



Funeral Consumers Alliance of the Finger Lakes

Fall 2014 Newsletter

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From the President

Talking About The Taboo

The number of members in Funeral Consumers Alliance of the Finger Lakes is steadily declining, as is the amount of money in our bank account. It therefore falls to FCAFL's members and Board members to encourage people to join FCAFL and to avail themselves of the many resources that we offer. Around some parts I am known as the "Funeral Nag" because I take every opportunity to tell people about our helpful organization. However, I feel as if I am not getting very far with regard to sparking interest or obtaining new members. If I am not met with a hesitant "Isn't that a bit morbid?," I am often met with a blank, uncomfortable look or a quick statement that "I will worry about that when I am older!" As one of our brochure's title says, "No One Wants To Talk About Death."

A lot has been written about how many Americans have become insulated from and ignorant about death and the care of the deceased, due to the high reliance on the funeral industry to handle all matters related to the final disposition of the dead. I suppose this reliance and the slight amount of experience people have with actual deaths and dying has contributed to the taboo against talking about death. So it was interesting to me that when culling old *Time* magazines for the recycling bin, I found an article entitled, "The Last Reality Show: *Time of Death* Boldly Goes Where, Someday, We All Will," by James Poniewozik (November 4, 2013).

Poniewozik writes, "*Time of Death* (Showtime) ...a wrenching, remarkable six-part documentary, captures a universal experience that TV rarely shows: mundane, non-violent death." The show follows the actual dying process of several people who volunteered themselves and their families to be filmed during this sad experience. Poniewozik continues, "Death on TV is not exactly rare...Shootings and serial killers abound. Life is cheap on TV, or rather death is—it's plentiful, showy, devoid of realism or consequence. But ordinary death is a blank spot in our pop memory, one we've filled with monsters and explosions. After a steady diet of Hollywood deaths, real ones—the labored breathing, the body becoming a slack husk—seem uncanny, alien... as one grieving daughter puts it: 'It's not pretty. It's scary, it's ugly, and it hurts to watch.'"

He continues, "I'm guessing you don't want to watch this. Why would you? The show is quiet and dignified, but it can still feel invasive, even when the patients explain that they want this story told because they haven't seen it elsewhere." Poniewozik noted that "While I can't say I enjoyed watching *Time of Death*, I was glad to have watched it....*Time of Death* could open up a taboo of polite society the way PBS's *An American Family* did for domestic dysfunction." One dying person on the show, Maria, says death is "the big elephant in the room that no one wants to talk about." I might order the DVDs for this program!

Further exploration of "The Taboo" on talking about death led me to an article in the newsletter of the FCA of Central Ohio (*FCACO News*, "Talking about the Taboo," by Lizzy Miles, Spring 2013) about the recently evolved movement where interested people facilitate "Death Cafes." These are events where people get together in a community setting with a facilitator and light refreshments provided and talk about death. There is neither an agenda nor questions to answer, so people can just talk freely about what comes to mind when asked why they have attended the Death Café. Miles writes, "Each event is unique, and the variety stems from the topics brought up by the participants...I am more like a host who starts the conversation." Apparently this idea started in Europe, but it reminded me of some of the discussion groups we have at the First Unitarian Society (Church) of Ithaca. One that I attended several years ago had us discussing what we would write in our own obituaries, and this led to a general chat about death that was quite interesting.

Maybe the event could use a less shocking name, but this special discussion forum could create a place where people can have conversations that they can't have anywhere else. Miles wrote, "My interest in the Death Café was sparked from my experience as a hospice worker. I found that wherever I went, once I mentioned hospice, strangers would immediately share their stories with me. The Death Café creates a safe place for storytelling and exploration of a normally taboo topic."

Maybe we could start groups like this in the Finger Lakes region to help people talk about this uncomfortable subject. Perhaps we could combine discussion-group events with showings of parts of *Time of Death* DVDs. People might realize that they need to

know more about funeral planning and to talk about the topic with their families. Perhaps they would join FCAFL! To find out about the worldwide Death Café movement, visit www.deathcafe.com. What do you think would be a good, different name for this type of discussion group? Email us with your suggestions: info@fingerlakesfunerals.org.

Donna Scott
President, FCAFL
9/13/14

How Many Copies of a Death Certificate?

The Newsletter ran an article under this title two years ago. It is updated now by request.

Certified copies of death certificates are needed to settle the financial affairs of deceased persons. These copies must be obtained from the appropriate city or county registrar of vital records or from the New York State Health Department Vital Records Office. The fee varies among jurisdictions from \$10 to \$30 per copy. In Tompkins County it is currently \$30 per copy, payable at the Tompkins County Health Department, 55 Brown Rd., near the airport. These copies are not simply certified but embossed with a special seal. For someone who has made arrangements with a full-service funeral provider, the funeral director will pick up as many copies as are thought to be necessary based on conversations with the family of the deceased and will itemize that expense on the bill. For someone who is making use of the Ithaca Cremation Service or similar providers, he or she is expected to do some of the legwork, including paying for and picking up the death certificates. In either case, the deceased's survivor must deliver copies to the appropriate governmental and business agencies.

There is no single best answer to the question about the number of copies that will be needed. Much depends

on the complexity of the deceased person's estate. The list below is based in part on a compilation by James H. Patton that appeared in an online publication, *HubPages*, in June, 2011. As you will see from Patton's list (below), you may need more than a dozen certified copies of a death certificate. However, some agencies, banks, and other businesses need only *see* a certified copy, making a photocopy for their own records and returning the original. In fact, a member of the FCAFL reports that he recently wound up with three of the four copies he had purchased. He advises others to purchase only a few copies and ask whoever requires a certificate to photocopy one of yours. You should NOT do your own photocopying in advance. In Tompkins County, at least, you can return to the Health Department if you need additional copies. It makes good sense to call each agency or bank or company to learn whether they need to retain a certified copy of the death certificate and what else they require.

You may need a certified death certificate for each of the following:

- Life insurance claims—one copy for each policy
- Pension claims—to transfer benefits
- Pension fund survivor's benefit claim
- Social Security and/or Supplemental Security Income benefits
- Veterans' death/burial benefits
- Bank accounts—one copy per bank to transfer or obtain authorization for savings, checking, CDs, IRAs, safe deposit box
- Real estate property title transfers
- Vehicle title and/or boat title transfers
- Probating a will
- Investment accounts
- Individual stocks or bonds (transfer or sale)
- Some credit card companies
- Prearranged funeral or cemetery contracts
- Family records

The Funeral Consumers Alliance of the Finger Lakes, Inc., founded in 1958 as the Ithaca Memorial Society, is a non-profit, tax-exempt, public-service organization that promotes advance planning of funeral arrangements and consumer education and protection with respect to funeral-related issues. Membership is free and open to all. Volunteers provide all services and programs. A Board of Directors is elected by the members. The FCAFL is supported entirely by donations and is a member of the national Funeral Consumers Alliance, Inc., which has more than 80 affiliates. This Newsletter is published twice a year and is freely available.

The Board of Directors, 2014–2015: Donna Scott, President; Vice President position vacant; Wayne Sinclair, Secretary; Carol Hardy, Treasurer; Barry B. Adams (to 2016), Royal Colle (to 2016), Cathy Darrow (to 2016), Carolyn Eberhard (to 2015), Ralph Jones (to 2016), Culver Mowers (to 2016), Diana Nathanielsz (to 2017), Pat Pryor (to 2017), Edie Spaulding (to 2017). Advisors: David Bandler, Dorothy Sholeen, Philip S. Winn.

A Plug for the National Funeral Consumers Alliance

The Funeral Consumers Alliance, Inc., based in South Burlington, VT, is the organization that links 84 local and regional memorial and funeral-information societies across the U.S.A. The national office performs many functions on behalf of affiliates and individuals—providing a spokesperson (Executive Director Joshua Slocum) on funeral-consumer issues, answering inquiries from news organizations and individuals, contacting legislators and regulators about funeral-related matters, and and advising local affiliates. If you visit the national FCA website (www.funerals.org), you will surely be impressed by the available information and the consumer-advocacy functions.

The national office provides a free email discussion list. To subscribe, send an email to:

join-deathcare@hades.listmoms.net.

Note—you must put the word *gazelle* in the subject line.

We encourage you to donate to FCA and become a sustaining member or a Friend of FCA. First-time donors to Friends of FCA who give \$35 or more receive the comprehensive funeral planning kit *Before I Go, You Should Know*, as well as pamphlets describing your legal rights as a funeral consumer and *The Grim Reader!*, which packs a lot of consumer advice into a few pages twice a year. Donations to the national FCA are tax deductible. The planning kit can also be purchased from FCA for \$15.00. We heartily recommend it.

New Board Members

Diana Nathanielsz is a retired medical secretary and medical publishing manager and has volunteered in organizational and administrative capacities with several cultural arts groups in Tompkins County since moving to Ithaca in 1982. She sings with the Ithaca Community Chorus and the First Congregational Church choir, is an avid gardener, has a part-time administrative job, and exercises with her two Welsh Springer Spaniels.

Edith (Edie) Spaulding is a native of Tompkins County, where she has spent most of her life. She attended local schools including TC3. For the past 21 years Edie has been a realtor with Audrey Edelman Realty USA. She had been a volunteer with the Tompkins County United Way, Brooktondale Community Center, and the Service League of Ithaca. She currently volunteers as a driver for Slaterville Ambulance and as a tutor with Tompkins Learning Partners at the MacCormick Secure Center in Caroline. She is also taking a class at TC3 to become an EMT. In her leisure time she enjoys riding her Harley-Davidson motorcycle.

And a Plug for FCA of the Finger Lakes

This Alliance needs donations to continue serving you and the public with reliable funeral-planning information and presentations. We have no other source of income. The funds that you provide are used carefully for the presentations, a presence on the Web, printing, mailing, telephone, office supplies, and support of the national Funeral Consumers Alliance. The decline in membership mentioned on page 1 means that we are also losing donors. Therefore, your individual gifts become progressively more important. A self-addressed envelope for your tax-deductible donation is enclosed with this newsletter.

Send Us Your Email Address

Help FCAFL get into the 21st century! We will occasionally send only important emails, such as current funeral-related legislation that might interest you. Send your email address to info@fingerlakesfunerals.org.

Friends and Loved Ones Remembered

A donation in memory of Margaret (Molly) Adams was received.

Jean Martin Warholic

Jean died of complications of Alzheimer's disease in July, 2014. The Newsletter does not ordinarily publish detailed remembrances of members, but Jean Warholic was not an ordinary member. From 1992 to 2006 she served on the Board of Directors of the Alliance's predecessor, the Ithaca Memorial Society. She initiated the Newsletter and saw to its publication for 14 years. She prepared digital versions of the Society's documents and saw to their printing and distribution. She ran the Society's office (handling inquiries, member services, financial records) during absences of the executive secretary, collected information about funeral prices and contact data for area cemeteries, organized a regional conference of memorial societies, and served on the Board of the national Funeral Consumers Alliance. When the Society's office had to be moved (twice), Jean helped. Recently we learned that Jean's will contained a bequest to the Alliance. Few people over the 56-year history of the Ithaca Memorial Society and the FCA of the Finger Lakes have equalled Jean's commitment to the goals of the organization. Would that there were more like her!

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Funeral and Cemetery Scams

The National Council on Aging has compiled a list of the top 10 scams targeting seniors. Number three, "Funeral and Cemetery Scams," is of special interest to readers of our newsletter.

The FBI warns about two types of funeral and cemetery fraud perpetrated on seniors. In one type, scammers read obituaries and call or attend the funeral service of a complete stranger to take advantage of the grieving widow or widower. Claiming the deceased had an outstanding debt with them, scammers will try to extort money from relatives to settle the fake debts. In another scam a disreputable funeral home may capitalize on family members' unfamiliarity with the cost of funeral goods and services by adding unnecessary charges to the bill. For instance a funeral director may state that a casket, which is usually one of the most expensive funeral items, is necessary even for a cremation, when in reality cremation can be accomplished with an inexpensive cremation container or a cardboard "alternative container."

Consumer Advice Published Prominently

The New York Times and *Consumer Reports Money Advisor* both published articles on funeral planning in May of this year, and the advice was right in line with what funeral-consumer groups have pushed for decades. Some examples:

- Planning for your own death, or at least identifying your funeral preferences, can lessen grief, discord, and expense for your survivors.
- Consult planning resources such as the Funeral Consumers Alliance, the Funeral Ethics Organization, the book *Final Rights*, and the Federal Trade Commission's consumer guides for funeral planning.
- Check service prices at funeral homes; prices vary by thousands of dollars.
- Put your funeral preferences into writing: ceremony or not, cremation vs. burial or body donation, desired funeral home, etc.
- Give copies of the plan to those who will have responsibility when you die.
- Put a copy where it will be found immediately when you die.