.

My personal transition is moving from a house of 33 years to an apartment. That's called "downsizing," and it is a challenge, as many of you know. To reduce all you have lived with and taken for granted can be painful; at the same time, it is exciting to look forward to a new space and new patterns of living.

Equally challenging is the transition we face in FCAWP. More than half a century ago, an enthusiastic group—some of them young parents, others somewhat older—created the Pittsburgh Memorial Society (later renamed Funeral Consumers Alliance of Western Pennsylvania). Since then, membership has grown to nearly 3,000 households. But many have not kept in touch, children have not become members, funeral directions are incomplete, and the leadership has fallen largely to those of us with gray hair and diminishing energy.

For the first time in recent memory, we are approaching the annual meeting with an incomplete slate of nominees. (See "Slate," page 1.) We desperately need volunteers committed people who are willing to work—to fill the other slots. We also need a newsletter editor and web site designer to keep you informed.

As I complete my second year as president, FCAWP faces some hard choices, and my feelings about this transition are as mixed as those about my personal move. I am grateful for the wonderful human contacts I've had:

- supportive **trustees** who share their ideas, carry out responsibilities, and encourage all of us;
- the many **members** who respond generously to our appeals and have put our books in the black at last:
- members and non-members who are so grateful for our help in their time of need, and
- our national executive, Josh **Slocum,** who provides invaluable guidance and encouragement and will keynote our May annual meeting.

I am aware of the continuing need for FCAWP and the unique services it offers the community. As the trend in end-of-life planning becomes less rigid, with growing interest in what is truly the "traditional" practice (green burial, home funerals, direct disposition, and highly personal memorial celebrations), consumers need a strong advocate to face growing conglomerates of corporate funeral homes and for-profit cemeteries.

I also know that FCAWP cannot continue in its present structure without new ideas and new, younger leadership.

Help us find that leadership!

- 1. Be sure your own house is in **order.** Have you chosen your funeral director and type of disposition and sent us that information? Do we have your current address, email, and phone number?
- **2. Let your family know**. Have you discussed your arrangements with your family members, encouraged them to join, and put your

wishes in writing (perhaps in our little kit, Before I Go, You Should Know)?

3. Share your thoughts with us about how the organization can move forward—and a bit of your time as a volunteer to help us thrive. You can help recruit new members (beginning with your own family and friends). You can distribute our brochures in your neighborhood libraries and social centers and arrange speaking engagements. You can volunteer to serve on the board or to edit our newsletter.

Call our office (412-241-0705) or email us (fcawp@verizon.net) with vour ideas and vour offers of assistance. And do come to the Annual Meeting on May 22!

The fact is simple: we can't go on without you.

I'm counting on you!

Sincerely,

Arlene Stromberg, President

Are you leaving your loved ones in the dark?

By John Brobst, FCAWP Treasurer

When I joined FCAWP, I selected the funeral director and type of burial arrangements I wanted. However, I did *not* outline the specifics of how I felt about the process of dying, whom to inform, type of service (if any), and how costs of cremation or burial would be covered.

These unspecified items would leave my loved ones in the dark at a most stressful and inconvenient time. How could I do that to the people I love? My New Year's resolution was to finalize these arrangements, and by the end of February I had done just that.

And here is where my membership in FCAWP benefited me so much.

Using the kit that I purchased from FCAWP (Before I Go, You Should Know), I was able to breeze through what would have been a most complicated process. The kit covers many things I had not considered, and it relieves those left behind of second-guessing and feeling guilty for decisions they would otherwise be unsure about.

For your own—and your survivors' -- peace of mind, I urge you to purchase our kit and use it to record your final wishes. The kits are available from the FCAWP office postpaid for \$10 apiece or \$15 for two. (Each individual should have a copy.) They will also be available at the Annual Meeting on May 22.

Don't procrastinate, as I did. Let your family know your thoughts and wishes NOW with this record and, we hope, in a conversation, as well, so that they will be prepared when the need arises.

Update your profile...Please!

A year ago FCAWP began looking for a comprehensive computer program to replace a very old database and even older 3"x5" card system that we had been using since the 1950s.

Our problem, like that of many other nonprofits, is not having enough people to track the information of 3,000 plus members. To do so requires money or volunteers, and unfortunately we are deficient in both areas.

The good news is that we found the needed computer program. The bad news is that the data now being input from cards are woefully inadequate:

- Many of us have not selected a funeral home.
- Many have not chosen the type of funeral arrangements we wish.
- Phone numbers are out of date, e-mail addresses are nonexistent, mailing addresses are questionable, etc.

We desperately need your help to update our information.

By joining FCAWP you've chosen to make your death less stressful for your family, and you've asked for our help in the process of doing that. However, we can help only if we have your updated information..

Please help us to serve you better by taking a mo-

Louise E. Frame in memory of

Joseph Fellman

ment now to send us your current mailing and email addresses, phone number, and preferred funeral director and burial type (cremation or simple burial). Send the information to FCAWP, P.O. Box 8974, Pittsburgh 15221-0974 or email to fcawp@verizon.net. If you have not yet registered with a participating funeral home, please call or send email to request the appropriate forms.

We thank you—and your family will someday thank you—for doing this.

--John Brobst, Treasurer

NOTE: The new database was used for the first time in mailing this issue. If you encountered any problems, let us know, please!

FOR SALE:

Four cemetery plots have been donated by a generous brother and sister, who suggested that FCAWP use them to raise funds for the organization to continue our community services.

The four plots are together in the Garden of Devotion section of Riverview (formerly Sunset View) Memorial Park, 2025 Lincoln Road, Verona, and are valued at \$1100 each. We are offering them first to FCAWP members, for \$500 each or \$800 for two. Additional grave opening/closing costs are due when the plots are used. Contact FCAWP at 412-241-0705 or email fcawp@verizon.net.

Sustaining Gifts

Winter 2010-2011

Anonymous - 13 Elizabeth Anderson in memory of Carl A. Anderson Robert Anguish Bob Babin in memory of Judy Babin David and Karen Barker Frank Barton Elfriede Bellemann Daniel Bernard Michael and Viola Bikerman Frances Blackmond Jean Brown Alice Cavolo in memory of Anna Cavolo Alice and Earl Clary in memory of Ralph L. Cohen Joseph and Jeanne Conrad Frank Crimbchin William Critser Darryl and Pat DeAngelis Esther Donahue Norma E. Donaldson Dot and Ray Dorazio Peter and Patricia Erb

Yale A. Frame Lynne Gawlas in memory of Anne and Ralph Smith Eileen and Stuart Hastings Margaret Henderson Alan James Antonette Julian in memory of Mary Monaco Bettie Kalinsky Nancy Kazimer Sandra Kish in memory of Ruth Kish Margaret Laske in memory of Clifford Ham Clark E. Lingren in memory of Esther V. Lingren John and Lillian Lydon in memory of Mary Lydon Catherine Lytle Milton and Carol Manes William Moutz, Sr. Kimball Nedved

Norma Neishloss in memory of Meyer Neishloss Ralph Peabody Elsie L. Rea in memory of Lois Rea Vera M. Round in memory of Anne and Bernard Round

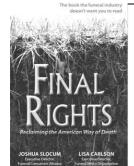
W. A. Schempp Joan Schoff in memory of Clara Hummel Robert and Carolyn Schumacher Joan Seidensticker Dorothy Sherwood Chuck Slater Albert A. Spritzer Betty Stearns John E. Steele Barbara Story Margaret S. Stouffer in memory of S. William Stouffer William and Nancy Straw Arlene Stromberg in memory of Robyn Dawes Arlene Stromberg in memory of Richard Michaels Nancy Syoboda Patricia L. Swedlow in memory of Thomas M. Kerr Linda and J. J. Tierney, Jr. in memory of Lulu Gareth Tobin Mel Vesely Mrs. Stewart Vockel Leo Vroble Charlotte Zabusky in memory of Alexander Zabusky

OTHER GIFTS

Special thanks to

- the brother and sister who donated four cemetery plots in Riverview Memorial Park.
- Charlotte Zabusky for the very generous donation in memory of her son, Alexander Zabusky
- Christine Ashbaugh for updating the FCAWP website.
- Frank Ashbaugh and Pete McQuillin for serving as emergency phone volunteers.
- members who have pledged monthly, quarterly, or annual contributions and/or have designated FCAWP to receive memorial contributions in their names. (Please be sure FCAWP's mailing address is included in the newspaper notice.)

This list reflects gifts received as of April 1, 2011. Contributions received since then will be acknowledged in the Fall 2011 newsletter.



The book the funeral industry doesn't want you to read!

Just out! Final Rights: Reclaiming the American Way of Death by FCA executive director Josh Slocum and Funeral Ethics Organization leader Lisa Carlson, combines journalistic investigation with practical consumer advice. The only book of its kind. Final Rights unveils the tricks of the funeral trade (and how to avoid them) while calling out government regulators who are supposed to be protecting you, the funeral consumer. Includes laws for each state and needed reforms. At stores on June 15 but available now from FCA website (www.funerals.org) or:

at our May 22 Annual Meeting, when Author Josh Slocum will autograph copies. Cost is \$19.95—or \$22.50 (including postage) from the www.funerals.org website.

Bill to extend Funeral Rule to cemeteries is introduced

Once again, Illinois Congressman Bobby Rush has introduced a bill that directs the Federal Trade Commission to expand the Funeral Rule to cover cemeteries, crematories, and merchandise retailers. The Funeral Rule, in effect since 1984, gives consumers the right to price quotes by phone, the right to pick and choose only what they want, the right to buy caskets from outside the funeral home, and the right to accurate information about legal requirements.

But cemeteries have escaped these modest regulations, leading to consumer abuses and complaints around the country. **HR 900, The Bereaved Consumers Bill of Rights Act of 2011,** would end the patchwork of lax state cemetery regulations and compel all burial grounds to meet these minimum consumer standards. Representatives of our national Funeral Consumers Alliance testified before a Congressional subcommittee in 2009 in support of the bill and will continue to push for this important legislation.

How you can help:

Please write and call your Representative and Senators to urge them to co-sponsor this important bill. They can be reached through their websites and local or Washington, D.C. offices.

Stress that this bill would:

- Compel cemeteries to give consumers accurate prices before the sale.
- Give cemetery consumers the right to buy only the goods and services they want and where they want (e.g., from retail vendors if they wish).
- Bar cemeteries from forcing families to buy entire packages of services.
- Require cemeteries to disclose rules and regulations, and consumer rights, before the purchase.
- Require cemeteries to keep accurate records of all burials sold, and where remains are interred, and to make those records available to regulators,
- Bar cemeteries from lying about the law, for example, claiming laws "require" vaults to surround an in-ground casket.

FUNERAL CONSUMERS ALLIANCE OF WESTERN PENNSYLVANIA

formerly Pittsburgh Memorial Society

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Have you chosen a funeral director? Three stars after your name on the address panel indicates that you have not. **Please call us today to request the appropriate forms**

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