



FCAT NEWSLETTER

Funeral Consumers Alliance of Tidewater, Inc August 2010

P. O. Box 4621,

Virginia Beach, VA 23454-4621

Funeral Consumers Alliance Of Tidewater

Mission Statement: To promote simplicity and economy in funeral arrangements through education and pre-need planning.

2010-2011 FCAT Board Members

President: Stephanie Stringer

Vice-President: Bob Clapp

Treasurer: Carol Street

Secretary: vacant

Board: Nancy Craft, Karen Jones, Jeane Moore, PJ O'Boyle, Carlton Sykes, and Frank Roberts.

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Helpful Hints

Want a 20 second overview of FCAT to share with friends and family when they ask who we are and what we do?

The Funeral Consumers Alliance of Tidewater is the local branch of a national nonprofit group of volunteers dedicated to educating the public about funeral options.

When a friend or relative dies, grief often clouds the family's ability to make good decisions. They may not know they have choices, which could avoid hasty and potentially costly decisions. Through pre-planning (not pre-paying), FCAT helps members decide what they want, know their legal rights, and get a fair price.

Greetings from the President

We have exciting news! For years we've been hoping to offer a workshop on funeral planning. Then, at the annual meeting in April, we had the pleasure of including Karen Jones, a local author who recently released her newest book, Death for Beginners Your No-Nonsense, Money-Saving Guide to Planning for the Inevitable. Under Karen's direction, we'll be offering a workshop this September on Caring for your Loved Ones by Planning for Your Death. More information is included in this newsletter. We hope you can come!

In June, I had the opportunity to attend the FCA national conference at Indiana University located in the charming town of Bloomington, IN. I want to share a few highlights of the conference:

FCA's national executive director, Josh Slocum, has been working hard on a new book that he's co-authoring with Lisa Carlson. I'm sure you're all familiar with her 1998 book Caring for the Dead: Your Final Act of Love, a state by state summary of laws regarding funeral and burial options. This new book, titled Final Rites, will be an update of the 1998 book, and should be done in late 2010 or early 2011. We're looking forward to its publication!

On a broader note, Josh gave us an overview of the FCA philosophy. He indicated that the FCA has often been referred to (by outsiders) as "bake and shake" or "toast and toss" [oh my!] because we advocate inexpensive funeral services, typically meaning cremation. Now, funeral directors could be more likely to negotiate and give better prices, so it's time

to transition ourselves to be focused more on consumer education and information sharing. He said we should move towards being part of an end of life team—hospice, palliative care, nursing homes, end of life choices, advance directives, etc. Our local chapter hopes to start working more closely with these groups.

At the last minute, Representative Bobby Rush (D-IL) was unable to attend the conference so Josh gave us an update on The Bereaved Consumer's Bill of Rights (HR3655). This bill was proposed in the summer of 2009 summer after the discovery that 300 graves may have been dug up and resold at Chicago's historic Burr Oak Cemetery.

HR3655 would extend the Federal Trade Commission's Funeral Rule to cemeteries, crematories, and third-party merchandise sellers. Consumers would have the right to printed, itemized price lists and freedom of choice in purchase. Cemeteries would be required to keep accurate records of all burials sold, and where remains are interred and, like the Funeral Rule, cemeteries would not be allowed to lie (for example, claiming state laws "require" vaults to surround an in-ground casket).

However, In April of this year, the Catholic Cemeteries Conference (CCC, a lobbying association) sent an alarmist letter that will delay this. Senator Bobby Rush pulled the bill, which will likely be resubmitted after Rep. Rush has time to consider the situation. You can find more information on this at www.funerals.org/newsandalerts. (continued on p. 2)

(Greetings - continued from p. 1)

The conference was a great success and I encourage each of you to consider attending in 2012.

Stephanie
President, FCAT

Member Reminder

We pay double for every piece of mail returned, so please let us know when you move. Also, help us save postage and trees by sending your e-mail address, name and postal address to us at - smartfunerals@gmail.com

DEATH AS AN IMPORTANT PART OF LIVING LIFE FULLY

by
Jeane Moore .

I recently spoke to a sister-in-law about my brother's diagnosis of terminal cancer. He has opted out of the discomfort of suggested life prolonging treatment and will be assisted through the process of his body's transition by the wonderful people of Hospice.

My sister-in-law suggests that this will allow them to be together fully and at home while the process is being completed. She believes that in sharing their love for each other during the process it will not only be an easier transition but that it will be a worthwhile experience for both of them. I honor them both for this and I intend to allow them this experience without my needs of interference.

The perspective on LIFE has changed considerably over the past ¾ of a century during which I have lived my life. And, I am excited about the most current perspectives that not only include dying as the final piece of living your life, but as an important completion of the process rather than just a finale or in-deterministic end.

As a child I was privileged to have experienced family members' deceased bodies being "laid out" at

my grandparent's home. The body was prepared for viewing without chemicals and as a way of honoring the deceased loved one – old or young. To support the living family members, a viewing and a wake usually took place prior to the burial, but the body was honored at home. Generally there was no hospitalization or heroic attempts to keep a dying body alive. The kinds of technologies which are relied on to do so today simply did not exist.

Since then, we've gone through a period where we have the technology to keep a brain-dead body 'alive', almost indefinitely – as if it is unconscionable to allow death to happen in a hospital. But for what end? For financial gain or prestige, for knowledge? Certainly not for the benefit of the deceased.

Possibly inequities of this kind of treatment have prompted changes and from this form of behavior we now have the shift to "dignity in dying", which includes "coaching" for the transition and midwifery for "un-birthing".

I consider this to be a wonderful recognition - *the conclusion of the life of ones body is every bit as important as is its birth and therefore should be included in end of life planning.*

This personal perspective may seem more relevant now that I am much closer to the event. However, I have had the privilege of being present at my mother's and my brother's deaths and in retrospect, though it was emotionally difficult at the time, I consider that being present at those two events was as much a blessing in my life as was being present at the births of my children, grandchildren and great-grandchildren.

Q & A

I am doing some funeral pre-planning and will be visiting some funeral homes. Are they

required to give me pricing information?

Yes. *Most funeral providers are professionals who operate fairly and in the best interests of their customers. Unfortunately, some don't. They may inflate their prices well above their costs, or require unnecessary services, so it's important to visit at least a few funeral homes to compare prices and services.*

In 1984, The Funeral Rule was passed to protect you, the consumer. This rule requires funeral directors to give you a general price list of itemized goods and services. Many funeral providers offer various promotional "packages" of commonly selected goods and services that make up a funeral. Keep in mind that you do not have to accept a package that may include items you don't want; just be sure to look at it carefully and be sure it's what you want-- whether you or your loved one are making arrangements during pre-planning or at the time you actually need services.

Our national organization has more information on General Price lists at:
<http://www.funerals.org/frequently-asked-questions/47-how-to-read-a-general-price-list>

If I have my own casket (that I might build myself or buy it from a retailer), will a funeral home charge me a fee to use it.

No. *Funerals homes are, by law, not allowed to charge you to use your own casket.*

Caskets are often the single most costly item in a traditional burial, but you can cut costs drastically by shopping around and buying a casket from someone other than a funeral home. Locally, funeral home caskets range from about \$400 to almost \$50K! .

The least expensive caskets are usually wicker, fiberboard, plain pine or cardboard. Sealed metal caskets are the most expensive.

People think getting a sealed metal casket will preserve the loved one's body for eternity, but no casket can prevent eventual decay. It's going to happen.

An "alternative container" is designed for cremation (VA law requires that you must use a container of some kind. You can't be cremated without one). The least expensive alternative container type is made of cardboard. You can use your own, but it has to meet the specifications of the crematory or funeral home if they are arranging the cremation. Some crematories' alternative containers are so reasonably priced (well under \$100) that you might choose not to bother buying your own anyway.

Keep in mind you can buy a casket elsewhere; you're not required to buy a casket from the funeral home. In VA only funeral homes can sell caskets. But you can cross the state line into NC to find non-funeral homes selling caskets at a lower cost. Just Google: caskets North Carolina. You'll find both NC casket retailers and several other places to buy caskets on line.

Send your questions to smartfunerals@gmail.com. We may select some of them to be printed in our newsletter.

MEMBERSHIP REPORT

by Bob Clapp

We have gained 33 new members since the first of the year and We hope as many members as possible will attend Karen Jones' funeral planning workshop. **However, this time we're limited by space to 30.** If there is sufficient interest we'll schedule another later in the year. Be sure to let us know if you can't make it this time but would attend the next one.

Karen has done an amazing job with her book [Death for Beginners](#) and she's going to be around (hopefully) for a long time because not only does she live in Virginia

Beach but she's an FCAT member, too! Recently she was added to the Board to fill a vacancy. Two excellent features of the book are worksheets to help you "put your house in order" and lots of websites you can go to for information, in addition to the national FCA's www.funerals.org

Maybe you'll never be able to attend a workshop? You can still help out by putting a contribution check in the enclosed return envelope to show your support of a hard working, all volunteer Board. Incidentally, it costs about \$175 to \$200 every time we mail a newsletter to our almost 500 members.

Also, be sure to look over our list of FCAT committees on the last page. There is a place for you in our organization. As a volunteer there are many opportunities to serve and you can be instrumental in carrying out our Mission Statement (see p. 1)

EDITOR'S CORNER

By P.J. O'Boyle

We held our annual meeting at the Pretlow Library in Norfolk on April 25, 2010. The keynote speaker was the Rev. Dick Dinges who gave a unique presentation on Near Death Experiences. Rev. Dinges' message was that he believes the funeral industry thrives on three common beliefs: that when the body dies the person dies, that the body is all that remains, so it should be preserved in a cemetery plot, and that the person you knew and loved is gone.

He continued by telling us that he feels physical death is a change of consciousness in which we leave behind the limitations of the physical realm and become aware of the grandeur of the spiritual realm(s). He said most people who die care little about the physical, but they continue to love and often protect loved ones on Earth.

His conclusions were that the funeral industry builds its business on common misconceptions. Surviving loved ones need not buy into this method of honoring the dead. Being thankful for having had someone in the physical as long as you did is the best and most freeing thought and feeling. Know that you can communicate with your loved one at any time. And finally, know that you will experience the presence of your loved one again when you leave the physical, if not before.

After Rev. Dinges presentation, the annual board meeting was held. Nancy Craft and Carl Street were re-elected for 3 year terms ending in 2013. Frank Roberts was elected to the board replacing Sid Kronik (deceased). We also had a brief introduction to Karen Jones (former weather girl on Channel 13) who has written a book supportive of our work. Karen was elected to the board replacing Pam Lichtenstein (resigned) at a follow-up board meeting.

We did not have as many members
(continued on p. 4)

GRAB IT

PLAN IT

DEATH FOR BEGINNERS

BY KAREN JONES

**YOUR NO-NONSENSE,
MONEY-SAVING GUIDE
PLANNING FOR THE INEVITABLE**

available at Barnes & Noble
or online at Amazon.com
www.deathforbeginners.com

(Editor - continued from p. 3)

attending as in previous years but there was plenty of lively conversation and refreshments.

Continuing our thoughts about "planning your last big party", what do you want after the funeral or service? Most cemeteries will require a concrete vault over the casket to keep the earth from sagging and may have other conditions about tombstones, flowers, plaques, etc. Fees will differ among cemeteries so it is best to check prices. And, if you plan to be buried out-of-state, there will be additional fees and state regulations for transportation for a traditional burial. Many experts recommend cremation so that the cremains can be hand carried to the burial site. And then, there are "green" funerals which will be discussed along with other issues in future editions.

JOIN ONE OF OUR FCAT COMMITTEES

MEMBERSHIP

- Serve as phone contact for people inquiring about the chapter or their options for disposition.
- Make contacts in the community to schedule our PP presentations.
- Think up other ways to increase membership.

PUBLICITY

- Talk to local organizations.
- Use the already created PowerPoint presentation as a guide (approximately 30 minutes).
- Media (newspaper articles, radio, health fairs, etc.).

NEWSLETTER/WEBSITE-- Hardcopy and Online

- Update current website.
- Produce a newsletter to be published at least once a year.
- Research other local chapter Newsletters.
- Research relevant materials on, www.funerals.org

SURVEYS

- Get a written General Price List by contacting local (Southside and the Peninsula) funeral homes, cremation societies, and cemeteries
- Create spreadsheets from a template with this information.

ANNUAL MEETING

- Finding a speaker and/or determining a topic.
- Securing a location and date.
- Creating a flier announcing the meeting.
- Notifying local newspapers.

FUNDING

- Maintain chapter funds.
- Identify funding objectives (How do we want our funds spent).
- Identify ways to increase our funds (e.g. member solicitation).

LEGISLATIVE

- Follow and report on relevant and pending state legislation.
- Lobby for consumer funeral interests at the state level.

Promoting Simplicity and Economy in Funeral Arrangements



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