



Biennial Convention 2012

Be sure to mark the dates on your calendar—FCA's 2012 national convention is coming up June 7, 8, and 9 in Tucson, Arizona! We've got a lively roster of speakers planned, including:

- **Ed Howard, Senior Counsel for the Center for Public Interest Law at the University of San Diego**—Ed quickly became a friend to the funeral consumer movement in California in 2011 when he launched a bill to require funeral homes to post their prices online. Frustrated at his family's inability to find any meaningful cost or service information on funeral home websites when a death occurred, Ed put his years of advocacy experience into action. Activists from FCAs throughout California joined the effort and Senate Bill 658—requiring online disclosures—was signed into law. He'll inspire the crowd to become effective citizen activists at the state level.

- **Lisa Carlson, Executive Director of the Funeral Ethics Organization**—Many readers know Lisa as the longtime executive director of FCA before her retirement in 2003. One the "grandmothers" of the home funeral movement, Lisa wrote the only books on funeral law around the country specifically for funeral consumers. In 2011

she asked FCA Executive Director Josh Slocum to co-write the third, *Final Rights: Reclaiming the American Way of Death*. Join Lisa and her trademark humor for a look at where the funeral consumer movement has been during her 25-year involvement and where it should go tomorrow.

- **Randy Garner, Co-Owner of Day Funeral Home in Randolph, Vermont**—Randy's relationship with the



funeral consumer movement started off a bit rocky; he was a critic of the critics. But once he sat down with advocates Josh Slocum and Lisa Carlson, a trusted professional relationship developed. Randy will talk about how the funeral consumer movement looks to the funeral industry—warts and all—and suggest ways to break down prejudices so people of good will can work

together to root out unsavory practices. Since Randy is an amateur stand-up comedian, we've asked to him to try to make the audience bust a gut too.

- **Bart Windrum, Author of *Notes from the Waiting Room: Managing One's End-of-Life Hospitalization***—

Most of us say we want a peaceful death, but very few of us actually get one. When his elderly parents declined and eventually died, Bart found this out in excruciating detail. A provocative public speaker, Bart will show how to effectively advocate for yourself or someone else at the end of life to avoid being sucked into the factory-like system of the modern

American hospital.

Small group workshops will include:

- **Fundraising 101**
- **Fun with Phones**—cheap and portable options, plus how to answer nearly any consumer query
- **Website Basics**

(continued next page)

- **Managing a Member Database**
- **Price Surveys and Publicity**
- **Green on the Cheap**—having a green farewell without spending all your greenbacks.

. . . and more! Remember, the program is subject to change. Look for details and registration information in Spring, 2012. Don't forget to check for news updates at:

funerals.org/conference.

Accommodations

Because June is off-season in the Southwest, we've been able to get you a great deal at a nicely appointed hotel near the airport! The Holiday Inn Tucson Airport North is offering FCA attendees single or double rooms at \$69 a night (not including taxes). If you decide to share a double, the total price is still \$69. Suites are available at \$99.

The hotel features:

- **Free shuttle service** to and from the airport (less than 5 miles away), as well as to locations within 5 miles of the hotel.
- Two restaurants/bars
- Free wireless Internet in every room
- Swimming pool
- Small gym

All sessions will be held onsite, and the hotel is handicap-accessible. Make your reservations today! Call the Holiday Inn directly at 520-746 1161. Be sure to tell them you're with the Funeral Consumers Alliance conference to get our special pricing.

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Notes from the Board

The FCA national Board of Directors met in Ft. Worth October 21 and 22 for the second of its two in-person meetings each year. This one was especially productive—the board raised \$10,000 in its first-ever telephone fundraising campaign (more below)!

The Board:

- **Voted to amend the FCA By-laws** to allow e-mail for communications to affiliates and among the board that were formerly restricted to paper mailings. These include notification to affiliates of the candidates for election to the national board, dates of the Biennial meeting, and board communication on bylaws amendments. The revisions also included deleting the requirement that the Biennial conference be held in spring. Ballots and voting for candidates will continue on paper by US Mail, and all program and registration materials for Biennial conferences will also be sent by US Mail.
- **Officially welcomed the newly formed FCA of South Dakota** as a full-fledged affiliate of the Funeral Consumers Alliance federation.
- **Adopted an operating budget** for 2012 (see budget elsewhere in this newsletter).
- **Finalized program and speakers** for the 2012 Biennial Conference (as always, subject to change).

But the most exciting, if initially anxiety-provoking, part of the meeting was the afternoon telethon. Realizing we had more work to do to meet our 2011 budget, the board girded its loins to

make fundraising calls. Everyone's nervous their first time out. But we found it wasn't nearly as scary as the anticipation. After all, we were calling people who've already let us know they love our work because they've donated before. These people are friends of FCA, and the worst they can do is say "no," or "not just now."

Here's what we did, and you can do it too!

- President Laurie Powsner and Exec. Director Josh Slocum sorted the donor database by size and recency of donation. We wanted to ask the big donors first. We also put notes next to people with a particular interest in an aspect of our work or someone who has a personal relationship with a board or staff member. Potential donors were divvied up first by whether the call knew the person.
- Josh Slocum did the first few calls while the board watched (this was his first time too, but someone had to break the ice). Taking a friendly, confident tone when you ask for money to support the mission helps calm jitters. Remember, you're asking for a good cause and there's nothing to apologize for.
- Board members spent two hours with their call sheets and their cell phones while Laurie logged responses. Many folks weren't home, but the majority for whom we left messages called back that afternoon. Some called the national office days later.
- Thirty-eight of 42 people called said yes. Read that again. Only four people declined to make a

gift. One was not feeling flush, two others are already regular donors and didn't feel able to give more, and only one gave no reason.

Calling your donors for money can be very effective, a lesson we wish we'd learned long ago. This will be part of every board meeting in the future. And most of these we called had already given at least once this year. Do not think it's gauche or inappropriate to ask for another gift. One woman Josh called had already given \$1,000 earlier in the year, and she offered us another \$1,000 on the spot (the only reason she's not named is we're not sure she wants to be highlighted, but we hope she knows how grateful we are).

If you decide to do a telethon here are some tips (and be sure to refer to the tips on page 4):

- **Sort your database ahead of time.** Put the highest-level donors at the top and start there.

- **Go for the easy money.** If you've shared your mailing list with us at national for our direct mail campaigns, we've sent you a list of donors and names from your local area. Make them priorities as they're likely to give again to you.

- **Be prepared to tell donors some specifics about how their gifts will be spent.** Summarize your work in the past year, and tell them what exciting stuff you plan for the next one. A short personal story about how you helped a member or consumer is great too. Be upbeat and proud of your work. Be gracious and grateful, even if they say no. No doesn't necessarily mean "never" it may just mean "not now."

- **Have a potluck** on a Sunday afternoon at a board member's house. Having a relaxed atmosphere with good food and drink really helps. Don't have a business meeting, don't talk about problems, just have a good time. Try a friendly competition with a fun or silly prize for the caller who gets the most pledges.

- **Have charge sheets ready to fill out** (if your group accepts credit cards). If you accept credit cards on your website, ask them if they'd rather give you their information on the phone or if you should send a reminder email with a link to your donation page.

- **Let the donor know you'll send a reminder letter and a remittance envelope** if they intend to pay later by check.



2012 Operating Budget

PROJECTED INCOME

Defunct Affiliate funds—\$5,000
 Dues from affiliates—\$70,000
 Gifts from Affiliates—\$12,500
 Headquarters Fundraising—\$52,500
 Affiliate Direct Mail—\$25,000
 Sales – Publications—\$22,000
 Special Gifts—\$10,000

TOTAL PROJECTED INCOME
\$ 197,000

PROJECTED EXPENSES

Affiliate Support—\$ 500
 Board expense—\$3,000
 Business Insurance—\$3,300
 Credit Card Processing Fees—\$2,000
 Employee health insurance— \$15,000
 Employee Retirement—\$9,312
 Employee taxes (FICA and Unemployment)—\$7,500

Employee wages (two full-time, one part-time)—
 \$108,005
 Fundraising—\$10,000
 Legal Expense—\$500
 Newsletter—\$3,500
 Office Equipment, Maintenance, and Supplies—
 \$3,000
 Other office expense—\$2,000
 Postage—\$4,000
 Publications for Resale—\$5,000
 Rent—\$11,652
 Telecommunication (phone, Internet, website
 hosting and maintenance)—\$5,000
 Travel (staff)—\$1,000
 Utilities —\$2,500

TOTAL PROJECTED EXPENSE:
\$ 196,769

+ \$ 231

Getting over the Fear—Asking for Money Won't Kill You

- Josh Slocum, Executive Director

We often say talking about death won't kill us and the same goes for fundraising. Not only will asking for money not push you into the grave (or the retort), it won't do any of the other awful things some of us dread. Your members won't be offended, they won't accuse you of breaking promises, and they won't quit your FCA organization in disgust. Because of our history and because we're a frugal lot, we have some baggage that's standing in the way of raising money effectively for our local organizations. Let's look at some of that and throw it overboard.

Myth: *We promised our members a lifetime membership; they'll feel betrayed if we ask them for another dime beyond their initial membership fee.*

Fact: All nonprofit organizations need income to survive and your members know that. No nonprofit group you or they belong to promises they'll never ask members to contribute again. Relying only on new-member income pushes FCAs to obsess about generating new members simply to generate revenue. This doesn't serve the mission and it's unsustainable. If you're worrying over a decline in new members primarily because of the drop in income, your energy would be better spent starting a direct mail campaign to your existing members.

Myth: *Times are tough, and no one will give in this economy.*

Fact: If this reflects your board's view, it's most likely a projection of personal financial anxieties onto other

people. We have no way of knowing who will or won't give until we ask them. Charitable donations are voluntary and people who can't afford them won't make them. But many will. Seven out of 10 Americans make voluntary charitable donations every year and there's no indication that number has dipped substantially, bad economy or no. The worst that can happen is that they say no, or they'll just recycle your solicitation letter.

Numbers don't lie. FCA national has become more and more focused on consistent and responsible fundraising, and it works. So far this year we've raised more than \$50,000—not including dues from affiliates and not including unusual gifts. All from people like you, our members and supporters.

Myth: *Our members will be offended/outraged/turned-off if we ask them for money more than once a year.*

Fact: Thankfully, there's no evidence at all that this will happen. You, faithful reader, get such solicitations all the time from charities you've either donated to in the past or new ones that would like your support. Unless you're a very rare bird indeed, you don't get insulted or angry when a nonprofit asks you to help a cause you believe in. Neither will your members. They know you're volunteers who run a lean ship and that you do what you do out of kindness and a commitment to public service. Give them the opportunity to help.

Fundraising pros will confirm that successful income generation requires a regular "ask." In the best possible world your FCA would send a com-

prising, stand-alone (meaning separate from your newsletter) fundraiser at least twice a year. But once a year is a good start!

Sure, there will be a few people who ask not to be solicited, or ask that you do so only once a year. Easy as pie—just make a note in your mailing list database. From experience I can tell you it won't be more than one or two people anyway.

It's fair to ask, "OK, how do you know all this?" I learned by listening to people with a lot more experience and education in fundraising than I brought to this job (which was exactly zero). Many donors have educated me, but one woman stands out. Kristin Kennell of Seattle has not only donated generously to FCA and to Peoples Memorial Association, but she's given us the gift of knowledge. Kristin and I email each other frequently (she happens to be good fun all around) and she often sends links and mails books about effective ways to ask for and get the money you need for your mission. I highly recommend the book *Fundraising for Social Change* by Kim Klein. Be sure to get the latest edition.

Fundraising pro Carol Weisman is fantastic, too. A friend of our President Laurie Powsner, Carol gave a free workshop to our board a couple of years ago. She's knowledgeable, dynamic, and no-nonsense. Check her out at boardbuilders.com. You can sign up for her free email newsletter.



Are You a Hoarder?

-Josh Slocum, Executive Director

Well, the headline's a little unfair (but it grabbed you, didn't it?). We're not talking about those poor people trapped by their own obsessive inability to throw anything while their houses fill up with junk. But some of us in the FCA federation have just a little touch of hoarding when it comes to money; your local FCA's money, that is. Recognizing the problem is the first step to setting yourself and your money free to do more good for more people.

Traveling to dozens of local FCA meetings around the country I've noticed a few things about how most of us tend to operate. FCA board members are, for the most part, a prudent and frugal lot. They don't waste money on frivolous things, preferring to get the most from member donations by spending carefully. Our people care about our mission, and they care about it a great deal more than they worry about glitz and geegaws. This is great; we at the national office do the same.

But it can go too far. Many times I've sat through local FCA business meetings listening to the treasurer's report. When the treasurer gets down to the line describing the surplus, she often says, "And we're very proud that, once again, we've haven't had to touch our \$30,000 in CDs." Sometimes the figure is \$10,000, sometimes it's \$20,000. But it's always a surprisingly large amount of money for a small organization with few expenses.

So, what's wrong with that? We discipline ourselves so that we don't cash in our retirement funds because we value our long-term financial security, right? The crucial difference: your nonprofit's reserve fund is not a personal retirement account. The goals you have for your own income are completely different from those of a nonprofit and its assets.

Nonprofits do not exist simply to exist and they're not entitled to a comfortable "retirement." They exist for specific purposes. Ours is to educate and protect the funeral consuming public. The money we take in is supposed to be spent furthering that mission. Quite literally, we have a legal and ethical responsibility to so. Sitting on excessive cash reserves year in and year out may be stunting the execution of your mission. No, I'm not saying we should spend until we're broke—having a reserve fund is perfectly acceptable and it's responsible. The size and longevity of that fund is what makes the difference (more on this below).

I've spoken to several people about this including some fundraising experts. They all point to the same thing: Depression-era thinking. Some of us were born in the Depression, and a whole lot of us on local FCA boards were raised by Depression-era parents. They taught us that a penny saved is a penny earned, and those lessons really do pay off when the goal is retiring with financial security. Yet they're counterproductive when applied to your FCA's finances.

Your members and donors give you contributions because they value your work both for what it does for them and because they know you're there for other funeral consumers in their community. They don't contribute because they want to see their dollars go into a CD earning interest and laying dormant for 10 years at a time. When public radio (or insert your favorite charity) asks you for contributions every year, do you give because you hear what they do with your

money every day on the radio? I do. I certainly don't give with the expectation they'll sock away my \$10 a month in a money market account.

Fundraising professionals have a bit of jargon for this problem— "think-



ing from a place of scarcity rather than abundance." Yeah, it sounds, well, jargony, but it really is true. Constant terror of the sky falling in if you have to dip into the reserve fund can skew your perspective (and your blood pressure). It can also push otherwise sensible people to make questionable judgments. I've seen a few affiliates panic when they experienced their very first deficit. Here are some examples of unwise proposals provoked by fear:

- Selling advertising on the FCA's website, including to funeral businesses.
- Beginning to charge cooperating funeral homes a "records fee" for paperwork involved in every member's death.
- Slashing the mailing list to send out as few newsletters as possible (guaranteed to hasten the organization's decline financially)

and with respect to public interest).

- Charging members an annual fee to receive the newsletter.
- Charging members to attend the annual meeting

Some of these would have entangled the groups in conflicts of interest or put them in compromising relationships with the very industry they seek to oversee. Others are shortsighted—penny-wise and pound-foolish. They wouldn't have been put forward if not for the understandable but misplaced fear the board had about having run a deficit. In every case I know of, these deficits were very small; 10 percent of the overall budget or less. Deficit spending is OK for a nonprofit when it's occasional and you have a rainy day fund. Tapping that CD is not a harbinger of Armageddon—that's what it's for. If that sends chills down your spine, ask yourself candidly if you're transferring your own perfectly correct feelings about your personal finances onto your FCA.

What's a reasonable amount for a reserve fund? Opinions vary. Three years of operating costs is a commonly cited goal in the professional nonprofit world, but reasonable people can draw the line in different places. Two or three years strikes me as a fairly sound goal. FCA national is working to get there; we have only about one year's reserve (we spend about \$200,000 a year and have assets of about \$214,000) but we've been making great progress on the fundraising front.

If you've got more than that, it's time to think about setting some of your money free! Your FCA can do even more good for your membership and the public by investing in new projects. Some suggestions:

- **Overhaul your website.** If it hasn't been substantially overhauled in terms of content, navigation, and appearance in five years or more it's

ancient. Hire a professional web designer to get your site modernized. This is far more important than any paper pamphlet or phone book listing. Most people find their local FCA online these days. Not just a handful. And yes, seniors too. Be sure to get a site that will let your volunteers update it easily with news and links.

- **Send more representatives** to the Biennial convention

- **Donate copies of *Final Rights*** to your public library

- **Put on a death expo.** The San Diego Memorial Society mounted one this year. They brought together a range of professionals, including a medical examiner, representatives from anatomical gift programs, and others to answer questions from attendees. They billed it as the place to go to ask anything you wanted to know about death but were afraid to ask. Planning on about 80 attendees, they got more than 300! Not to mention the more than 100 new members they got from the event.

- **Your national office will always make good use of extra donations.** If you are looking for a worthy cause, we're an awfully good value for your money.

- **Publish a comprehensive death, dying and funerals manual** for your local hospice and visiting nurses associations. Include your price survey, a selection of brochures, tips on affordable funeral planning, and sample frequently-asked-questions. Drop them off in-person and be sure to make them available for download on your site. You'll build relationships with people who will spread word about your group to hundreds, maybe thousands, of families.

- **Provide free-end-of-life planning kits** to low-income seniors at nursing homes or other local venues. Combined with a free-to-the-public workshop on how to fill out advance directives and choose a funeral home

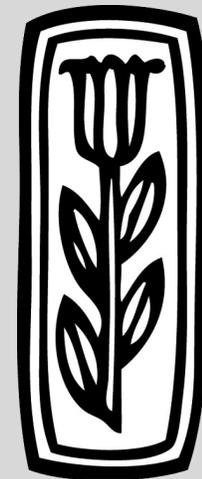
you'll accomplish a charitable function and make more people aware of who you are and why they should join.

- **Sponsor a sister FCA affiliate.** Some of our smaller groups do great work but they need a financial nudge to kick-start a project. Some of them need \$500 to \$1,000 in seed money to start a direct mail campaign for annual donations. Others may need a one-time grant of \$400 to pay for IRS filings to achieve their 501(c)(3) status. Contact us at the national office for suggestions.



Logo a-Gogo

Do you like our logo? Does it need updating or do we need a new one? Does your affiliate use the woodblock print tulip (some say it's a hemlock) logo on your materials? If not, we'd love to know why. Do you use something else? If so, do you think it's good enough to be



adopted nationwide? Would you like to suggest a logo for consideration? We wanna hear it all! Please complete the survey at: [surveymonkey.com/s/2BF93Y6](https://www.surveymonkey.com/s/2BF93Y6) or email laurie@funerals.org

Brains on Vacation: Fear of Death Makes Good People Go Wrong

- Josh Slocum, Executive Director

Something strange happens to our faculties when certain words are uttered. Death. Dead body. Funeral. Grave. Casket. They act like a linguistic virus, paralyzing the neocortex and leaving the amygdala—the lizard brain—in charge. Thoughtful, rational people devolve into bundles of neurosis.

There is no cure for the illness; once it's taken hold it fights logical thought to the bitter end. Inoculation is the only hope. If you're an FCA volunteer, a death educator, or just a concerned citizen, I hope this story prompts you to vaccinate your local government officials with knowledge, preparation, and education.

When Paul Flint wanted to bury his stepson at home, the town government of Hubbardston, Massachusetts lost its collective mind. Paul's wife, Pamela Roper, was driving their six children to a family gathering in Minnesota on August 2, 2011. She lost control of the car and it crashed, killing her son, Daniel. Four of her other children were badly injured. When the family returned home to Hubbardston, Pamela and Paul decided to bury Daniel at home on their own land. The town of Hubbardston then spent the next three months alternately ignoring the family's pleas and erecting spurious legal obstacles while 14-year-old Daniel Davis' body lay waiting in a Worcester funeral parlor.

Despite the fact that Paul had secured the OK from the state's Department of Environmental Protection, the town selectmen, lacking knowledge of home burials, refused to issue Paul a burial permit. Paul wrote to Funeral Consumers Alliance and the local paper ran stories about the family's on-

going troubles. Daniel's mother, Pamela, expressed her bafflement. "Birth is a personal thing," she said to the *Worcester Telegram and Gazette*. "Death should be, too. I know it's just Daniel's mortal remains, but that's all I have left of him. I want him nearby and so do the children. The human race has been burying people close-by for thousands of years. Why can't we do that now?"

Because the town of Hubbardston was busy concentrating on process, not people. Paul frequently emailed the town asking why they hadn't responded for weeks at a time to his requests. What were the town officials doing? Consulting a lawyer in Boston who found a questionable justification for town government to continue complicating Daniel's burial.

Attorney Brian Winner of Kopelman and Paige wrote the town a letter delving into state cemetery laws. Winner's reading of the law inappropriately applied public cemetery laws to the family's private home burial. He noted the law granted the right to private burials on family land but only, he claimed, in "temporary" tombs. But since the family didn't want to just keep Daniel's body hanging around temporarily entombed, they couldn't make use of the family-burial exception under state law.

This meant the family would have to endure a public hearing at the annual town meeting—next year—where anyone and everyone could sound off on whether they thought Paul Flint and Pamela Roper should

have the right to bury their son on their own land. How too bad, but it's the law.

Except it almost certainly isn't. While the laws are outdated and inconsistent, it's clear the intent is to allow private family burials and that more rigorous standards apply only to public cemeteries. It's hard to believe an educated attorney—who can be presumed to have a passing familiarity

. . . The town had a chance to help a family struck by tragedy. Instead they created a controversy out of whole cloth only to end up granting permission for something their consulting lawyer claimed was illegal anyway.

with statutory construction and legislative intent—would not understand this.

In the end, the Hubbardston town council voted to allow Paul and Pamela a "temporary permit" for Daniel's burial. And thus a sad scenario becomes pure farce. According to the *Telegram and Gazette* there is "no time limit" on the "temporary" permit and the family "can" go to town meeting for a permanent one but they don't have to. Hubbardston officials had a chance to help a family struck by tragedy—or at least to get out of their way. Instead they created a controversy only to end up granting permission for something their consulting lawyer claimed was illegal anyway. In reality, the town has no legal authority under any state law to prevent a private family burial. But Daniel's family didn't know that. How many other families would be similarly

intimidated by a government body acting outside its authority?

I don't think anyone involved acted out of malice or cruelty. But the emotional fear around death and dead bodies prompts good people to do things that become cruel in practice if not intent. Aside from the trauma Daniel's family suffered, this was an offensive and unnecessary waste of city time and tax dollars.

The Moral

Too often officials believe home funerals or private burials are illegal when they are not. Families usually don't know any better and are easily cowed by authority figures. Your local Funeral Consumers Alliance should get in ahead of the problem. Even

though most of your members and the community will choose a more conventional funeral, our job is to advocate for the rights of all funeral consumers. The foundation of funeral consumer empowerment is being able to choose not to be a consumer at all. Those who want to buck the trend need our help the most. Some tips:

- Give a copy of *Final Rights: Reclaiming the American Way of Death* to your local town officials, your registrar of births and deaths, and your local health department. Point out the useful information in the chapter for your state.

- Make an appointment to discuss home funerals and private burials with these officials, and offer your FCA as a resource.

- Urge your state health department to follow Vermont's lead and make this information available in plain English on the state's website. After discovering the health department and medical examiner's offices were telling Vermonters (incorrectly) that embalming and caskets were legal requirements, Lisa Carlson and I wrote a guide to Vermont home funeral law that the state adopted. Check it out and use it as a template for your state: <http://healthvermont.gov/vadr/burial/home.aspx>

For questions on the law in your state (read *Final Rights* first!) and help approaching officials, email or call me at josh@funerals.org, 802-865-8300.

Affairs in Order

Linda Betzer of the Cleveland Memorial Society wrote in response to Josh Slocum's spring article on getting your advance directives in order. She offers these additional tips:

1. **Compassionandchoices.org** has all the advance directives for each state. Very handy.

2. After you have done your directives and distributed them to everyone, put them on a copy machine and

reduce them, reduce the reduction and so on, until they fit into your wallet. Put them next to your health insurance card, your FCA membership card, your AAA card and your driver's license. This is where the police will look if you are in an auto accident. Everything will be there. You can also leave a copy in the glove box.

3. There are other directives that folks should look into for their members. In Ohio, we have a pre-need cremation authorization that you can

sign so your next of kin don't have to do it. It's a very clear statement of what you want for yourself, therefore, may resolve any family arguments at the time of death. [Ed. – most states have a form you can use to designate anyone you want to have the authority to make your funeral arrangements, and/or to authorize your own cremation ahead of time. See **funerals.org**, then click on **Your Legal Rights**, then click on, **Who Has the Right to Make Decisions About Your Funeral**]

Telephone Tips— a Cheat Sheet for Answering Consumer Calls With Confidence - Laurie Powsner, President

This is an excerpted version of a much more detailed tip sheet that will be helpful for anyone who answers your FCA's phone. For the whole thing, go to **funerals.org**—>**Affiliate Resources**—>**Running a Successful FCA: Best Practices.**

Be sure to make a photocopy of your state's chapter from *Final Rights: Reclaiming the American*

Way of Death and keep that with you when you field calls. That chapter will give you the answers to questions consumers pose about embalming, crematories, and other issues in your state.

Q: Someone just died. What do I do?

A: If the death was completely unexpected, call 911. The police will decide if the coroner needs to

be involved, whether there will be an autopsy, etc. Keep in mind that a call to 911 will also summon EMTs and will likely involve resuscitation efforts, even if the person is obviously dead.

However, if the death was not completely unexpected (elderly, ill, etc.), take a deep breath and prepare to resist any pressure to make a rushed decision about what you want to do or to choose a fu-

neral home. **Death is not an emergency.**

If the death was at home, take some time before calling the police if you do not want them to attempt resuscitation. If you can, find the non-emergency number for your local police instead of calling 911. If there is a home Do Not Resuscitate order or advance directive (living will), have it out to show EMT personnel.

If the death was in a hospital, there should be no rush as most have refrigeration and are used to holding bodies until arrangements can be made, although some hospitals may have less room. If the death was in a nursing home, staff people are likely to want to remove the body as quickly as possible, especially if in a double room. If you have not yet made arrangements, be polite but firm and tell them that you have not made a decision yet, but will do so as soon as possible. They can move the body into a single room (if they have one) or transfer it to the local hospital.

In most states, you can handle some or all funeral arrangements on your own without hiring a funeral home [pull out your copy of *Final Rights: Reclaiming the American Way of Death* to give callers detail; invite them to download their state-specific chapter at funerals.org/bookstore]. Regardless of the arrangements you choose, your choice of funeral home can mean the difference of thousands of dollars, even for the same services.

Q: My relative died and I need help paying for the service.

A: We are an educational organization and do not have money to give, but we have information that will help you do this as inexpensively as possible. The most important thing is to not commit to a funeral you cannot pay for upfront as you alone will be responsible for the bill.

Consider body donation to a medical school. Most have a great need and

will return the ashes to you after study (typically one to two years) if you ask in advance.

Also, check with the department of social services in your city/county to see if the state or the municipality will pay for an “indigent” cremation or burial for those who die without money.

Are you interested in cremation or burial?

“Direct Cremation” (no embalming or viewing) is the least expensive option. The funeral home picks up the body, obtains necessary permits, arranges for the cremation, files the death certificates, places obituaries, etc. The ashes are delivered or mailed.

When you choose cremation, you can take the time you need to plan a thoughtful memorial later.

If you want a viewing but cannot afford it, you can spend time with the deceased at the place of death before calling the funeral home. Or, ask the funeral home if it offers private family viewing without embalming, which is usually less expensive. Our state requires that the body be refrigerated, cremated, buried or embalmed within ___ hours.

A full service funeral with the body present and burial is going to cost more, but there are ways to save money.

- Make your own programs.
- Ask for no embalming. There is no law that requires it for a public viewing, though the funeral home probably does.
- Shop around. Funeral homes in the same area can charge vastly different prices.

Explain your circumstances to the funeral director and see what you can work out. Some funeral homes do what they may refer to as a “Medicaid” funeral.

Q: My relative died in one state but wants to be buried in another. Do I need to hire two funeral homes?

A: It is almost always better to work only with the funeral home at the

place of burial (as opposed to the place of death). If you start by calling a funeral home at the place of death, you are likely to end up paying retail price for “Forwarding Remains” and paying the funeral home at the place of burial for “Receiving Remains” plus all the other charges. Funeral homes often use shipping companies and pay a very reasonable wholesale charge (under \$900 in 2011).

If cremation is an option, this can be arranged at the place of death for less than \$1,000 in many areas of the country. Then the ashes can be mailed home for burial.

Q: Can I have a green burial?

A: There are many ways to reduce your carbon footprint at death. A local burial with no embalming and a biodegradable casket is generally the greenest option.

There are green burial grounds popping up all over the country. Check online to see if there is one near you. In most states, you can bury a body on private property in a rural area, but you have to check your local zoning laws. Some cemeteries have green sections.

If you want to use a cemetery that does not have a green section, refuse embalming and choose a biodegradable container. Cardboard or just a fabric shroud is best or choose a sustainable wood.

If the cemetery requires that you purchase a vault (there is no law but they can require it), ask for a “grave liner” (four sides and a top but no bottom so you will return to the earth) or a “rough box” (the simplest concrete vault). If they will not accept the protector/liner, ask if the rough box can be put in upside down with no lid. Tell them that your religious beliefs require that you return to the earth.



IN THIS ISSUE

- Save the date—2012 national conference in Tucson
 - All you have to do is ask: how to raise funds and have fun doing it
 - New England town keeps family waiting three months to bury teen at home
 - Telephone training: how to answer any consumer query with confidence
- ... and more



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HAVE YOU SEEN THE NEWS?

Funerals.org carries the latest news for funeral consumers and FCA groups.

Recent updates include:

- Cremation conglomerate Neptune stung by hidden cameras
- Kiplinger's Retirement Report warns on prepaid funeral rip-offs, with advice from FCA

...check out the Daily Dirge at funerals.org!

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.

FCA is not funded by any government agency. We do not have any corporate or funeral industry sponsors. For more information, write:

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