

Dedicated to protecting a consumer's right to choose a meaningful, dignified, and affordable funeral

Three cats and three funerals

Joshua Slocum, Executive Director

Writing this story involved a lot of false starts. Until now, it's been too hard to write without tears. But the death of my three cats in the past year wasn't only about pain, and that's why it's worth telling the story. All the elements of an old-fashioned, family-centered funeral—I rediscovered them while caring for these small ones through illness, and then death. And then burial, by hand.

Some people are indifferent to pets. Others care for them but the relationship is more distant. I'm not going to try to convince you that my cats dying brought exactly the same sorrow as losing a spouse or a child. It's not the same. But grief is universal, even when it expresses itself differently in other contexts. Being responsible for the last days of a person or animal you care deeply about involves many of the same emotions and practical decisions.

During a period of six months, first Sophie, then Twix, then Mink, took ill and died at home. Combined with serious medical problems in my family, it felt like a period of endless death. But it also brought moments of closeness with friends and family, small



Mink and me one month before her death.

breaks where it was OK to laugh and cry at the same time. And because the care, and the deaths, happened at home, no one felt

they needed to dress up and dry their tears. Instead, we made kitty comfortable, spotted each other when it got to be too much, and held those dear cats close to our chests as long as we needed to.

And it made something very clear to me: We Americans have turned the funeral into an obstacle to be endured rather than a regrouping to experience. An experience that hurts, but heals, too. The very fact that Funeral Consumers Alliance exists demonstrates this. The most intimate time in our family lives is comprehensively commercialized. It doesn't even occur to most Americans that they're even legally allowed to care for their dead without hiring commercial experts—that says something profoundly disturbing.

We see our send-offs as third-party expenses, as obligations that we, the grieving, have to . . . funeral homes? To our dead? To the marketplace? We don't know, because we sleepwalk through the funeral arrangements for a loved one. The thing that drives thousands of people to FCA for advice every year is "how do I make sure I don't get ripped off?" Naturally, given the \$20 billion a year

inside this issue

What to do when home-funeral rights are challenged

The NHFA has resources to help you educate your local officials.

PAGE 2

Citizen activism keeps natural burial legal

Georgia citizen Maurice Carter teams with FCA to stop a ban on natural burial

PAGE 3

New layout and a new look

FCA's popular pamphlets are updated and ready for primetime

PAGE 5

Take it to the bank (FCA, that is)

Bank and credit union-officers clamor for funeral planning tips from FCA

PAGE 7

The FCA Newsletter

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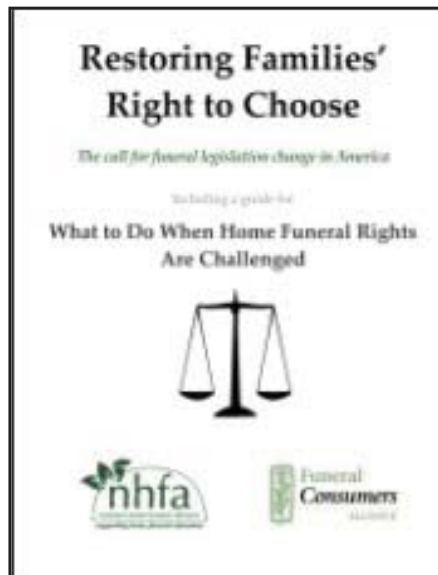
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Sophie
Mink
Twix



What to Do When Families' Home Funeral Rights Are Challenged



Having the law on your side is sometimes only half the battle when it comes to carrying out after-death care without hiring a professional. Chances are good that a person obstructing you is operating out of fear or ignorance, not willfulness. Even authorities such as police and municipal or state office workers are often skeptical or uninformed about the rights of families to care for their own dead.

The National Home Funeral Alliance is making it easier for you to help spread the word about changing state funeral laws in favor of families' rights to care for their own dead. These hardcopies are perfect for approaching policymakers, giving to local libraries, hospices, hospitals, legal offices and more, or giving away as handouts at presentations or tabling events.

Order as many copies as you like, and we'll give you a FREE copy for each book of Restoring Families' Rights to Choose, New Edition. No limit!

To order: homefuneralalliance.org/products

('Cats' continued from from page 1)

death trade.

But it does not have to be that way, and it will never be that way again in my family. I hope every one of you reading this will find your own way to reclaim the practical and emotional value of funerals, too.

Sophie

Sophie lived to about 13. She was the most pliable cat, and happy to be used as a Swiffer on the wood floor to get dust bunnies during play time.

We went on a medical journey together. She began losing weight, urinating constantly all over the house, and eating and drinking voraciously. Classic signs of diabetes. I picked her up from the vet's at 4 pm, December 7, 2010, with the diagnosis. I reeled. How the hell do you test a cat's blood sugar?



Sophie in her favorite spot.

Two hours later I was in an ambulance having a heart attack (not kitty's fault), which did not boost my confidence about being able to care for a diabetic cat. But a

week later the initial shock had worn off, my heart was fixed, and I had a plan for better health for both of us. Every day for five years I pricked her little ear for a blood test, and gave her tailored doses of insulin twice daily. Caring for an animal with a chronic condition brings a special closeness.

In fall of 2015 Sophie slowed down and started to have jerking tics. It was kidney failure, not a surprise for an older cat, especially one with endocrine problems. Subcutaneous fluid by IV drip (not hard, cats barely mind the needle in the scruff of the neck) kept her comfortable and OK for a few weeks. But at the end I had to construct a blanket fort kitty-hide for her in my bedroom, with food and the litter box close. The smallest high-pitched sound, like a fork clinking on a plate, would set off seizures.

At the end they were grand mals lasting 20 seconds.

I held her while my veterinarian—blessedly, he does house calls for euthanasia—injected the chemical and she died.

Twix

Little skinny white and black Twix was my friend and housemate Marilee's cat. One of the funniest little guys I've known, we joked that he "never learned how to cat properly." Twix was clumsy and fell off most things he climbed on. Or he'd barrel head first into the bottom stair step during zoom-zoom play time. His jangly yowl could startle you when it was accompanied by his head butting you. He was very demanding about affection!

Twix, too, lost weight and probably had kidney disease. He declined much like Sophie, and our approach was the same. We draped blankets over chairs to give him a place to sleep and hide even while we kept him company in the living room. With his water, food, and litter box nearby, he slept a lot. We gave him oral pain medication, and watched as he could no longer walk and lost interest in eating. He too fell into seizures and died late one night while Marilee was stroking him.

Mink

This was the hardest. Mink was my 17-year-old tabby, the cat I'd had since the year I graduated college. She was barely a year old and came bounding out of the woods after having been abandoned. The most affectionate cat I've ever known, she walked over to me and chirruped the minute I approached her the first time.

Mink domesticated me. At 25 I had an idea that pets belong outside the bedroom at night, but Mink clarified my error. Every night for the next 16 years she slept against my chest or next to my pillow. No matter where I sat, Mink was on my lap. That cat could not have been more devoted to me, and I to her. In her younger years she was an outdoor cat who had the run of a farm field and brought home suppers of mice and snakes, left at the front door. In her later city-dwelling years she was a content house cat (as all my cats now are).

This spring her arthritis crippled her, and she was clearly unhappy. Once again, kidney disease was going on too, and she lost weight and needed subcutaneous fluid.

So we made Mink her blanket fort and put all the necessities within her reach. I slept on the couch downstairs for several nights next to her.

My sister was staying at my home from out of state when Mink was dying, and her presence was a comfort. I realized that what we had been doing was pet hospice. The



Twix liked cuddle time. . . on his schedule.

kind of loving care at home that we all hope to have at our end. Family and household members helped each other. One would make tea while another gave the cat medicine. We cried on each other's shoulders and laughed, too.

On a Friday I took Mink into the backyard. It was a sunny, spring day, and she spent the afternoon napping among the dandelions like she used to do. The veterinarian came on a Saturday morning and put Mink down while I held her. And I held her for a good, long time.

The Funerals

I came to realize that, with each of the cats, the "funeral" wasn't a discrete event. It was simply what we did in the household for a few days. It was the final care of the cats, it was placing them on a blanket after death to let the other animals figure out what was

going on, it was shrouding them in a sheet when it felt like it was time to let them go. For me, spending time with the body for a few hours was enough. I needed Mink to be there on the couch when I came back from the kitchen with coffee. I needed to be able to hold her again if I wanted. Once the body had stiffened it was OK to let go and get

on with the burial. The burial is important. Doing it yourself is the important part. I don't believe in hiding death and grief away, and I don't think it's good for people to find ways to avoid it or obscure it with euphemism. My practice now is to dig the grave the morning I suspect death is coming. It's bracing, and it's good work.

Mink and Sophie are buried next to each other in my tiny backyard. Twix died after the ground was frozen, so we cremated him. On the first sunny day we sprinkled him over Mink's and Sophie's graves.

For all of these cats, the funeral wasn't a ceremony. It wasn't a discrete event. It was the process of being there for the animals, holding them in death, and holding each other together as a household of people who loved each other and loved those cats. We did everything with our own hands. Our afghans made kitty convalescent hideaways, our old, soft sheets

made their shrouds. Friends and neighbors came and went as usual, and we didn't hide anything away. The funeral was *our life at home at the end*.

And it looked a lot like what families throughout history have done at times of death long before there were professionals to manage our dead for us.

FCA Affiliate Resources Online

Looking for FCA pamphlets formatted for printing? Past newsletters? It's all at funerals.org: Go to **funerals.org**--->**Volunteers**--->**Resources**

You'll find

- FAQ Pamphlets
- Past newsletters
- Back issues of *The Grim Reader*

. . . and a lot more!

Citizen activist keeps green burial legal

Maurice Carter teamed up with FCA to stop a green burial ban in a Georgia County

Thanks to a local activist, natural burial without embalming, caskets, or vaults will remain legal in Newton County, Georgia. In late October the County Commission rejected a proposal to require caskets, vaults, and embalming as a condition of cemetery burial in the county.

Just a month earlier, resident Maurice Carter learned that one county commissioner wanted to outlaw natural or “green” burial. Commissioner John Douglas asked the county’s zoning and planning board to “review burial standards”, allegedly with an eye to ensuring safety and public health. But the real motivation was different. Vocal Newton County residents had already provoked months of strife by protesting an as-yet unbuilt Islamic mosque and cemetery that had already been approved by the planning board.

“I have friends who are more conservative than I am,” said Carter in a telephone interview. “I saw them discussing how to stop the mosque by getting the councilman to ‘raise burial standards.’”

Green burial is traditional

Observant Muslims, like Jews, bury their dead without embalming, and often without a casket and a concrete vault. What we think of as “this new kind of green burial” is really just a return to long historical burial practices that were common for all Americans until the 20th century. Most people are unaware of this history, which makes it easier to convince constituents that there’s something contaminating or foreign about natural burial.

Commissioner Douglas held up Bibb County, Georgia as an example for Newton



Maurice Carter.

“People don’t pay attention to county or city governments, but this stuff has a big impact and it happens quickly because of just one or two people. All of a sudden they’re getting letters from these national organizations and they say, ‘Someone is watching. We’d better do something smart.’”

– Maurice Carter

to follow. Bibb County is the only municipality in the US to have outlawed green burial back in 2008. Douglas misleadingly described Bibb’s green burial ban as a forward-thinking environmental protection measure.

FCA joined Maurice Carter and the Green Burial Council by sending letters protesting the plan and highlighting the evidence that natural burial poses no danger to public safety or the environment. While religious minorities make easy targets for populist backlash, these efforts strip rights away from everyone.

Carter, a former IBM project manager, points out that burial practices are not *only* a religious freedom issue. Green burial bans actually create a government mandate for citizens to buy caskets, embalm-

ing, and vaults.

“We don’t need to fight this on religious freedom grounds, this is a right for everyone,” Carter said. “I felt like nobody raised that [point]. You’re going to restrict the rights of everybody? Well, OK. Then what’s the compelling government interest?”

Government overreach

There is no compelling government interest in banning simple burials, of course. But the topic of death is so widely misunderstood that otherwise reasonable people can be convinced there’s something to fear. In fact, there is no state in the country that bans natural burial, and no federal or state environmental regulations that address it either.

“That’s why I reached out to FCA and other policy organizations to get the facts,” Carter said. FCA’s expertise and reputation filled a necessary role. “It was about you [FCA] being able to reassure me so that I could reassure them.”

Carter’s grassroots advocacy is an object lesson in how much local citizens can accomplish. Without alert citizens paying attention to local politics, unnecessary and unfair ordinances get passed frequently by local governments. By bringing in respected consumer organizations to buttress the position of local residents, Carter gave local government what it needed to lay a bad idea to rest.

“People don’t pay attention to county or city governments, but this stuff has a big impact and it happens quickly because of just one or two people,” Carter said. “All of a sudden they’re getting letters from these national organizations and they say, ‘Someone is watching. We’d better do something smart.’”

Go to the Daily Dirge blog for more details and FCA’s letter to Newton County.

funerals.org/category/dailydirgecategory

New look for FCA pamphlets

Our popular pamphlets on funeral planning basics have been updated, revised, and refreshed. These publications are free to reproduce and make great literature for your members and consumers, outreach to hospitals and hospice organizations, your church—any place you want to spark the “last conversation”! We put the latest master editions of these pamphlets, laid out in tri-fold format for printing, on our Volunteer Resources page. Go to **funerals.org**--->**Volunteers**--->**Resources**. Once you’re there, check out all the folders in the middle of your screen for these publications (FAQ Pamphlets) and other tools for FCA affiliate leaders and volunteers.

How to plan a memorial service

A memorial service is a commemorative event without the body present. Unlike a funeral, the service can be held weeks or months after the death, allowing the family time to plan and then gather at a convenient time and place. It is typically less expensive and simpler to arrange than a traditional funeral.

Choose your style

The service can be as informal as a picnic in a park, or as formal as a wedding, with ushers, caterers, flowers and reception line. Decide if the gathering will be small and intimate or wide open to the larger community. Consider any wishes of the deceased, and especially the preferences and finances of family members. Decide if children will be welcome and accommodated too.

Decide on a venue

A memorial service can be celebrated almost anywhere—church, private home, funeral home, hotel, public meeting space, beach, or park—the possibilities are endless. You will want to choose a place both meaningful and convenient. Consider such practical matters as cost, availability, number of attendees, and accessibility.

A place of worship is an ideal place to celebrate the life of someone with ties to a religious community. The setting, prayers, music, and community support will provide solace to family and friends. If the house of worship serves a large community, you may have to reserve the space (and clergy person) months in advance. In some cases, the officiant may charge a fee or expect an honorarium, so be sure to ask.



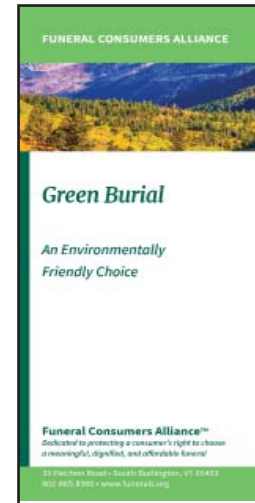
If the deceased had no religious affiliation, a service could be held at the funeral home that prepared the body for burial or cremation. The price for a memorial service will be listed on the funeral home’s General Price List. You will be charged for use of the staff and the facility.

Holding a service in the comfort of your own home can allow more flexibility and plenty of time for visiting, grieving, and sharing stories. You could welcome family and friends to a day-long celebration of the life of the loved one, surrounded by his or her favorite and familiar belongings. But take into account the size of your house, its accessibility, availability of parking, and other practical matters.

Choose the participants

Clergy will likely be involved with any service in a church, temple, synagogue, or mosque—with the program determined by religious practice and protocol. They are often happy to officiate at a service held elsewhere too. Ideally, the clergy person should be familiar with the deceased, and be able to choose meaningful readings or speak from the heart if asked to give a eulogy.

As an alternative to clergy, you could use a “secular celebrant,” easily found by searching online. Or you might designate a family member or friend to lead the service. Others close to the person might wish to do



the readings, share personal testimonials, or act as greeters or ushers. Even young children or grandchildren could hand out flowers or programs.

Designate only one person to coordinate all details with the venue staff, officiant, musicians, etc., to avoid confusion and duplication of effort.

Finalize the date

Once you have checked the availability of the venue and participants, you can schedule the service. Remember that a long lead time may be necessary to accommodate any out-of-town guests who must make travel plans.

Invite the guests

You will want to issue invitations as soon as you have settled on the date, time and place. A public announcement in the newspaper or a Facebook posting can reach a large number of people quickly. Individual phone calls, letters and emails are more personal, and a “telephone tree” can save time. Don’t forget to check the address book or cell phone contacts of the deceased when drawing up the invitation list.

Arrange the details

—Programs

A printed program listing the order of the service, music, readings and participants

is helpful to the guests and makes a wonderful memento to be kept for years. Often the cover will feature the name, photo and dates of the deceased, with details of the service inside. You may wish to include a few tributes to the person, or a brief biography. If the service is held at a place of worship or funeral home, they may offer to print these for you.

—*Spoken words*

A eulogy celebrates the life of the person who died, and is often the most meaningful and fondly remembered part of the ceremony. The eulogist might offer a brief summary of the person's life—pivotal events, important relationships, achievements and interests—then add a few favorite memories. For maximum impact the eulogy should last no more than 15 minutes; often five minutes are plenty. Clergy can provide valuable advice to anyone taking on this role.

Quotes from scripture, spiritual leaders or poets make popular readings. Choose some special favorites of the deceased, or check the internet for compilations of appropriate selections. You could also include excerpts from the person's own inspirational writings or letters.

Often the most moving part of the ceremony is a sharing of memories by the guests. These stories can illuminate new facets of

the person that even the family might not know. It can be a wonderful inducement to laugh and cry together while remembering the loved one.

—*Music*

Music can create a powerful emotional experience that can unify the community in shared loss, and provide comfort to the bereaved. Almost any type of music can be appropriate: traditional hymns, classical pieces, or contemporary songs; consider incorporating some music that was special to the deceased. You may want to play soft background music while guests arrive and depart, and intersperse musical interludes among the readings.

Clergy and funeral directors can connect you with musicians if you wish. Be sure to invite them well in advance, and determine what honorarium is expected. If you choose CDs or downloaded music, don't forget to check the quality of the sound system, and line up someone tech-savvy to handle the electronics.

—*Photographs and guest books*

You could ask friends and relatives to contribute photos, clippings, awards, or other special mementos that you can display at the service, assemble in a memory book, or combine into a slide show. Young children

can contribute by drawing pictures or helping to find photos. A book for guests to sign with thoughts and wishes for the family is a nice touch, too.

—*Flowers*

Flowers add beauty and fragrance to the venue, and remind the guests of the abundance of life. You could decorate the speaker's podium with a spray of flowers, or have floral centerpieces on the tables at the reception. If the flowers will be delivered to a church, be sure someone will be on-site to receive them. Think about giving the flowers to special guests after the service, or taking them to a local hospital or nursing home, where they will continue to bring joy to others.

—*Refreshments*

Sharing food during a bereavement gathering is a popular tradition. Sometimes church members will offer to provide finger food and punch in the church reception hall. Or you might offer iced tea and cookies at home, have a catered reception, or plan a gathering at a favorite restaurant. Some states do not allow funeral homes to serve food, so if your service is held there, you might have to go elsewhere for refreshments.



Marcy Klein, President

Take FCA to the bank

Looking for **new** ways to reach out to the community and educate people about shopping wisely for funeral services? At the FCA of Greater Rochester, we recently discovered that financial officers at banks are eager for our information. Often they help clients set up trusts or other special accounts for burial or funeral expenses, but find it hard to ascertain how much a typical cremation or full-service funeral actually costs.

Hearing this, we decided to visit one branch of each bank and credit union in our area. We brought printouts showing the range of costs for final arrangements, price surveys comparing local funeral homes and cemeteries, and of course, our brochures and business cards. We presented the materials as "free information from our non-profit to help you serve your clients better." Without exception, every banker was delighted to receive the materials, and each promised to make copies and share the information with colleagues at other branches. None of them had heard of us before, and had no clue that prices varied so dramatically among funeral homes. They told us that this information would be valuable, not only for helping their clients, but for making decisions in their personal lives as well.

We visited 13 different banks and credit unions, comprising 150 branches. We estimate that we reached almost 500 bankers, plus the countless clients they will help using our information. In addition, we were invited by one bank branch to be their "Business of the Month." For a whole month, we can display our brochures and price surveys in their customer area, and reach even more people that way.

Become a Major Undertaker!

You know that every fall is fundraising season for us like it is for every nonprofit charity. All of you who read our work, spread the word about our mission, and donate to Funeral Consumers Alliance are the reason we're here at all—thank you! This fall we've launched something new, the **Major Undertaking Campaign**. Our goal is to raise \$50,000 for this campaign to help us close out 2016 and propel us into 2017 in the black.

Many non-profits have "angel donors", the good people who write a \$10,000 check on the spot to get the job done. They don't grow on trees any more than money does, but we know you're out there. No matter what amount you've donated to FCA before, I ask you to increase your donation and be one of our Major Undertakers. FCA does the work of a national non-profit on \$200,000 a year or less. To be a grown-up organization, we have a responsibility to make sure we operate on a grown-up budget. Will you help us get there?

We already have some Major Undertakers to thank! The FCA of Princeton generously presented us with a lead gift of \$5,000. One past president honored us with a \$2,500 gift (you know who you are and that we love you), and FCA board members and their friends and family have contributed nearly \$5,000 to our campaign!

You also know we like to tell you stories of the real families we help. Maybe they didn't think they could afford even a simple cremation until they called us and learned how to shop. Or maybe we helped a family in the Midwest find an affordable way to get the matriarch's body back home to Massachusetts to be buried at home. This is the personal side of what we do, but we—all of us in the FCA family—have been a crucial and unique voice on the national stage to set public policy that protects grieving Americans from financial exploitation.

1970s—Our volunteers worked for a decade with the Federal Trade Commission to investigate the funeral industry's practices. The result was a 550-page report recommending the adoption of federal rules to safeguard the grieving.

1984—The FTC made the "Funeral Rule" effective, giving millions of Americans the right to buy only what they wanted and could afford, and the right to truthful information and clear prices from the funeral home of their choice.

1994—We testified in support of amendments to the Funeral Rule giving families the right to buy discount caskets without being hit with a penalty at the funeral home. We won.

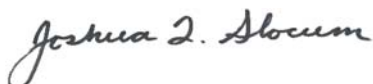
2000s—We co-drafted and lobbied for three separate Congressional bills that would have expanded the Funeral Rule to cover cemeteries while tightening existing protections.

2015—In partnership with the Consumer Federation of America, we released the first-ever national survey of funeral home websites. Our work showed how most funeral homes keep their prices secret from the Internet marketplace. Want to shop before you drop? Most mortuaries don't make it possible.

2016—FCA formally petitioned the Federal Trade Commission, calling on regulators to amend the Funeral Rule to mandate online price disclosures. The effort is ongoing.

2017—Watch for the mid-winter release of our next national survey comparing cremation prices at chain funeral homes owned by multi-national corporations to those at locally owned funeral homes.

With warm holiday wishes to you,



Joshua Slocum, Executive Director

—Please return this slip with your tax-deductible donation or donate at funerals.org/donate

—All gifts are tax-deductible. **THANK YOU!**

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Fall2016News

Inside this issue

What to do when home funeral rights are challenged

The NHFA has resources to help you educate your local officials.

Citizen activism

One Georgia man made a big difference teaming with FCA to keep green burial legal.

Just the FAQs

FCA's popular pamphlets on funeral planning basics are revised and refreshed with a new look, ready to download.

Three cats, three funerals

The deaths of three cats in less than a year: caring for them through illness, death, and burial at home.

FUNERAL CONSUMERS ALLIANCE

A Federation of Nonprofit Funeral Information Societies
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Find us on Facebook!

FCA's Facebook page has new article on the business of death and how we interact with it every day. From practical planning to 'news of the weird' from beyond the grave, you don't want to miss it!

Recent stories include:

- The myth of 'closure' in bereavement
- You're never too old to be an organ donor
- Dying at home may not be what it's cracked up to be

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 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 funeral industry sponsors. For more information, write:

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