



Funeral Consumers Alliance of the Finger Lakes

Spring 2015 Newsletter

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It's Your Funeral: Will It Be What You Want?

Public presentation and Annual Meeting of the Funeral Consumers Alliance of the Finger Lakes

Speaker: Donna Scott, President of FCAFL,
with other board members.

1 PM, Sunday, April 12, 2015
Auditorium, Kendal at Ithaca
Open to all

What does your local Funeral Consumers Alliance do that can help you and your loved ones PLAN AHEAD for the inevitable—your own death and the deaths of your loved ones? Will your funerals be what you and they want?

Do you know how to read a funeral home's General Price List? We'll show you how.

Our local FCA does a funeral price survey every two years. How do we do that?

What does the price survey show about local funeral prices? How does this benefit YOU?

Did you know that the price of Death Certificates varies by county in New York State?

Why is New York one of only eight US states that requires by law that a dead person be handled by a funeral home, even if home care of the body and "green" burial are desired and planned by the family?

How does the national Funeral Consumers Alliance help our local affiliate?

Learn the answers to these questions and start planning ahead!

Donna Scott is a former Cornell Cooperative Extension educator from the Department of Food Science at Cornell University. In addition to her work



Scott

for FCAFL, she serves on the Lansing Zoning Board of Appeals and the Steering Committee for Friends of Salt Point in Lansing, and she is a member and Director of the Cayuga Bird Club. She helped found and build the Lansing Community Library. Her repertoire of public presentations includes food safety, high-wheel bicycles, water levels of Cayuga and Seneca Lakes, how to run a public meeting, and why you should vote for a public library.

Annual Business Meeting

The business meeting will follow Ms. Scott's presentation. Please stay for the meeting. The main item of business will be election of officers and directors. Your attendance will be important to achieve the quorum required to conduct business.

Election of officers and directors

A nominating committee will offer the following slate of candidates for 1-year terms:

Vice-President: Barry Adams

Recording Secretary: Pat Pryor

Corresponding Secretary, Diana Nathanielsz

Director for a 3-year term: Carolyn Eberhard

Nominations from the floor will be invited.

Continuing members of the Board are Roy Colle, Cathy Darrow, Carol Hardy (Treasurer), Ralph Jones, Cullie Mowers, Donna Scott (President), Edie Spaulding. Advisors are David Bandler, Dorothy Sholeen, and Phillip Winn.

Retiring is Wayne Sinclair, who has served in various roles for 11 years.

Support for the National Funeral Consumers Alliance

The national FCA, headquartered in South Burlington, VT, needs our help to do its job well. Affiliates including ours pay dues to FCA, but these payments cover less than half the operating expenses of the national office. This is true despite tight budgeting overseen by the national Board of Directors. To make up the gap, FCA depends primarily on tax-deductible donations from individuals including many members of affiliated organizations around the country. But here's

the rub: FCA has no master list of the members of local affiliates and therefore no way to make a direct appeal to individuals other than members at large.

Your local Board of Directors is working with the national FCA office to devise a way, without releasing the local mailing list, for the national fundraising effort to reach you, our members. Sometime during 1915 FCAFL will facilitate a local mailing on behalf of the national FCA. We know from the experience of other affiliates that national fundraising will not diminish member support for our local organization, so the Board has voted to do what it can to assist the national office.

Now, here is what we get in return for support. FCA is known to national and regional news media as the watchdog and only voice of the consumer vis-à-vis the funeral industry. FCA provides material support to local affiliates in the form of a Guidebook on Running a Funeral Consumers Alliance, a quarterly newsletter, dozens of pamphlets for affiliate use, and more. (See information about the planning booklet, *Before I go You Should Know*, on page 4.)

The FCA office provides prompt in-depth advice, support, guidance, encouragement, answers to questions, and referrals by phone or email to affiliates on funeral-related subjects. It hosts an online discussion group for sharing ideas and resources and maintains a website that features consumers' alerts on end-of-life legislative issues, and other matters of interest to affiliates and the general public. FCA also provides advocacy on behalf of funeral consumers before state and local lawmakers and files law suits to redress price fixing and other wrongs in the death care industry. It produces a biennial conference tailored to the needs of affiliates. Services like these are beyond the capabilities of all but the largest affiliated organizations.

Surprisingly the national office has only three paid employees: Executive Director Joshua Slocum and two long-time, highly competent helpers. The tight budget limits FCA's ability to send Slocum out to speak at affiliates' annual meetings, give TV interviews, testify,

etc. Further, the FCA office can only offer minimal financial support to new and struggling affiliates and has a limited number of scholarships for sending people to the biennial conference. So, when you see an appeal from the national FCA, please consider supporting it.

How We Buried Mom

*By Carolyn Eberhard,
Member, Board of Directors, FCAFL*

My mother died at home at age 98 and was buried in a small rural cemetery as she had wished. She had suffered from dementia and needed round-the-clock care for 7 years. Luckily we had good devoted aides caring for her. Her death was expected, as she had contracted gangrene after injuring a big toe.

Mother's final adventures began 4 months earlier with a visit to a hospital's emergency room for treatment of an injured toe that became infected. An ER visit is really hard physically and mentally for an elderly person, especially one with dementia. Mom was in the ER and hospital for 4 days with little sleep. They did an EKG, many blood tests and heparin injection, and a podiatrist examined her briefly, but no one cleaned up the toe. And in the confusion the attending physician failed to start intravenous antibiotics. Gangrene set in and, against medical advice, we took Mom home, expecting she would soon die.

We found that an otherwise healthy person does not necessarily die quickly from gangrene. Mom lived another 116 days, a miserable experience for her, her family, and her caretakers. She received hospice care, but the nurse was initially unfamiliar with protocols for managing gangrene. Instead of keeping the skin dry she at first flooded Mom's foot with saline and bandaged it tightly. At the end, however, having hospice care ensured she would not suffer. Morphine was on hand but was not needed in her case.

Mom died on a Sunday evening and was buried at noon on Wednesday. She was pronounced dead by a

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; Barry B. Adams, Vice President; Wayne Sinclair, Secretary; Carol Hardy, Treasurer; 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.

hospice nurse who also called the funeral home. With hospice engaged you don't need to call 911 and risk final indignity for a loved one. I had previously told the young funeral director that Mom should be left at home until I arrived for a visitation. A senior funeral director at the same funeral home was a bit nonplussed, since he was used to whisking the deceased away, but the younger person waited until the next day to take her to the funeral home when we were ready. Meanwhile, her caretaker washed her body and stayed overnight until I arrived. I had previously emailed information for the death certificate to the funeral director, so I had only to verify it on site. The funeral director obtained the physician's signature and filed the certificate.

We had investigated the old family cemetery and found plenty of space available. No vault surrounding the casket was required, unlike many cemeteries. I asked the funeral home for an estimate for "Direct Burial" and learned that this option does not include even a simple graveside service, which we had planned, so our little service triggered several fees from the funeral home's General Price List. There was also a "pouch" charge (body bag, \$60) that was a surprise, since we wanted a natural burial. The funeral home said the "pouch" was necessary because the casket, which was not built by a "casket company," was not leak-proof. Another surprise was that this funeral home lacked refrigeration and apparently relied on embalming, which we did not want, when burial was not immediate. But they honored our wishes and cooperated fully.

While Mom's body was at home, we opened the bedroom window to the 50-degree September air. After I sat with her and then called the funeral director to come get her, I saw them put the gurney with her blanket-covered body in the car and was rather glad that it was an unobtrusive SUV and not a big hearse drawing neighborhood attention. There were no visiting hours or funeral ceremony or church service, but we put an obituary in several papers. This resulted in an "obituary overage" charge (\$470). The obituary was also posted on the funeral home's website for 45 days.

Planning a simple burial, I had ordered online an Amish pine casket with a denim lining and had it shipped from Arkansas to the aide's home. It cost \$1,054. A similar casket obtained locally without shipping charges would probably have cost less, but I didn't know a local source. Delivery of the casket created a stir: the UPS driver had the wrong address and a neighbor called the police! Friends later unpacked the casket and delivered it to the funeral home.

We provided Mom's clothing and included the ashes of Taffy, her well-loved cocker spaniel, to be buried with her. We did not remember her false teeth! Burial, on



Pine casket purchased online and delivered to funeral home.

a beautiful fall day, was private with the immediate family and her aides present. It was non-religious with background music appropriate to Mom's life and tastes. I spoke for 10 minutes and we ended with "Somewhere Over the Rainbow". We reminisced afterwards at lunch. A month later we invited the aides, friends and neighbors to Mom's home for a "house funeral"— an open house before cleaning it out.

The funeral cost \$5,750 including basic arrangements, filing of death certificate, obituaries plus overage charge, transport from Mom's home to the distant funeral home, pouch, dressing, transport to cemetery, graveside service with chairs and our music, opening and closing the grave, equipment for lowering the casket, and a temporary grave marker. Later we chose a gray granite monument with both parents' names (Dad had died earlier.) and Dad's bronze WWII plaque on the back. Cost: \$1,570.

The planning guide, *Before I Go, You Should Know*, from the Funeral Consumer Alliance would have been useful beforehand. Having now read *Grave Matters* by Mark Harris and *Final Rights* by Joshua Slocum and Lisa Carlson, I think we did pretty well with my mother. RIP, Mom.

Crowdfunding Funerals

Have you heard about this? According to a web definition, crowdfunding means funding a project or venture by raising many small amounts of money from a large number of people, typically via the Internet. Last August FOXBusiness published under the byline of Kayleigh Kulp an account of the growing practice of crowdfunding funerals. Here is what we learned.

When death occurs suddenly and without prior planning, loved ones often can't afford the funeral that they consider appropriate. This we knew, but read on. To help cover the cost, some families solicit donations via crowdfunding websites such as GoFundMe.com. At the time Kulp wrote her piece there were more than 22,000 open funeral, tribute, and memorial campaigns that had collectively raised \$40 million at that one website. The

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average funeral campaign raised about \$2,200 with an average individual donation of \$65. At GoFundMe.com, the site keeps 8% of the funds received. Fees at other sites go as high as 10%.

Some crowdfunding appeals tug at the heartstrings. According to Kulp, the “Rick and Kelly Schwab Memorial Fund” raised more than \$23,000 on YouCaring.com to pay for the funerals of a couple killed by an alleged drunk driver, leaving a 14 year-old son behind. We can hope that the fund managers bought inexpensive funerals and steered most of the funds toward the needs of the surviving child.

Friends and Loved Ones Remembered

The Alliance reports memorial donations in each Newsletter. The memories of the following people were honored by donations received since the Fall 2014 issue was published: Molly Adams, Ralph Bolgiano, Ruth and Kenneth Bosworth, Margaret Goldsmith, Norman Kretzmann, E. Scott Maynes, Richard Phelan, Marian Pietrosimone, Jean M. Warholic, and Ruth Wells.

Buy This Planning Guide!

If you haven't completed your end-of-life planning, or don't have your plans laid out systematically, then this booklet is for you. The national FCA sells it for \$15.00. It's a fundraising tool for them and a comprehensive planning aid for anyone. Here's what it covers:

Advance directives (living will, health care proxy, power of attorney), will, designated agent for body disposition, whom to notify, funeral and memorial preferences, service options, information for obituary & death certificate, memorial contributions, locations of essential papers and data, financial matters, necessary tasks, arrangements for pets, your online life, and a book excerpt, "Caring for the Dead in New York."

