



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) 264-4632 or visit us at www.funeralsohio.org.

2011-2012 Board Members

Past President: Phyllis Byard

President: Su Ann Farnlacher

President Elect: Alice Faryna

Treasurer: Julian Larson

Secretary: Nancy Alonzo

Membership Secretary: Alice Faryna

Newsletter Editors: Phyllis Byard, Carol Branscomb

Newsletter Editor Emeritus: Dwight Sharp

Directors: Edgel Alley, Carol Bohulmoski, Cathy Elkins, Nancy Greene, Frank Timmons, Judith Vazquez

FCACO—Serving the Central Ohio Community since 1953

Do as I Say...Not as I Did!

In keeping with our theme in this newsletter of "being prepared," we received permission to excerpt and paraphrase an article written by Josh Slocum, titled "Do as I say...not as I did!" Slocum is the Executive Director of our national organization, Funeral Consumers Alliance. The full article and entire newsletter may be accessed on the FCA Web site, www.funerals.org.

*i*t was about 6:15 PM when I got home from work on December 7, 2010. Not directly home, mind you; I'd just returned from a depressing veterinary appointment. And I wasn't feeling well. Strange, really...tired but sort of weighted down with a general malaise....This wasn't heartburn; I know what that feels like. But what else could be causing that pressure behind my breastbone? Why am I sweating when it's 60 degrees in here? I lay down on the couch. I sat back up. Now something more than an ache and less than white-hot-pain was creeping down the left side of my face and down my left arm. Sweat plastered my shirt to my chest. This was a job for Google. "Symptoms of a heart attack"—I felt foolish typing it in. But oh boy, the list of symptoms was a

good match. After a little more fretting, I called 911. During the short trip to the hospital, I started to feel better (and a lot more foolish). They wheeled me into the ER while nurses hooked up an EKG. It slowly spit out a piece of paper into Nurse Tracy's hands. She looked at it and started running. In seconds I had a team of doctors ripping off my clothes, inserting an IV, and scaring the hell out of me. "Who's your family—how soon can they get here?" said the nurse. Utter terror. "Is it really like that?" I said. "Yes. They need to be here right now." I'd had the foresight to call my coworker, Sherry, and ask her to call my family who live eight hours away. The nurse was handing the phone to me as a doctor came over to report that—surprise!—I was having a heart attack and needed immediate catheterization and a stent. It was a trick trying to comfort my mother on the phone while the voice in my head screamed OH MY GOD I'M GOING TO DIE AT 36 I CAN'T DIE NO. As they pushed my stretcher to the cardiac lab, I saw Sherry and my good friend Lisa Carlson. Ever practical, Lisa said, "Where are your advance directives and your Before I

Continued on next page...

EDITOR'S NOTE: We are dedicating this issue to the topic of "preparedness" which includes preparing your family for what your membership in FCACO means to you and really, to them. Many more articles and brochures are available on the national organization's Web site www.funerals.org and we urge you to check it out! While you're at it, check out our local Web site www.funeralsohio.org. Remember, even if you don't have a computer you can go to any public library and get access and help.

President's Message

My mother wasn't just organized. She was an extreme planner. As a child it used to drive me nuts. But when she



**Su Ann Farnlacher,
FCACO President**

died last fall of pancreatic cancer I realized what an expression of love all of this planning really was. She made me and my brother's lives, at a time of great sorrow and stress, so much easier. She did this by donating her body to Wright State University, updating her will, having a Living Will and Advanced Directives, telling me clearly what she wanted in her care, making me Health Care Power of Attorney, adding my brother and me as beneficiaries to all bank accounts/annuities, creating a transfer on death deed to us for her house, making a list of her possessions assigning who she wanted them to go to and she even wrote her own obituary. And, of course, all these documents were in one place and she made sure I knew where they were. Even in her death she continues to teach and inspire me and I hope I make it as easy for my heirs when the time comes.

Treasurer Retiring

Our wonderful Treasurer, Julian Larson, has decided that this will be his last year to serve in this capacity. Julian has been a stalwart member of the board as Treasurer for the past 9 years and will be sorely missed. Not only has he been an excellent steward of our assets, he has kept us up-to-date with the many IRS rulings and filings required for non-profit 501(c)(3) organizations. Fortunately, he has expressed a willingness to help our new Treasurer with any difficulties that might arise during this transition. The Board of Directors would like to give a hearty THANK YOU to Julian for his many hours of dedicated work!

Your Support

by Julian Larson, Treasurer

Thank you for your past support. Donations are crucial to FCACO's continuing work. Some other thoughts: you can instruct that FCACO be included for memorial contributions in your obituary, and you could designate FCACO as a beneficiary of your Charity IRA or bequest. Of course, today's needs require contributions this year. And as you can see from this Newsletter, important information is being published for you and your friends to use. If you can use additional copies to give to church committees, senior neighbors, and other interested groups, let us know. You may also contribute your time as well as money—tell us what you would like to do and how much time you can contribute. Your support is really appreciated.



Continued from front page...

Do as I Say...Not as I Did!

Go* planning kit?" By this point I was on so much morphine and sedatives that sentences were becoming a problem, but this woke me up. "I don't know." And of course, that wasn't all! I hadn't committed my medical and funeral wishes to paper!

I didn't practice what I preached. I hadn't really been afraid of death per se, but I fell prey to the same casual indifference that all younger people seem to do. After all, tomorrow is another day! I'm the executive director of the Funeral Consumers Alliance and I put my friends and family in the terrible position I cajole Americans to avoid. I've talked about it with my friends and family many times, and I've made my wishes clear but I hadn't written it down and put it in a place that it could easily be found. Most of you are probably not nearly as dumb as I, and you've completed your paperwork. But I'll bet you...

that your kids/nieces/nephews/young friends haven't. Don't let them get away with it. Get them a Before I Go* kit, and sit down with them over a Sunday brunch to fill it out, perhaps using yours as an example. Get them a membership in your local Funeral Consumers Alliance. Don't give in to whining, squirming, or cries of "I just can't talk about this." Yes, they can, and they must!

One last caveat. Having spoken to thousands of people over the years about writing down their plans, I've changed my mind about funeral planning. I'm convinced that broad guidelines are more helpful to the survivors than an entire laundry list of dictates. But whatever you want to say, make sure you write it down now, not "later."

***Available from FCACO
for a suggested \$10.00 donation.**

Missed Wishes

My father was a member of FCACO, and had carefully prepared all matters relating to the end of his life and communicated them to his family, except for the funeral. I don't know why he let this one thing slip. Many months later I ran across a list of instructions among some of his papers on which he had written his choice of location for the service: it was the church my mother had attended. Of course my reaction was, "Now you tell me."

I was sorry not to have been able to follow

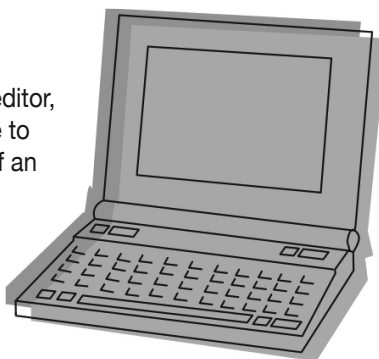
my father's wishes in this respect. Without clear guidance family members are left to rely on their own judgment, which may not be what the person would have wished or what is the best choice for all the survivors. In my case, had my father specified clearly where he wanted the service to be held, either verbally or in writing, I would have done what he asked and probably felt better about it.

—FCACO Member

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

Newsletter Staff

As announced in our last newsletter, our longtime editor, Dwight Sharp, has retired. Phyllis Byard will continue to coordinate the newsletter production with the help of an FCACO member, Carol Branscomb. We will strive to keep our newsletter accurate, interesting and timely. If you have suggestions for future issues, be sure to contact us.



Consumer Advocacy

The information we post on our Web site is useful to both our members and the larger community of Central Ohio. Of particular interest to non-members is our recent funeral home prices survey. It is certainly not a comprehensive list, but it does give some indication of price variations from one funeral home to another.

Unfortunately, reading a general price list from many funeral homes is very difficult, and it is even harder to try to compare prices. Our survey lists only a few basic options so cannot be used to accurately predict how much the final charge for a funeral will be. (Remember, however, the discounted prices for our cooperating funeral homes for FCACO members are not found on the survey. You'll find those prices on our Web site, too.) Check www.funeralsohio.org, go to "Documents" to find the 2012 Price Survey. You'll also find other documents that are helpful to members and non-members alike, such as "What to Do When Death Occurs" and "Checklist for Survivors." Back issues of our newsletter can also be accessed.

Another activity which benefits consumers in our entire state is that one of our board members attends and, when possible, participates in the monthly meetings of the State of Ohio Board of Embalmers and Funeral Directors. When the legislation concerning pre-need payments was being written a few years ago in Ohio, representatives of FCACO attended many committee meetings and we presented our views as consumer advocates.

TV Interview

The interview with Phyllis Byard mentioned in our last newsletter is now available online. This program, presented by the Ohio Department of Aging, moderated by Bonnie Kantor-Burman, was originally aired on public television stations throughout Ohio during the month of January, 2012. Visit <http://www.aging.ohio.gov/news/finerwithage> and look for that date. Interestingly enough, the companion program was "Romantic Getaways!" We thought that was sort of amusing.

If Only I Had Known

When we write our newsletter we are always faced with the fact that we have "too much information for the space we have." So we write a few articles that seem pertinent in each issue. Now, however, a wonderful new opportunity is at our very fingertips. For those of us who can find our way around a computer (or talk to a librarian who can), we can read and download all the terrific brochures that our national FCA organization provides (www.funerals.org). This makes our job simpler and it boils down to this: You can do all the planning in the world and have everything you want written down, but if you don't tell your next of kin (or funeral agent) who will know it?!

We have heard too many stories from member's families, after the member's death, that no one knew about their membership in FCACO. The caller usually says that they have found some old paperwork effectively hidden in a file somewhere that indicated the deceased was a member of FCACO (or the "Memorial Society" as it was

known for many years). So, the chosen funeral home was not used, the contracted prices not obtained and possibly other preferred details were not observed. The call usually ends with the caller saying "I wish he (or she) had let me know! It would have been so much easier to do if I had known what they wanted."

Please take time to complete (or update) your paperwork. If you need more information or a form, contact us at 614-263-4632 or look on our Web site, www.funeralsohio.org, and download it. Take time to sit with your family member(s) or funeral agent and go over everything—every detail—and then make copies for them and yourself.

Create a special file/place for important documents related to end of life preferences. Destroy outdated documents and replace with current ones. Decide who needs to know and be sure they know where these documents are kept. Do not use a safe or safety deposit box for information needed at the time of death.

Payment Plans

Few, if any, funeral homes accept payments over time. Full payment is usually required prior to a funeral or cremation. How best to plan? Since the State of Ohio does not have a fund specific to reimburse individuals who have lost funeral funds through a pre-paid plan, it is wise to plan ahead and devise ways of insuring that there are funds available for your final rites. One way is a "Totten Trust." This is a bank account set up to help survivors pay funeral expenses. It is known as a POD (Payable on Death) account and can be used as a substitute for pre-paying for funerals, although the beneficiary has no legal obligation to pay the funeral costs from the proceeds. (Your estate is liable.)

Another method is to assign the death benefit of a small life insurance policy (usually under \$15,000) to a specific funeral home to pay for future funeral costs. The funeral home cannot collect on the policy until after they perform funeral services and submit the bill to the insurance company along with the death certificate. This method will "insure" that your funeral costs will be paid for but only at the time services are rendered. In the meantime the funeral home does not have access to the policy proceeds until after your death. After the funeral expenses have been paid, the remaining funds will go to the listed beneficiaries. (Talk with your insurance agent or your attorney if you have questions.)



Thank you!

This organization depends on the generosity of our members. Perhaps when you joined you didn't really realize that we levy NO yearly dues! You really are "A Member for Life!" We leave it to you to remember us when you receive a newsletter and we hope you will. Last year we received almost 140 donations ranging from \$5.00 to \$250.00. If only half of our membership responds each year with a donation our finances will be assured for another year. We take our stewardship of funds very seriously. We have no paid personnel. Our primary expenses are rent, telephone, postage and printed materials. So, with that preamble, the Board of Directors would like to thank each and every one who donated to our cause last year.

Anonymous
Ackerman, Joan
Aiken, Betty M.
Alexander, June
Alger, Elinor & Chad
Alley, Edgel
Almendinger, Dianne
Alonzo, Nancy
Baird, Marcella
Balliet, Conrad
Batley, Marie
Beal, Gloria
Blaine, Vera
Bohumolski, Carol
Brenner, Steve & Michelle
Brewer, Kevin
Brisbane, Geneva
Carey, Patricia
Cargan, Len
Caswell, Robert & Lucy
Childs, Marcia & Richard
Cowperthwaite, Ruth
Curtis, Jeff
Day, John & Lois
Dubois, Leonard
Eckenrode, Samantha
Eier, M Helen
Eschliman, Richard & Jean
Evans, William & Nancy
Farnlacher, Su
Faryna, Alice
Fellenz, Don
Fiedler, Sharon
Fildebrandt, Gunter
Flechtner, Adalene

Fouk, Clinton
Friel, Sandi Mehit
Gabel, Betty
George, Ruth Ann
Gilliam, Thomas & Madylon
Good, Donald
Goodrich, Kenneth
Greene, Curtis & Nancy
Groom, Jack
Groom, Margaret
Hall, Larry
Harrison, R.
Hart, John & Bari
Heckart, Barbara
Heddton, David & Sue
Henderson, D. & Hudson, Jon
Henderson, H.
Herson, Lawrence & Libby
Hoffman, Mary
Hunker, Frederick
Jennings, James
Johnson, Juliet
Johnson, Roger & Mary
Johnston, Wallace & Dorothy
Keyes, Michael & Helen
Kirkbride, Robert & Janeen
Kohler, Joseph
Kohles, Werner
Kristensen, Shirley
Krohn, David J.
Kunin, Calvin & Ilene
Larson, Julian
Levis, Curt
Lindberg, Marion
Long, Richard & Joyce

Lorz, Marie
Lutz, Kenneth
Macdonald, Dave & Mary Lou
Marantz, Kenneth & Sylvia
Marquez, Carlos
Martin, Robert
Mcatee, H.
Melick, David
Milledge, P Kelly
Miller, C.
Miller, Paul
Molk, Marguerite
Myers, George
Neeley Sr, David & Michelle
Nelson, Betty L.
Neptune, Sue
Newton, Myrleann
Nicholson, Ruby
Nieman, Richard
Nielsen, David
O'brien, Linda
O'neil, Kevin
Patton, Margaret
Page, Marilyn
Persons, Elizabeth
Piatt, Clyde
Porchia, Donna
Postle, Robert
Power, Kate
Rader, Cary & Ann
Ray, Joseph & Lucille
Reed, Dale & Dorothy & Susan
Ricci, Tom
Rideout, Robert & Martha
Riegel, Ruth

Rittner, Mari
Rodger, Robert
Roe, Judy
Rossington, Ronald
Ruisis, Marianne
Ryan, Mary
Samuels, Helen
Schroeder, David C.
Schwartz, Kathryn
Sears, Dennis & Susan
Seward, Ronald
Sharp, Dwight
Siple, Charles
Smith, Herbert
Sobada, Barbara
Standley, Richard & Muriel
Teall, Eileen
Thimmes, Karen
Thomson, Alice Jean & Arthur
Timmons, Madelon
Tipton Jr, Clyde
Vazquez, Judith
Veverka, Charles
Walker, Harriet & Ralph
Waters, Richard & Jane
Webb, Paul
Wellbaum, Michael
Whitakers, Betty
Willette, Ohma
Williams, David & Susan
Winchell, Donald
Wolf, Warren & Linda
Wurdlow, Sarah



If we have inadvertently omitted your name, we apologize. Let us know.

PayPal

Remember, you can now donate to FCACO on our Web site through PayPal and also purchase a membership. If you don't have a PayPal account, simply use your own credit card on the PayPal site. Go to www.funeralsohio.org and look for the "Donate" button or the "Membership" button. On the Membership page, look for "Join Now!" You can either print out an application and send it in by mail, or you can fill out the "Online Form" (click on those words to bring it up) and submit and pay online.

FCACO 2012 Annual Meeting

Please join us for our Annual Meeting and luncheon Saturday, May 19, 2012, at Noon at the First Unitarian-Universalist Church of Columbus, 93 W. Weisheimer Rd., Columbus, OH 43214.

Although there is no charge for the luncheon or meeting, we need a head count for preparing food and handouts. You are welcome to attend both the luncheon at noon and the meeting/program or just the program at 1 PM. Please phone the office answering machine at 614-263-4632 to leave your name, phone number and the number of people planning to attend, and if you are only attending the program. Feel free to bring guests. If you need to call the day of the meeting, call the emergency number: 614-886-2257.

This year's luncheon will be: a meat/cheese selection tray for sandwiches, lettuce, condiments, potato chips, grapes, carrot sticks, cookies and coffee and tea.

A freewill donation will be accepted.

Featured Speaker

Ronald J. Packard, Jr. will be the speaker for our Annual Meeting. Mr. Packard is the Community Education Manager of the Lifeline of Ohio Organ Procurement Organization (LOOP). He began volunteering with LOOP in 1995 and finally joined as a community educator in 1998, moving up through several positions to his current one in 2009. He is also responsible for coordinating the high school programming and outreach, the driver education program, the Boy and Girl Scout programs and various other community education activities. Mr. Packard currently resides in Columbus with his wife, Alicia and two children, James and Joy.

Help Your FCACO Grow and Thrive

In addition to your donations, new memberships provide funds for operating expenses. More important, increasing our membership provides a valuable service to your friends, family and neighbors who join. A large membership gives us clout when we speak with legislators and the State Board of Embalmers and Funeral Directors concerning consumer protection.

Talk to friends, neighbors, relatives about us. Give them a brochure (call the office for a supply). Take brochures to churches, libraries or other public buildings.

Bring prospective members to our monthly informational meeting held at the First Unitarian Universalist Church of Columbus, 93 West Weisheimer Rd., Columbus OH 43214. These meetings are presented by a member of our speaker's bureau and last approximately 1 to 1.5 hours, depending on attendance.

They are scheduled for the 4th Monday of each month at 7 PM in Room 8 of the Church Hall. To confirm the scheduled meeting, please call the church office at 614-267-4946. With the average price (in 2009) of a funeral being \$7,755 without cemetery costs (per NFDA), you will be doing your friends a service giving them an opportunity to save significant amounts of money and stress.

If you are in the greater Springfield area and would like to schedule an information meeting, please call the office. If you will take the responsibility to put out our brochures, please call the FCACO office at 614-264-4632 to discuss.

Slate of Candidates for Fiscal Year 2013

These individuals have agreed to run for office for the coming year. As many of you know, our "fiscal year" (FY) begins on June 1 and ends on May 31 of the following year. Hence we always have our Annual Meeting in May at the end of our "year." Our current FY is 2012 which ends on May 31, 2012.

Although this slate of candidates is presented herein, it must be voted upon at the Annual Meeting. Members may also nominate individuals from the floor at the meeting.

OFFICERS (1-year terms)

President ElectAlice Faryna
 President (moving up)Alice Faryna
 Past President (automatic)....Su Ann Farnlacher
 Membership SecretaryCarol Bohulmolski
 Recording SecretaryNancy Alonzo
 TreasurerSu Ann Farnlacher

BOARD MEMBERS & TERMS (3 year terms)

Nancy Greene(2013)
 Frank Timmons(2013)
 Judy Vazquez(2014)
 Edgel Alley(2014)
 Cathy Elkins.....(2015)
 Jan Waters.....(2015)



Organ Donation—What Does it Mean?

Certainly we all understand that there are many, many people facing terrible physical situations that could be helped with a lifesaving organ donation. Perhaps you've noted on your driver's license that you want to be an organ donor, and then you've given it no more thought believing that by making that choice, everything is done. Or, perhaps you wondered about just how organ donations are decided, and even how they are done, or where they are done. Well, wonder no more! We will have an expert from the Lifeline of Ohio Organ Procurement Organization (LOOP) speak at our annual meeting and answer your questions.

LOOPs Mission Statement — Lifeline of Ohio saves and enhances lives by realizing every opportunity for donation among those we serve.

An independent, non-profit organization, Lifeline of Ohio (LOOP), promotes and coordinates the donation of human organs and tissue for transplantation.

Lifeline of Ohio, a Donate Life Organization, has been approved by the Centers for Medicare and Medicaid Services (CMS) as the designated organ procurement organization (OPO) serving 37 Ohio counties along with Wood and Hancock counties in West Virginia. Accredited by both the Association of Organ Procurement Organizations (AOPO) and the American Association of Tissue Banks (AATB), Lifeline of Ohio provides services to 70 hospitals and the communities they serve through its procurement and tissue coordinators, and other professional staff.

Local FCACO Office

PO Box 14835
Columbus, OH 43214
Phone: (614) 263-4632
www.funeralsohio.org

National FCA Office

33 Patchen Road
South Burlington, VT 05403
Phone: (802) 865-8300
www.funerals.org

Our Providers:

- *Cook and Son-Pallay
Funeral Home*
1631 Parsons Avenue,
Columbus, OH 43207
Phone: (614) 444-7861
- *Conroy Funeral Home, Inc.*
1660 E. High Street,
Springfield, OH 45505
Phone: (937) 324-4973

How Your Family Benefits from Your Membership (Show this Newsletter to Your Family)

I know, I know! We're harping on it! Talking about your membership in the FCACO and just what that means. Since family members are the most likely persons to make disposition decisions upon your death, showing them this newsletter may be very useful for them.

Here it is laid out: as a member of FCACO (a non-profit memorial society as defined by the FTC) you are entitled to choose one of four different funeral "plans:" Plan 1 – Direct Cremation, Plan 2 – Direct Burial, Plan 3 – Cremation after Embalming and Showing (at the funeral home), Plan 4 – Burial after Embalming and Showing (at the funeral home). Each plan has a specific set of details and a specific fixed, contracted, discounted price. (This price is negotiated periodically on your behalf by the FCACO with the funeral home provider). Upon joining, each member receives a form on which to choose the desired plan, a copy of which should be sent promptly to the chosen funeral home. If the member has chosen such a "cooperating funeral home" the prices are automatically set. If the member has chosen a funeral home "outside" of the organization, the prices will be based on that funeral home's gen-

eral price list. Usually a member has NOT pre-paid for the plan chosen, although that is possible and should be clearly stated in the individual's records, with any receipts attached.

When death occurs and the body has been released by the authorities, your funeral agent (the one who will be going to the funeral home to sign the actual contract for service and taking care of other things) will call the funeral home with which you, the member, are registered. In Columbus, Ohio, that is Cook and Son-Pallay Funeral Home, 614-444-7861 and in the Springfield/Dayton area, that is Conroy Funeral Home, 937-324-4973.

If you are away from your home area when death occurs, there will obviously be other issues for your loved ones to deal with. When you travel you might want to take copies of pertinent documents with you. Check out the national Web site at www.funerals.org for helpful information and brochures that you can print and give to your relatives in advance of your travel. They could also phone Funeral Consumers Alliance (National Headquarters in Vermont) at 802-865-8300 for assistance and advice should the need arise.



ADDRESS SERVICE REQUESTED

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

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