



FCACO

Funeral Consumers Alliance
of Central Ohio
A Memorial Society
"as defined by the FTC"
(614) 263-4632

News

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 110 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.

2013-2014 Board Members

Past President: Su Ann Farnlacher

President: Alice Faryna

President Elect: Open

Treasurer: Su Ann Farnlacher

Secretary: Nancy Alonzo

Membership Secretary: Cathy Elkins

Newsletter Editors: Alice Faryna and volunteer Olwen Firestone

Directors: Edgel Alley, Jennifer Ayers, Frank Timmons, Vivian Fiscus and Jan Waters

FCACO—Serving the Central Ohio Community since 1953

Is Your Pre-Paid Plan Safe?

Funerals can be one of the most expensive purchases you make. For this reason, some people elect to purchase a prepaid plan in order to spare their survivors the expense and stress of making all the arrangements. Advance planning gives you the opportunity to comparison shop and make thoughtful decisions. However, preplanning does not have to include prepaying.

Contracts for prepaid plans are purchased from funeral directors. The consumer has 7 days to rescind that contract to get a full refund. If you change your mind after that "cooling off" period, you may be entitled to merely a 90% refund under some pre-need funeral contracts, or a 60% refund under a pre-need cemetery contract. However, once you have signed the contract and handed over the money, you have no way of knowing immediately if the funds have been put into a trust or insurance policy dedicated solely to the purchase of funeral services and goods as mandated by the law.

There are many pitfalls to prepaid plans. If you move, or die while traveling, or simply change your mind—your estate may not receive a full refund. The funeral home may go out of business or be sold to either another individual or to a big corporation (Service Corp.

International, a multibillion dollar corporation and the largest owner of funeral homes and cemeteries in the U.S., now owns 1437 funeral homes and 374 cemeteries nationwide including a few in the Columbus area. But you would only know that if you looked it up because SCI usually retains the name and many of the funeral directors of the "family-owned" funeral home they bought.)

And then there is the problem of outright theft. This year, one funeral director in Montgomery County was sentenced to four years in jail for fraud for stealing approximately \$250,000 in pre-need funds, and in September the Board suspended the licenses of 3 funeral directors in Girard and Niles for appropriating pre-paid funds instead of placing them into trusts, annuities or insurance policies. Officials estimate that losses to dozens of consumers will exceed \$580,000 in these investigations. In another investigation, officials are looking at a funeral home in Canton. The estimated total loss to more than a dozen potential victims is listed as \$93,286.24, according to police reports to date.

Vanessa Niekamp, the Executive Director of the Ohio Board of Embalmers and Funeral Directors (OBEFD), says the Board has only two

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Follow Us On Facebook!

You can find Funeral Consumers of Central Ohio on Facebook now. We will post timely news related to funeral and cemetery issues. Please share your experiences with end of life events. We all have stories to tell and can learn from each other.



Pre-Paid Plan

Continued from front page...

inspectors to conduct on-site inspections of over 1100 funeral homes. Clearly, regulations need to be enacted. The OBEFD is conducting a study of regulations in all 50 states and Canada to identify the best way to protect consumers and then to make recommendations to the Ohio legislature.

Niekamp advises anyone who has purchased a pre-need contract to review his or her documents. These should include verification from a trust company or insurance company that a prepaid contract has been funded. The notice should include the name and address of the company, the amount received from the funeral home, and the name of the beneficiary. In case of an insurance policy or annuity the notice should include the amount of the death benefit. If you do not have these documents, call the company immediately. If no trust or insurance policy has been issued, the local police should be notified. If all is in order, tell your survivors you have pre-paid and where to find the documents.

What is a safe alternative? Unless you are paying down your assets to qualify for Medicaid, put your money in a federally insured bank. Open a "Payable on Death Account" (POD) with your child, children, grandchild, niece, nephew, best friend or your estate attorney.

How much money should you put into the account? You have the right to walk into any funeral home and ask for a copy of their General Price List. Get several of them as prices vary widely among funeral homes. Choose the goods and services you want and write down your choices. Add up the costs and put that amount, or a little more to cover inflation, into your new POD account. It's insured against theft or other calamity and your survivors know where the money is—because you gave them the bank book. Also, tell them what your wishes are. Do you want to be cremated or buried? Where should you be buried or where should your ashes go? What type of memorial service do you want? Pre-planning is a loving gift to your family.



**Alice Faryna,
FCACO President**

From the President's Desk

Our volunteers continue to carry out the mission of informing the public about reasonably priced options for final disposition of remains and monitoring the funeral industry. Two board members attend monthly meetings of the Ohio Board of Embalmers and Funeral Directors to keep us informed about problems within the industry. As you will see from another article in this issue, attempts to make sure that pre-paid plans are properly set up are falling short of the intent of the regulations passed in 2009. Recommendations on how to be sure that when a prepaid plan has been purchased from a funeral director is in order are detailed in the article on Pre-Paid plans.

On a personal note, while preparing for a trip abroad in November, it occurred to me that, although I am a frequent traveler, I had never made any plans for the possibility of death abroad. Death in the U.S.A. has never been a concern since my next of kin know that I do not wish my body to be transported across the country for burial. So for the first time in my travels abroad I will take the form "Ohio Appointment of Representative for Disposition of Bodily Remains, Funeral Arrangements and Burial" giving my room mate the authority to arrange for cremation in whatever country death may occur. This form revokes any prior written declarations on disposition, so when I return (still breathing), I can tear up this document and make another one choosing a different Representative. If you would like a copy of this form, please call the office and our membership secretary will mail one to you.

Interest in Cremation is Growing

by Cathy Elkins

It appears the thinking about death, funerals (or lack of) is evolving. Today, we talk and get informed about everything imaginable. With regard to death, funerals and their alternatives, organizations such as the Funeral Consumers Alliance of Central Ohio (formerly the Memorial Society) are a part of this discussion. The Death Cafes are another (lizzymiles@gmail.com) example. The Internet, the daily newspaper, radio and TV all provide information about these topics.

As we become more knowledgeable about what is really necessary, and, as we become more cost conscious and environmentally aware, there has been an evolution in thinking and an acceptance of cremation as a popular alternative. This has been a long time coming.

According to Mary Roach in her book "Stiff" (2003 W.W. Norton & Company), it was the Second Vatican Council of the Catholic Church's relaxation on the ban on cremation for Catholics in 1963 that spurred interest. That was the same year that "The

American Way of Death" by Jessica Mitford came out with the expose' of abuses in the funeral industry. So interest in cremation took a leap forward. According to a Columbus Dispatch article on October 12, 2013 more Americans are choosing to forgo a traditional burial and opt for cremation. Nationally 40 percent of Americans who died in 2010 were cremated according to the National Funeral Directors Association—up from 26 percent in 2000.

What is next? Mary Roach, in the above mentioned book, describes two alternatives on the drawing board today. (They are not popular, but neither was cremation originally.) The first is "tissue digestion," often used today with animals. This relies on water and lye and the results can be flushed down the drain. (Obviously there is more to it than this, but that is it in a nutshell.) The second alternative, found in Sweden, is to replace cremation with a technologically enhanced form of organic composting. If you would like to read more about this subject, I suggest Mary Roach's book.

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

Foxfield Preserve

by Phyllis Byard

Ever since I heard about the nature preserve/natural cemetery in Wilmot, Ohio, a couple of years ago, I've wanted to take a look! Last month, three of us from the Columbus FCACO met there, and had a tour of the property, guided by the caretaker, Sara Brink. Wilmot is southeast of Wooster off route 750. The Wildlife Preserve, itself, has a lovely building with many well-used meeting rooms, interesting displays and banquet halls. I could see spending many hours in the area including hiking the many wilderness trails. Our



guide drove with us to the cemetery part of the property, which is adjacent to the nature preserve. The cemetery became a reality with the purchase of some old farm property, and opened for business in August 2008, so they have just celebrated their fifth birthday. All that's left of that farm, however, are some old fruit trees and a large, old spruce tree. Tall prairie grasses were swaying in the breeze that day. The single grave sites are located

with a GPS and recorded in the cemetery office. Small, flat markers are allowed. There is one burial per site. However, a second burial of cremains is allowed on the same site, or two sets of cremains. They have had about 50 burials since they opened for business; they've sold 200 more. There are a total of about 2900 burial sites in the preserve. Burials there are done with only biodegradable products, including caskets or other outer coverings. They can be wood, wicker, or even just a shroud. No embalmed bodies, grave liners or

vaults are allowed. This is not a manicured cemetery. Indeed it looks like a beautiful natural prairie with some meandering rock drive-ways throughout. If you decide to make an outing some day, be sure to check their Web site www.foxfieldpreserve.org for directions and hours. You might also want to phone ahead to make sure you'll be able to go into the cemetery, as the gate to the entrance is locked at all times.

Speakers Available

FCACO educates the public as to what's involved to purchase funeral or cremation services and to prepare for when that time of need comes.

Many of you may remember when we were called "The Memorial Society." Even though we've changed our name, we are indeed a memorial society as defined by the Federal Trade Commission—a non-profit organization run by volunteers which educates the public about funeral practices and purchases.

We started by being very much like a cooperative, having contracts with funeral homes which give our members fixed, discounted prices. We have a 501(c)(3) IRS designation and have now shifted our focus to education and monitoring of the funeral industry actions and the attendant activities of the State Board whose mandate is to protect Ohio funeral consumers.

Our speakers give talks to clubs, church groups, social workers and at various agencies in Columbus and Springfield. Our goal is to get people thinking about the end of life issues and to help them get prepared. We are not anti-funeral homes. We are consumer advocates who believe that comparison shopping makes sense when buying a funeral and that consumers should know their rights as defined by the Federal Trade Commission.

Although most of our members use our contracted funeral homes, some do not. Some choose to become members simply because they believe that our mission is a valuable one to the community.

Please help us to find new places to present our program. We can tailor the timing to the needs of our audience. Call (614) 263-4632.

Islamic Funeral Traditions

by Sohail Khan

"To God we belong and to God we return." (Quran 2:156)

Funeral rites and traditions in Islam are very simple and modest, discouraging outwardly lavish displays. There are clear procedures when it comes to preparing the dead for burial. The burial should take place as soon as possible, preferably within 24 hours. The procedure consists of washing, enshrouding, prayers, and burial. The washing should be done by a person of the same gender, covering the awrah (private parts) with a cloth. Usually family members do the washing. The body is then wrapped in white unstitched cotton or linen cloth, three pieces for men and five for women. Before taking the body to the cemetery for burial, the prayers are usually performed in a mosque, but can take place anywhere. The funeral prayers are short, recited by the congregation and usually led by a cleric. However, it is obligatory for every Muslim adult to perform prayers for any Muslim if a cleric is not available. The body is placed in the grave without a casket, lying on its right side and with the head facing the Qibla (towards Mecca). Embalming and cremation are not allowed. Walking over the grave and erecting any structure (such as a monument) on top of a grave is forbidden. A simple marker is placed on the grave.

Funeral services are open to all and paying respect to the dead is rewarding. It is written that Prophet Muhammad (peace be upon him) stood up for the funeral of a Jew out of respect. It was said to him, "It is a Jew." So the Prophet said, "Was he not a soul?" (Sahi Bukhari 1250, SB 961).

(Sahi Bukhari is a compilation of authentic sayings and doings of Prophet Muhammad (PBUH)).

We always need and welcome new members!

Stock your place of worship or Senior Center with our brochures. Remember that FCACO talks to clubs and organizations. Help us to get the word out about our organization and services. Call for details and brochures. **(614) 263-4632**

Contact Information on Important Resources

(Please keep this in a handy place)

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

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

Body Donation at OSU
(614) 292-4832

for 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
of Central Ohio (FCACO)

(614) 263-4632

or <http://www.funeralsohio.org>
(forms, copies of old newsletters, funeral
home surveys and other information).

Transferring Ownership of the Deceased's Vehicle

Among the many concerns for survivors is the disposition of valuable property. There are specific regulations for those vehicle(s) whose ownership is certified by a title. In those cases where there is joint ownership with rights of survivorship, or when such property is specifically accounted for in a will, the executor can facilitate the process. Wills are probated through the courts. The executor will give the properly assigned Ohio title document to the heir or buyer, who can then take the title and other documents, as may be required by the county, to the County Clerk of Courts title office. When there is no will, an heir should go to the probate court to get a form called "Release from administration with authority to transfer." This form, upon completion, along with the original title document, should be taken to the County Clerk of Courts title office for transfer of ownership. After the title is transferred, the new title should be taken to a deputy registrar license agency. Details of this process can be found at www.bmv.ohio.gov or by calling the Franklin County Clerk of Courts, (614) 525-3600.



Thank You for Your Generosity

During the holiday season you will receive many requests for donations to worthy causes. FCACO members do not pay annual dues. Our budget is dependent on the generosity of members and friends.

- Twenty \$10 donations will buy 100 postage stamps in 2014
- Ten \$20 donations will offset most of our outreach expenses
- Twenty \$60 donations will cover office and telephone expenses
- Twenty \$100 donations will cover our newsletter expenses

In addition to hours of volunteer work, our Board members make annual donations. We appreciate any contributions. Donations are tax-deductible. You may write a check to FCACO and mail it to us in the enclosed envelope, or donate on-line at www.funeralsohio.org.

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ADDRESS SERVICE REQUESTED

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