

FCACO Funeral Consumers Alliance

of Central Ohio A Memorial Society "as defined by the FTC" P.O. Box 14835 Columbus, Ohio 43214 www.funeralsohio.org • 614.263.4632

FCACO Mission Statement

- To promote end-of-life planning and preparation
- To outline practical steps to be taken before death
- To inform and instruct the public concerning the funeral industry
- To offer reasonably priced options for dealing with remains at death
- To monitor the funeral industry on a local and statewide level
- To maintain public awareness and wariness through action, education and publications

Funeral Advice You Can Trust

Founded in 1953, FCACO is one of more than 70 similar alliances across the country working in conjunction with the national Funeral Consumers Alliance. We are run by volunteers and have no connection with the funeral industry, or any religious group. Membership is open to all in our service area that includes Columbus, Springfield, Yellow Springs, Dayton and outlying areas.

FCACO invites your inquiries. Call (614) 263-4632 or visit us at **www.funeralsohio.org**.

2015-2016 Board Members

President: Vivian Fiscus President Elect: Marylou MacDonald Past President: Alice Faryna Treasurer: Celia Elkins Secretary: Su Ann Farnlacher Membership Secretary: Cathy Elkins Directors: Pat Hoffman, Marian Garcia and Nancy Alonzo

FCACO—Serving the Central Ohio Community since 1953

From the President's Desk **About the Budget**

by Vivian Fiscus, FCACO President

As president of the Funeral Consumers Alliance of Central Ohio (FCACO), I frequently find myself staring at the dwindling balance sheet as I try to figure out ways to save money.

FCACO, unlike many organizations, does not have annual dues. When you join FCACO, you pay a one-time membership fee. However, due to increasing expenses for postage, printing and other office related expenses, we find ourselves dipping into our limited funds more often than we would like. We are examining all possible options to contain our expenses. This means we are looking at sending out the newsletter electronically to those who would opt for that service (saving postage).

FCACO, like many nonprofits, has limited financial resources. As a consequence, we are looking at the possibility of shutting the FCACO office to save money. At the October

FCACO meeting, a task force was formed to investi-

gate how other non-profits were handling dwindling resources. If we close the office, we would maintain our post office box. We are also exploring whether to transfer our telephone to a pay as you go cell phone or to use Google Talk as our answering service. We will also look at using the internet cloud for record storage although we would prefer

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Funeral Consumers Alliance of Central Ohio on Facebook.

FCACO attempts to verify all information in this newsletter, but cannot guarantee all. Legal questions should be directed to your attorney.



Who Watches the Watchdogs?

by Cathy Elkins

The State of Ohio Board of Embalmers and Funeral Directors (OBEFD) was created by the Ohio Legislature in 1902 to license and regulate this industry. It also handles consumer complaints. The Board is composed of seven members. Five are licensed embalmers and funeral directors, with one knowledgeable about cremation. Two Board members represent the public; one must be at least 60 years old.

This Board's meetings must be open to the public. As membership secretary of FCACO, I have been attending these monthly meetings for the last five years. I report my observations to the FCACO board.

The OBEFD has been in the press recently due to allegations from public board member Tommy Taneff against the executive director of the Board Vanessa Niekamp. Ms. Niekamp resigned her position July 22, 2016. The charges were later found to be without basis and she was exonerated

In the past the Board members differed but got along quite amicably. Although I did not have access to confidential documents, the

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What's on Your Bucket List?

by Alice Faryna

This term conjures up images of a safari to Africa, learning to play the piano, or being an extra in a movie. Consider something more mundane, but which would make your family very grateful: prepare advance directives. I was recently called into service when a relative was admitted to a nursing home. I am her immediate next of kin. Three of us have spent weeks going through desk drawers, file cabinets, kitchen cabinets, etc. in search of information the nursing home needed. So, here is your "farewell" bucket list:

- Last Will and Testament: This should name an executor and beneficiaries. Do not place this in a safety deposit box, since the bank may not allow access to it in a timely manner.
- Power of Attorney for Health Care: This allows the person you designate as the POA to make health care decisions if your physician determines that you are unable to make informed choices. You can find forms for this, and a Living Will specific for your state, online at www.caringinfo.org.
- Living Will: This document informs medical providers of your wishes for end-of-life medical care when you become unable to communicate your

medical decisions. Providers may refuse to honor your wishes in some circumstances, so a POA for Health Care is important to have as well.

- Durable Power of Attorney: You (the Principal) name the agent and a successor agent to handle specified financial transactions on your behalf. You can make this effective immediately, at some future date, or only at the time of incapacity as determined by two physicians. You can obtain this form from an attorney, or buy it in an office supply store like Staples. Your bank may also have this form.
- Representative for Disposition of Bodily Remains: This official Ohio form, which is legally binding, allows you to name the person (not necessarily a family member) responsible for carrying out your wishes. This is especially useful when the immediate legal next of kin are a group of children or siblings, each having a "vote" on this matter. This may be obtained from FCACO or the Probate Court of your county. The form requires you to state the sources of funds to be used for payment of the goods and services associated with disposition.

Give copies to those who are named as agents in these documents, and tell them where the originals are kept.

Funeral Consumers Alliance (FCA) National Conference

by Celia Elkins

This year's biennial conference was held on June 23-25, 2016, in Atlanta, Georgia. The opening session was focused on: How many funeral homes are online? Who lists pricing online? How many funeral homes list pricing? Funeral homes like to provide package pricing, not a la carte listings. If funeral homes have a website, they should be required to have their pricing listed on their site: it was discussed that work is being done on this, called the "Forward Rule." The SB658 has the language, and California is the model. The Forward Rule declares: You must offer your General Price List when you begin to discuss the type of funeral or disposition of the body.

The question was asked: "Is it time for FCA groups to merge?" In 2002, there were more than 100 FCA groups and now there are approximately 70. Concerns shared included expected staff turnover and difficulty of finding good volunteers. Why do FCAs exist? FCAs are around to do what consumer reports do for consumers of other products. Their primary responsibilities include advocacy, pricing surveys, being a resource for objective advice, and providing tips to consumers on shopping around when making decisions about funerals.

The keynote speaker for the conference was Katrina Spade. Katrina spoke about her pilot study on composting human remains as an alternative to the traditional earth burial. Her pilot project is called The Urban Death Project, which proposes a new model for death care. The heart of the system is a three-story core, within which bodies and high-carbon materials are placed. Recomposition is not simply a system for turning bodies into soil but instead connecting us with the cycles of nature.

See her website at: http://www.urbandeathproject.org.



Mourners place shrouded body into the core during laying-in ceremony.

Thank You for Your Generosity

As we approach the holiday season, we are once again asking you to support our organization with a donation to our annual fund raising campaign. Your donations help sustain FCACO and benefit the community we support.

A donor envelope is included in this newsletter for your convenience. Your donation will be recognized in the spring newsletter. Please know that your donation, in any amount, will make a difference.

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to find an earthbound site for our records. If we do close the physical office, we would then hold our board meetings at board members' homes. I would like to know if any of you have experience with this type of consolidation of services or know of places we should be looking for further information. By all means, if you are interested, we would love to have you join the task force. Please feel free to contact me by telephone 614-486-8525 or email me at vfiscus@gmail.com.

Funeral Consumers Alliance of Central Ohio P.O. Box 14835 Columbus OH 43214-0835

ADDRESS SERVICE REQUESTED

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FCACO Resources

(Please keep this in a handy place) Body Donation at OSU (614) 292-4832 forms: http://go.osu.edu/bodydonation

LOOP (Lifeline of Ohio Organ Procurement) (includes cornea donations) (877) 223-6667 • www.lifelineofohio.org

Franklin County Probate Court advanced directives including "Funeral Agent" form www.franklincountyohio.gov/probate

Funeral Consumers Alliance has many useful documents that can be downloaded at www.funerals.org

> Funeral Consumers Alliance of Central Ohio (FCACO)

(614) 263-4632 • www.funeralsohio.org (planning forms, copies of old newsletters, funeral home surveys and other information)

FCACO contracted providers for discounted services:

Cook and Son–Pallay Funeral Home (in Columbus) (614) 444-7861

Conroy Funeral Home (in Springfield) (937) 324-4973

Watchdogs

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Board took citizen or consumer complaints seriously, working hard to correct bad practices of funeral homes through fines or closure. They were vigilant about rooting out prepaid funeral plans that were not set up properly.

At their July 18, 2016 organizational meeting, funeral director Joseph Retting was elected chair, Tommy Taneff became vice-chair and Bill Wapner agreed to be treasurer-secretary. Subsequently, Governor Kasich appointed State Rep. Tim Derickson, R-Oxford, as the new director of OBEFD.

The Board welcomes my attendance and appreciates that the public is interested in what they are about. If anyone were to ask me for my recommendations for this Board it would be: tighter legislation regarding pre-paid funeral plans and funding for at least two more inspectors to visit and inspect funeral homes. The Board has only two to cover Ohio's 88 counties.

Are You Moving? Please let us know your new address. Call the office at (614) 263-4632 or send a message to **info@funeralsohio.org**.

www.FuneralsOhio.org