

FUNERAL CONSUMERS ALLIANCE OF NORTH CENTRAL FLORIDA, INC.

“Dedicated to a consumer’s right to choose a meaningful, dignified, affordable funeral”
PO Box 358673, Gainesville, FL 32635-8673
April 2007

ANNUAL MEETING - APRIL 29, 2006: to be held at the MILLHOPPER BRANCH OF THE GAINESVILLE PUBLIC LIBRARY, at 3145 NW 43rd Street, Gainesville at 2:30 pm. The Speaker will be Hospice Chaplain Rev. C. Lynwood Walters. He has been with Haven Hospice as chaplain for the Lake City area for over two years. He will reflect on his learning’s from patients and families facing end of life issues.

Our annual meeting following the program. This is an important time in the life of the FCA of NCF. We will elect Board members; a vice-President and a Secretary. During the past year we have relied strongly on the Web page and our Internet connection with the National FCA for distributing educational information. It is time to ask, “How is this working?” On our end, there has been a noticeable diminishment of requests for informational brochures. They are readily available at www.fca.org. Is there still a task for our local FCA? Should we consider other options?

AN IMPORTANT OPPORTUNITY FOR YOU!

Josh Slocum, Executive Director of our national Funeral Consumers Alliance needs your help: He writes: “I plead with any kind souls on this list to do a little volunteer computer work for me. I've got a ton of legislation in the various states to check up on in preparation for my Spring Newsletter. I'm watching bills in at least 15 states, and I'd be really grateful if some of you would help check the status of these bills by logging on to your state's legislative Web site.

I'm preparing a list of the bills, and the states, to make it as easy as possible. While I'm critiquing the bills for their effect, it would be great if some helpers would find out if they've been passed, tabled, etc.

If anyone's interested, please email me at joshua@funerals.org. FCA affiliate volunteers who post here - would you be willing to take on your state for me?”
Thanks! Josh Slocum.

NEWS FROM FLORIDA FCA:

Bill Swain in Tallahassee REPORTS: “There is one VERY important legislation that I'm pulling out all stops to pass. This is SB2856/HB1177, an "omnibus" bill that has unanimous support from both the folks on the business side and us "public interest" advocates.” Bill has been our “unpaid” volunteer working with the state legislature to improve the protection for funeral users and bring greater professionalism to the death care industry. You may reach him at, Bill Swain E-mail: cswain37@comcast.net.

~ Funeral Shopping: The Basics ~

So, you've never planned a funeral before? You might be daunted by the choices, intimidated by the commercial funeral industry, unsure of the "right" thing to do. Like many, you might not even know where to begin, or what questions to ask. It's your choice whether to have a very simple disposition or a more elaborate funeral. Your taste, beliefs, and budget should dictate the type of funeral you arrange. You have no obligation to satisfy anyone else's idea of what's

right or proper. The following steps will help you plan a funeral for yourself or for someone else. You'll get the most from this brochure if you use it to plan in advance of death.

STEP 1

Funeral Planning Is a Family Matter

Funeral planning starts at home. Just as most families discuss weddings, home-buying, college, and other major life issues, so should they discuss funerals. Death will come to each of us, no matter how long we put off discussing it. Avoiding the topic won't stave off death, but it will make the funeral more difficult, and likely more expensive, for survivors. Many people say they found great meaning and peace carrying out thoughtful funeral plans that honored their family members in an appropriate and affordable way.

There are as many ways to honor the dead as there are cultures, religions and budgets. Your personal philosophy or faith should guide your choices. Families can choose simple arrangements, such as a cremation with no ceremony, or more elaborate ones, such as a long wake before a funeral. They can use no coffin at all, or they can choose a handcrafted oak casket. They can keep the body at home for a very private visitation, or they can hold a public viewing at a funeral home.

Whatever you choose, be sure it's based on what's meaningful to you, not on what you think "the community" expects you to do. No amount of money, great or small, can express how we feel about those who have died.

STEP 2

What Are My Options?

Most people are confused about what they can and can't do. The typical American funeral has no roots in Christianity, Judaism, Islam, or any other religion. In Israel and the Islamic Middle East, for example, burial in a shroud without a coffin is still the predominant burial method, as it has been for thousands of years. If a typical American

funeral brings you comfort and you can afford it, then by all means arrange one. But every family should know it has the right to care for its dead in any way the family sees fit within the law. Here are some types of funerals families around the country have told us about:

- One family didn't want a public viewing of the body, but they did want a place where friends and family could gather. For them, a funeral home was the most convenient choice. They chose a closed casket visitation and welcomed family and friends to the calling hours at the funeral home. They were especially pleased to find a funeral home willing to help them have food and drinks brought in for a more comfortable gathering. Afterward, they brought the casket to church for a traditional Mass.
- One woman in her 90s had lived in a nursing home for many years. When she died, she had few friends left to attend a conventional funeral. Her daughters decided to cremate her body and place her ashes in a cookie jar, as a tribute to her legendary baking skills. They held a memorial service at the nursing home - complete with Mom's bake-off ribbons - where her housemates remembered her with laughter and tears.
- Beth lost her 7-year-old daughter in a car accident. Because she had cared for Alison in every way a mother could, Beth couldn't bear to give her daughter's body to a funeral home. Beth dressed Alison at home, and laid her in her bed with her favorite stuffed animals. She invited Alison's friends, siblings, and schoolmates to come to the home to say goodbye to the little girl in a very private setting. Alison's friends spent time with her in her own bedroom, and talked with their parents about the mystery and pain of her death. As difficult as it was, Beth says Alison's brothers and sisters came to terms with her death in a natural, family-centered way that no commercial funeral could have provided.

STEP 3

Shopping Around

A funeral can be simple or elaborate, inexpensive or costly. But unless you plan well in advance and shop around, you're likely to pay top dollar. Consumer surveys show that most people don't shop around for a funeral - they pick the funeral home closest to them, or the one their family has always used. Neither of these criteria tell you whether you're getting a good value. If you've never checked another funeral home for its prices and services, you may have been paying the highest rate in town for three generations.

By federal regulation, funeral homes must give you price quotes over the phone. In addition, they must give you printed, itemized price lists when you show up in person to discuss funeral arrangements. That means you have the right to stop in to any funeral home and request a General Price List (GPL), no questions asked. It's a good idea to visit several funeral homes to pick up price lists and take them home for comparison at your own kitchen table. Share them with your family. Compare the cost of the items among funeral homes. You'll likely find a variation in price, sometimes quite substantial. See our pamphlet *How to Read a General Price List* to understand your rights and options.

The best place to start shopping is your local funeral consumer group. A nationwide directory of our nonprofit information organizations can be found at <http://www.funerals.org/directory.htm>. These volunteer groups can often recommend reasonably priced funeral homes and crematories. Some of our groups have contracted for substantial discounts for our members, too.

When shopping on your own, the Yellow Pages is a good place to start. You can get numbers for funeral homes and crematories online, too, through Web sites. Look for listings under "funerals" and "cremation." Don't forget to search <http://www.google.com/> businesses in your area.

STEP 4

Putting It All Together

Once you've found a funeral home you want to use, or a list of good choices, what then? Again, bring those likely to survive you in on the conversation. Tell them what you've found, share your wishes with them, and show them what a funeral home price list looks like. Share this article with them. If your plans go awry, or your death occurs away from home, they'll need the skills you've developed to negotiate the funeral for themselves.

Most importantly, put your plans in writing, in as much detail as necessary. FCA offers a funeral planning kit that comes with a 16-page fill-in-the-blanks booklet for your funeral plans, the locations of your important papers, your computer passwords, and more. The "[Before I Go, You Should Know](#)" planning kit also comes with state-specific advance medical directives. Kits are \$10 each from the national FCA, but check with your local FCA group to see if they supply them. Whether you buy a planning kit, or draft your plans on your own stationery, the most important thing is to copy them and distribute them to those who will be handling your funeral arrangements. For pamphlets on other topics, go to <http://www.funerals.org/faq>.

REASONS FOR VIGILANCE:

Funeral Alliances have a long history of providing resources and information for funeral planning. A second important purpose is to remain alert to changes in regulations that limit our public choices. Note the following news report by JIM ROBBINS published: March 30, 2007 in the NEW YORK TIMES: MISSOULA, Mont. - Last wishes notwithstanding, federal officials are opposed to a Montana woman's plan for a business that would spread the cremated remains of her clients over western Montana's publicly owned wild mountain peaks and flower-studded meadows. To Fran Coover, her new business, Ladies in White, seemed a perfect way to blend her interest in the environment and alternatives to the

American way of dying. "It's much less expensive," Ms. Coover said. "And it is far more environmentally benign."

For \$390 Ms. Coover, a former administrator at a project studying end-of-life care here, along with two other ladies, offered to scatter the ashes of clients and provide a ceremony, a photograph, journal notes and Global Positioning System coordinates of the final resting place. Ten percent of the cost would be donated to groups who work to protect wild lands.

CONCERN EXPRESSED ABOUT COMSUMER PROTECTION:

Volunteers like Bill Swain and Jim Wylie have worked long and intensively to ensure that there is effective oversight of the Funeral Industry here in Florida. Passage of mutually developed legislation in recent years protects us from events like these reported in a 4-part series from the Savannah (GA) Morning News:

"When Michelle Green last saw her 65-year-old father, he was wearing a bronze double-breasted suit, a crisp, beige dress shirt and a matching silk tie. It was more than a month before Green saw her father again. His decomposing body was found on a small table in a back room of the funeral home. THREE months later, Bernice Worsley wrote to the board.

Her question was the same: Would the state investigate? BY JUNE 2006, four months after Green's request, Betty Jones and Barbara L.

Johnson also would write to the board. Among Betty Jones' concerns: Her discovery that 17 years ago, the funeral home had never filed the paperwork with the state to have her son declared legally dead, and now that she wanted his remains moved out of the untended cemetery, Matthew Jones and his staff did not know where her son's remains were buried. Dealing with the funeral home, she said, "had opened wounds that are too painful to describe." "No family should have to even go through this and I hope no one else ever will," she wrote. Johnson is concerned about the overgrown cemetery and, she said, standing water often accumulates over her family's graves. She vowed she would not leave Savannah and return to her home in Washington until she heard from state investigators and got her parents' and brother's bodies removed from Evergreen. It has been more than a year since her formal complaint. She is still waiting for answers.

Board Members of FCA of NCF

President - Malcolm Sanford 336-9744

e-mail: beeactor@earthlink.net

V.P. - Nelson Griffiths 376-8703

e-mail: nelsongriffiths@atlantic.net

Treasurer - Bob Hornberger 378-3541

Secretary - Laura Winefordner 372-3042

Board Members: Mary Ellen Hanrahan; Lula Oliver; Bill Gager; Gene Thursby and Phillip Weidler

FCA of NCF
PO Box 358673
Gainesville, FL 32635-8673