



# 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](http://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 Editor:* Phyllis Byard,  
Dwight Sharp

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

## FCACO—Serving the Central Ohio Community since 1953

### Compassionate Communication About Funerals

by Alice Faryna

As your membership Secretary, I respond to calls from our members and inquiries from non-members.

The latter are often folks who are dealing with a recent or impending death of a family member. A few have no immediate need but are interested in pre-planning for themselves or family. The others are forced to make decisions under great stress, and some have found they do not have sufficient funds to pay for a pending funeral or burial. If they have not signed a contract with a funeral home, FCACO can offer an immediate membership which makes them eligible for the discounted services of our contracted providers. If a contract has been signed, we have nothing to offer other than to direct them to local governmental entities which may have funding for indigent burial.

Sadly, some family members resist discussion of end-of-life issues. This is true of both parents whose children want to know their plans, and children who don't want to hear their parents' plans. Now we can talk freely about sex, but money and death are still taboo. Here are some practical tips for getting started.

Be sure there is plenty of time to complete the conversation. This is not a topic that can be rushed. Begin with your own plans first, and lead in gently.

Use opportunities for a natural segue.

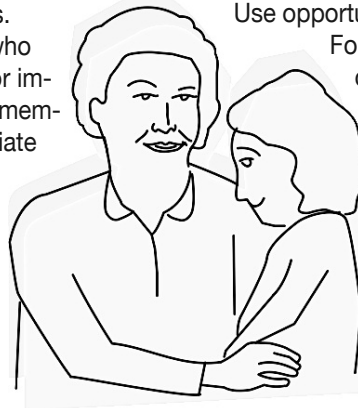
For example, if discussing an obituary of a friend or after attending a funeral, you might say, "This reminds me that I need to update some forms about my own plans. Did you know that Ohio has a legally binding form on which one can designate who makes the final disposition decisions?"

I also have to be sure I have an up-to-date living will and power of attorney for health care and one for financial matters. I want to give you a copy of these papers and their location."

Before the conversation ends it is prudent to make a direct inquiry, such as: "Mom, I have no idea what your wishes are in regard to a funeral or burial. Have you made any decisions yet? If I am to be responsible, I need to know".

If this leads to a productive discussion, don't hesitate to bring up the subject of funding. Is there an insurance policy dedicated to funeral expenses? A prepaid plan? The Funeral Home Survey we have completed this year offers a way to com-

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

Fall 2011/Winter 2012

## President's Message

My mother passed away this fall. While going through her papers recently and believe me, she saved



**Su Ann Farnlacher,  
FCACO President**

everything, I found the funeral home bill from my grandmother's 1980 funeral. It cost \$5,319.89 and was by no means extravagant. Of course I headed to Inflation calculator.com.

Her service would cost around \$14,500 in 2011. Another site confirmed the average cost of a funeral today runs between \$12,000 and \$15,000. Both my parents lived through the Great Depression and both donated their bodies to Wright State's medical school. They were smart, frugal people and told me they totally understood why I joined FCACO. They were selfless people who saw the importance of our mission and the value of what we offer.

*Su Ann Farnlacher*

### EDITOR'S NOTE

## Correction

In our last newsletter we published a poem which we attributed to "anonymous." Please be advised that was incorrect and the copyright to the poem is owned by the author. Do not make the same mistake and publish the poem without securing permission from the author and paying the appropriate fee. You can call the office for details.

## Living Wills

Did you know that you can record your Living Will with the Franklin County (Ohio) Recorder? It does cost \$40.00 to do so. They will send you a wallet card with that information on it. You can also obtain a blank copy to fill out from them if you do not have one. Call 614-525-3930 for information.

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## Compassionate Communication

pare prices of services among area funeral homes. If it appears that no funds are available for traditional expenses, discuss less expensive alternatives. Is body donation an acceptable option? Memorial services without a body present can be held in

a church or even a home. Cremains do not have to be interred.

The key to a good conversation is to listen respectfully. If you don't succeed the first time, you have planted the seeds for future conversations.

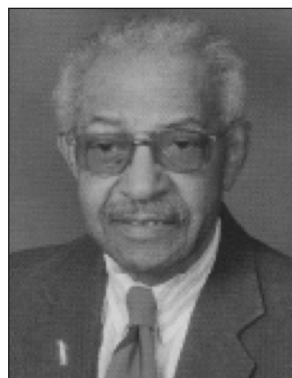
## Updated Funeral Home Price Survey

Our last survey was from 2007-2008. We are completing the newest one and it should be available on our website when you receive this newsletter. Go to [www.funeralsohio.org](http://www.funeralsohio.org) and click on "documents." You will be able to see the survey and print it out if you wish. This is not a comprehensive listing of all the funeral establishments in the Central Ohio area. Rather it is a sampling of some of them. Not every item of every price list is included in the survey but there are sufficient numbers to give the reader a good idea of the wide variation in some basic costs.

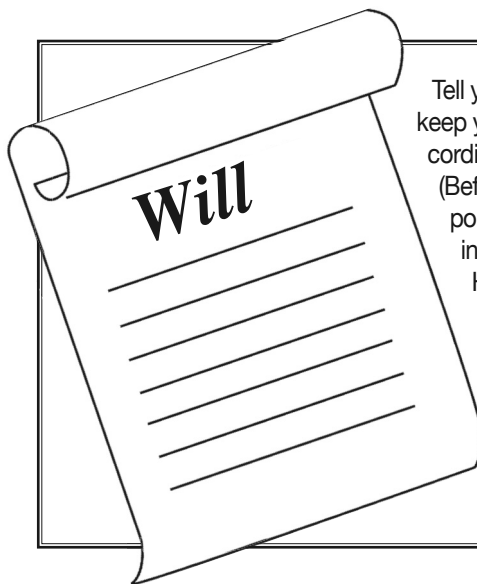
## Retirement News

For many, many years a familiar name has appeared as the Editor of FCACO's newsletter. Dwight Sharp not only served as Newsletter Editor. For many years he single handedly typed the newsletter on his typewriter, carefully structuring it without the advantage of today's computerized word processing.

In addition, he has served faithfully on the Board of Directors almost continuously for the past 30+ years, in some cases being elected, and also filling in vacated positions as needed. His dedication to this organization is without parallel and we, the current members of the board, would like to thank him on behalf of the entire membership and wish him well in his "retirement" — although knowing Dwight, he may be back!!



**Dwight Sharp,  
FCACO News Editor**



Tell your next of kin (or representative) where you keep your important documents. Idea: buy an accordion folder to keep bulky items in; order a BIG (Before I Go) kit to keep in your freezer with important items such as Copies of your Will, Living Will, Durable Power of Attorney for Healthcare, DNR Orders, the Designated Funeral Agent form and anything else you can think of that your survivors will need. (The BIG kit has a booklet to list *many* things they'll need to know. You can order one from the office. Please send a donation of at least \$10.00 to cover our costs of procuring and mailing.)



**Phyllis Byard,  
FCACO Past President**

## TV Interview

A representative from FCACO, Past President Phyllis Byard, was recently interviewed by the Director of the Ohio Department of Aging, Bonnie Kantor-Burman. Ms. Burman presents a monthly half-hour television program on the public TV stations in the state. The Department of Aging sends the latest episode of the program *Finer With Age* to several cable companies, PBS stations and libraries each month. While all these stations receive the show, some may not include it in their regular schedule. Please contact the station or consult your local listings for air dates and times. If the station does not show it, please request that they do. You can find the listing of stations and their phone numbers at <http://aging.ohio.gov/news/finerwithage/stations.aspx>.

The program will air for the entire month of January, 2012. Be sure to look online, too, for back issues of programs that might be of interest to you. Lots of very interesting and informative programs and other information.

## Now I Know Why I Was Lied To!

by Nancy Greene

In 1996, when we were living in Indiana, I wanted to make arrangement for the funeral(s) and burial(s) of my husband and myself, for two reasons: first, to save either of us or our family from the trauma of having to deal with such decisions while in the midst of grief (surely) and shock (possibly), and secondly, because we enjoy being careful and thrifty shoppers. My inquiries to various funeral homes regarding direct cremation only elicited astronomical prices of over \$8,000, with added prices for embalming, which I was told was required by law. Imagine what inflation has done since 1996! The 12th funeral home I contacted, many miles away from town, quoted me a price of \$1,845 and told me that there was absolutely no law requiring embalming—that the other funeral homes were lying to me.

When we moved from Indiana to Ohio I learned that through membership in FCACO, a direct cremation is possible at a very reasonable price. We joined at once and made our arrangements.

The recently published book *Final Rites* by Josh Slocum and Lisa Carlson solved the mystery of why I was lied to. It has chapters regarding the funeral laws in every state. In Indiana, the laws regarding death were apparently written by the funeral industry. The family has few rights and a body can only be released to a funeral home. (When I lived in Indiana there was no legislative or regulatory oversight of the industry.) In Ohio the State Board of Embalmers and Funeral Directors has some regulatory oversight and those few families who wish to do so may care for their own dead. While this would not be a choice for the majority of us, it is very important to us all. In other words, in Ohio you have choices, in Indiana you may choose only between the options offered by the funeral homes. Thus, the competition there is not to lower prices, but to raise them!

FCACO's mission is to educate the public about their rights, choices and options. Do your friends and neighbors a favor and get them to join us—let's keep the choice of funeral rites a right of the consumer, not the for-profit funeral industry.

## Donations or Contributions or Gifts?

We don't care what you call it, if you can help us out a bit it will make a big difference in how easily we can continue to offer the unique information and service that we do! If each member would send us only \$10.00 we would not have to worry about our budget next year! Will you take a moment to make your gift right now? It's easy. Just use the enclosed envelope.

*Thank You for Your Support!*

## Odds 'n Ends

**Gift Memberships:** Did you know you can give someone a Membership Gift Certificate? You can purchase a gift certificate online or by calling the office.

**Help Spread the Word:** Can you spend an hour or two a month helping? Call the office if you know of places to display our brochures. Then if you can take the responsibility of keeping the display filled, that would be a terrific help.

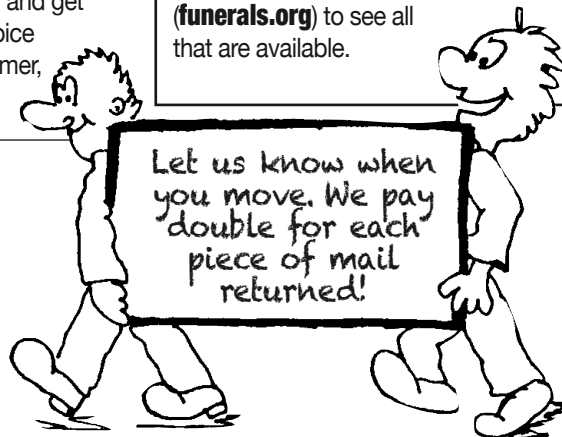
**Our Speakers' Bureau:** We're always ready and eager to tell folks about our organization and how it can benefit them, whether or not they want to use one of our cooperating funeral homes. We teach people what to look for when buying a funeral.

**Website:** Don't forget to check out our website at [www.funeralsohio.org](http://www.funeralsohio.org). Individuals can now join FCACO online. You can also check the national FCA website at [www.funerals.org](http://www.funerals.org). You'll find interesting information when you do.

**Thanks:** A big Thank You to our Annual Meeting speaker this past May. Robert Hendrix, an elder-law specialist, presented a very informative and helpful talk concerning end-of-life financial issues. Mr. Hendrix is in private practice in the Columbus area and can be contacted at: [bob@hendrix-law.com](mailto:bob@hendrix-law.com) and 614-791-2622 or 800-433-7926.

**Traveling?:** If you are planning a trip out of the country, contact the office for an informative brochure.

We have many brochures available on a variety of funeral-related subjects. Contact the office for information, or go to the national FCA website ([funerals.org](http://funerals.org)) to see all that are available.



## 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*

## Talking About Death with Your Family

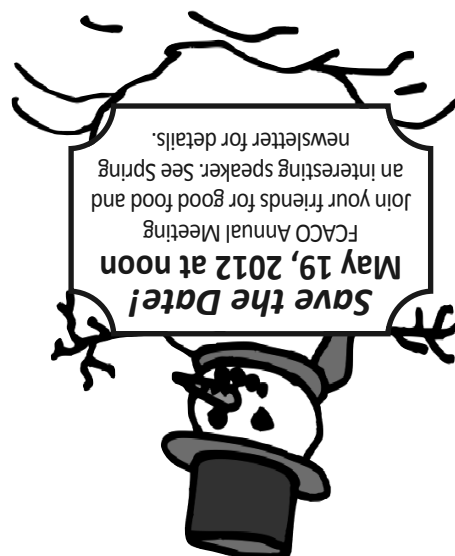
Have you had "The Conversation" with your loved ones? If the answer is no, then there is no time like the present to do so. Get all your vital paperwork together. Make sure whoever is going to take care of the details of your funeral knows that you are a member of FCACO, knows where all your paperwork is kept and knows what to do when the time comes! Perhaps you are the caretaker for a member of FCACO. Do you know what to do when death occurs? Check out our website for an informative sheet of information called, appropriately, "What to Do When Death Occurs." (If you do not have web access, phone the office to request a copy.)

## Increasing Membership

What's the best way to increase our membership? We've consulted with many other affiliates around the country through our national organization, FCA, and the answer is "word of mouth." So, why not ask your friends and family about joining. If they are interested and want to know more about us, invite them to a monthly informational meeting. These meetings are held at 7:00 pm on the fourth Monday of each month at the First Unitarian-Universalist Church of Columbus, 93 West Weisheimer Rd, Columbus, OH 43214. And, if you have questions about your own membership, feel free to attend and ask your questions.

## IRA Charitable Donation

Congress has passed a provision whereby anyone 70.5 years or older can make an outright gift of up to \$100,000 per year directly from an IRA to a qualified charity without paying income tax on the distribution! This is a fantastic opportunity to help FCACO for years to come with a generous gift. This IRA Charitable Rollover ends on December 31, 2011. If you are in the position to make a gift from your IRA in any amount and you wish to make FCACO the beneficiary, please contact the office and we will work with you to make this happen.



ADDRESS SERVICE REQUESTED

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Columbus OH 43214-0835

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