



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.

2010-2011 Board Members

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Secretary: Nancy Alonzo

Membership Secretary: Alice Faryna

Newsletter Editor: Dwight Sharp,
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Directors: Carol Bohulmoski, Nancy Greene, Ann Harr, Dave Hedden,
Dwight Sharp, Frank Timmons

FCACO—Serving the Central Ohio Community since 1953

A Central Ohio Home Funeral

When I met with Gwen in her country home at her comfortable kitchen table to discuss funeral options for her husband of 38 years, neither of us expected that he would die in the next room before I left. A diagnosis of metastatic cancer had ended Nathan's career as a physician abruptly. He had been admitted to a hospice program several weeks earlier. Gwen had decided that she did not want to turn Nathan's body over to strangers for his final earthly care. Nathan had requested to be cremated, and after our discussion, Gwen had decided to handle his after death care herself. I had reassured her that this was possible and legal in the state of Ohio and that I would support her through the process. We moved to Nathan's bedside in time for Gwen to take his hand and whisper her last good-byes.

The hospice nurses were notified and came promptly to confirm the death and comfort the family. Gwen and her two sons and two daughters gently and respectfully washed Nathan, changed his bed and put on the clothing that Nathan had requested. Nathan's favorite hymns were sung, memories were shared and many tears were shed. Oh yes...there was also some laughter.

I made practical suggestions: placing a shower curtain liner under the bed sheet, ap-

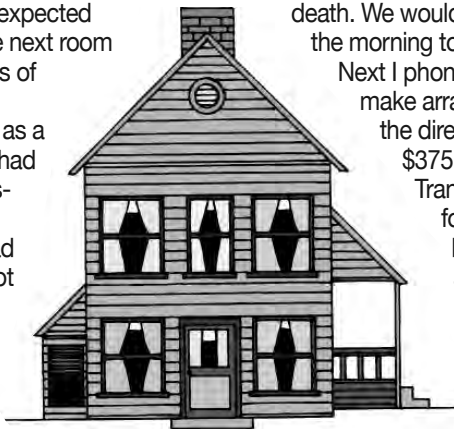
plying an incontinence pad, and placing dry ice under the body. I phoned our county registrar at the health department to report the death. We would come to her office in the morning to begin the legal process.

Next I phoned the crematorium to make arrangements. I confirmed the direct cremation fee of \$375.00. In Ohio, a Burial Transit permit is required before final disposition of a body (cremation or burial) and a body may not be cremated sooner than 24 hours after death.

Next, we prepared the room for visitors with candles, music and flowers. Chairs were placed beside the bed. Throughout the evening, friends and family dropped by the house to bring food and pay their respects. Mourners took turns at Nathan's bedside vigil. Planning began for the construction of a pine box casket and a memorial service.

The next morning I accompanied Nathan and Gwen's son, David, appointed by the family to act in place of the funeral director, to the health department to complete the application for the Death Certificate. We brought with us the required identifying documents. The application was taken to the office of the hospice physician for his signature and then back to the health department. The registrar submitted the form to the State of

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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 2010/Winter 2011

President's Message



Su Ann Farnlacher,
FCACO President

I've been a member of FCACO about 25 years. Being on our board really opened my eyes to see first hand what a positive impact we and our sister memorial societies across the county have had. Not

only do we give our members access to more affordable cremations and funerals but our advocacy efforts help educate others about end of life issues and funeral planning. I'd like to invite you to learn more about us and help us with our mission. No matter how much time you have to donate we can use you. Call us!

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A Central Ohio Home Funeral

Ohio Department of Health and a couple of hours later, we were able to pick up the certified Death Certificate and the Burial Transit Permit. Fees were \$25 per copy of the Death Certificate and \$3 for the Burial Transit Permit.

By Thursday, some minor changes had taken place in Nathan's body...just enough to bring a sense of the reality of the death. Gwen had been able to spend two days with Nathan, supported by friends and family. She was now ready for the final leg of the journey. Several of the men gently lowered Nathan into the pine casket constructed by his sons and grandsons and decorated by all of those who had loved him. After everyone had said their parting words, Gwen and the immediate family loaded the casket into the family mini-van for the drive to a Columbus crematorium.

Two days later, a celebration of a life well lived took place in Gwen and Nathan's church.

Gwen has since assisted another family in the same process, helping them to find the same peace that she found.

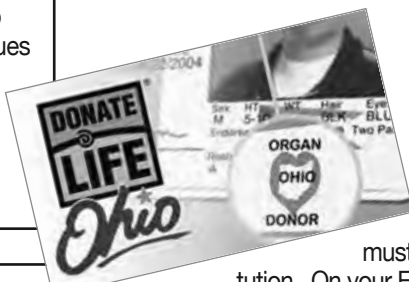
For more information, you may contact me, Ann Harr, MSW LSW at (740) 412-1752.

Home Funerals—A “New” Old Tradition

Home funerals, or funerals done primarily without a funeral director, have been being continuously done even during the past decades when most funerals were done by commercial establishments (Funeral Homes). The Amish take care of burying their own. Some religious communities have established burial committees that take care of their congregants at the time of death. They file the requisite paperwork with the State/County and arrange either cremation or burial and transport the body to the crematorium or to the cemetery for burial. If you're wondering if this is legal in the State of Ohio, the answer

thankfully is definitely yes. This is not something most of us have encountered, although some of us who are old enough, do remember this practice as being quite common when we were kids.

For the record, paperwork is definitely required and if there is any question that a death is unnatural, the police/coroner's office will be involved prior to any sort of funeral. If you have any interest in this subject, please contact our office for an informative hand-out including the Ohio Department of Health's form "Guidelines for Disposition and Registration of Death Without Funeral Home."



Body Bequeathal and Organ Donation

When you wish to bequeath your body to a University Medical School for research or transplantation, such as Ohio State University, Wright State University, or Ohio University, you must get in touch with them directly to sign a contract with the institution. On your FCACO Arrangements Form you should indicate that you have

done this, and you should also indicate an alternative plan if, for some reason at death, the institution declines to accept the body. Body bequeathals require that the body be intact, with no organs or tissues having been removed (except for eyes). The phone numbers for information are: Ohio State University (614) 292-4831; Ohio University (740) 593-2171 and Wright State University (937) 775-3066. Transportation charges may apply for some institutions.

You may, however, want only to donate organs and tissues after death. The donor card you carry in your wallet and/or the symbol on your driver's license is only an indication of your wishes. In fact, the organ transplant representatives are required to get legal consent from your next-of-kin, before taking any organs. It is, therefore, imperative that YOU MAKE THE DECISION as to whether or not you want to be a donor, and when you have made that decision, TALK WITH YOUR FAMILY MEMBERS to make sure they all know your wishes.

Advanced age does not necessarily preclude your being a donor. Check with the Lifeline of Ohio Organ Procurement (LOOP). If a person is in good health when death occurs, and depending upon the circumstances of death, the tissue and organs from one individual can give lifesaving help to over 100 people. It is truly amazing the number of things that can be recovered, i.e., skin, bone, heart valves, and tendons, just name a few.

Remember, there is NEVER a cost to the organ donor's family. Contact LOOP at (800) 525-5667 or www.lifelineofohio.org. Also see www.DonateLifeOhio.org.

Statewide Survey to be Conducted

The five Ohio affiliates met in Mansfield in August 2010 to discuss a coordinated statewide funeral home price survey. Information gathering will begin in 2011 by our volunteers and should cover most of the counties in Ohio surrounding the geographic location of the five affiliates: Toledo, Cleveland, Akron, Columbus, and Cincinnati. We hope to publish the summary survey in the Spring of 2011.

The last survey conducted in

our area is now over two years old. It can be viewed on our website and printed. Go to www.funeralsohio.org and choose "Consumer Facts and Help" and then choose "Funeral Costs." At the top of that page is a link to look at and print out the "Short Summary of Local Funeral Home Prices for 2007-2008." Although the prices shown there can give a consumer some guidance in the relative costs from one funeral home to another even

now, we are excited that we will have up-to-date information available on our Web site as well as links to the other areas in Ohio for their survey information.

In addition to providing a useful tool for consumers to make informed choices about funeral purchases we also will be watching for and assisting with compliance of the Funeral Rule concerning General Price Lists.

Emergency Phone Number: (614) 886-2257

The office phone is usually answered by our voice mail and our Membership Secretary, Alice Faryna, who responds in a timely manner. However, sometimes there can be urgent situations that require an immediate answer. If you have phoned the office number, (614) 263-4632, you will know that the message includes an "emergency phone number" for an immediate response. That number is currently (614) 886-2257 and can be called anytime, day or night in such situations. One of our volunteers will either answer immediately or phone back promptly.

The emergency number is often called by non-members who have been given our number as a possible source of funds for an unexpected death of a loved one or family member. Our volunteers discuss the situation (and each one is different!) to assess whether or not we can offer any advice. To our knowledge, no funeral home in our area offers a payment plan, for the very good reason that



they have been defaulted on in the past. We do, then, suggest that the caller look at our published survey to try to find the least expensive option. Many times the deceased was truly without funds. The City of Columbus (and other governmental entities) has the responsibility to take care of these folks. Only funeral homes can access the "indigent burial funds" in Columbus with information provided by survivors. At this time, only \$750 is provided and no additional funds may be added. This

does, of course, limit the option to direct cremation. There are also funds available for honorably discharged veterans and their spouses from the Franklin County Veteran's Service Commission and probably from other county VAs. These funds can be added to other funds.

As you can see, we help many people who don't join and can't support us financially. But, then, that's part of our mission, isn't it?

New Board Member Thought

Are you feeling the economic pinch? FCACO, a 501 (c)(3) non-profit organization, is here to help you save money (if you wish) when you or a loved one dies by educating yourself before hand. Without information and planning, it is sometimes difficult to make good decisions when you are in shock/grief. Spread the word!

Nancy Greene

Save the Date

Mark your calendars for our annual meeting: noon on May 14, 2011, to be held at the Maple Grove United Methodist Church in Columbus, Ohio. Look for details in the Spring Newsletter.

Needing Attorney Assistance

Occasionally we need to consult an attorney with questions. Our pro-bono attorney has now moved from the Columbus area. Would you be willing to help? If so, please phone the office at (614) 263-4632.

Spread the Word

■ Do you know an organization or group that might be interested in having a speaker present an informative talk about our organization and its mission? This is an effective way to tell people about FCACO. Currently, we have less than 1,600 members in a service area of more than 1,000,000 citizens! Perhaps, a group at your church, club, or workplace would benefit from hearing about FCACO.

■ Call our office if you know of a place to display our brochures. If you would take the responsibility to keep the display filled, it would help us immensely. It shouldn't take very much of your time, and you'll be doing a very good deed.

Call Phyllis Byard at the office (614) 263-4632.

To Serve You Better

Let us know your suggestions and positive experiences you have had through FCACO.

Free Telephone Info Service

Did you know you can dial 1-800-FREE(3733)-411 to get information for all over the country? You'll have to listen to a few advertisements if you call but if you don't have access to the Internet, it's an alternative.

Our National Organization

Many of you know about our national organization, Funeral Consumers Alliance (FCA), located in South Burlington, VT. It is a hub of activity protecting and informing consumers of their funeral rights. Please take the time to look at the national Web site, www.funerals.org, and prepare to be pleased with what you see! There you can find back issues of the very informative newsletter produced quarterly. You can also join the national FCA as a "Friend" and receive a hard copy of the newsletter when it is mailed. Check the website for details. Be a knowledgeable consumer. Read as much as you can. Our local organization is one of about 100 affiliates who work under this national umbrella organization. In countless articles and interviews, the Executive Director, Josh Slocum, is quoted. We should be proud of our combined impact in working for funeral consumers' protection. FCA answers thousands of phone or email messages every year. Your donations are always welcome, too!



Web Site Information Update

If you have looked at our FCACO Web site, www.funerals.org recently you'll see some changes and more are coming. We want to reach many more people using electronic media such as Facebook and Twitter, too. We're joining the 21st Century! Memberships can now be done and paid for on-line on our website via a secure PayPal link. So if you have friends who want to join, it's

now very easy and won't even cost them a stamp! Tell them to go to the Membership Tab on the left side of the Home page and the link is there. There is also a new "Donate Now" button on the Home page. Either button accepts major credit cards OR if you have your own PayPal account, you can use that.

Our very fine Web site has not been edited for several years, so we are in the process of updating it. We plan to have all the forms you might need available for you to download on the website. That will make it much more convenient for you and at the same time save the organization money in postage and printing charges, too. Board member Carol Bohulmoski is spearheading this effort.

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

Paying for Funerals

You know we don't push the idea of paying ahead, just planning ahead, but setting the money aside is included in "planning ahead." So how can you do that? Several ways: you could go to the funeral home you've chosen and buy an insurance policy or put the money in trust (yes, even if you are a member of FCACO you can do that—pay in advance); or, if you're not sure you want to tie up your funds with a particular funeral home in a particular city (maybe you'll move someday?) you could just buy a commercial life insurance policy with a friend or loved one (who will be paying the funeral bills) as beneficiary; or, you can go to a bank and set up a Totten Trust. This is a P.O.D. (payable on death) account with a named beneficiary. You, the owner, have complete control during your life-

time. Upon death the money is paid to the named beneficiary without going through the probate process. The beneficiary can then use the funds to pay for your final expenses, although the beneficiary has no legal obligation to do so. In fact, your estate is liable for those expenses. If interested in more details, check with your bank or an attorney.

Speaking of Finances

Thank you for your past support! Donations are crucial to FCACO's continuing work. Our one-time membership fee of \$40.00 doesn't last very long. You might want to consider adding FCACO as the memorial in an obituary. That will add a small extra cost but gives people the name of an organization you support.

Why not consider donating the Required Minimum Distributions from your IRAs to FCACO? If you itemize your

deductions, you'll be able to use that donation as we do have the 501(c)(3) non-profit status. We can also structure financial gifts to us that benefit you, the giver. Of course, today's needs require contributions today, not in the future.

Thanks to Frank Timmons and Christian Laver and Associates for providing us with a new supply of brochures. Donations such as this help us conserve our funds.

I'm also pleased to report that you can now contribute to FCACO on the Web site. Log onto **www.funeralsohio.org** and you'll see the "Donate" button on the Home Page. You can use either a major credit card or, if you have one, your own PayPal account. You can even designate a reason for your donation on the second page of the credit card information.

Julian Larson, Treasurer

Green Cemetery Update

In a previous newsletter we told you about a "green" cemetery established at Foxfield Nature Preserve near Akron. For most of us in the Central Ohio area, that might not seem like an option though it's not that far away. We've found a cemetery in Columbus that permits "green" burials. That means no vault, no embalming, simple biodegradable casket, and a reasonable price for the grave site, opening and closing, and graveside service. For complete information and prices please check with Evergreen Cemetery at (614) 252-0459. As with funeral arrangements, it is always best to plan ahead for the actual cemetery plot and expenses. These expenses can be exorbitant if you're not a careful shopper.

ADDRESS SERVICE REQUESTED

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