



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

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.

2014-2015 Board Members

Past President: Su Ann Farnlacher

President: Alice Faryna

President Elect: Open

Treasurer: Su Ann Farnlacher

Secretary: Celia Elkins

Membership Secretary: Cathy Elkins

Directors: Vivian Fiscus,

Pat Hoffman and Frank Timmons

FCACO—Serving the Central Ohio Community since 1953

Save the Date: **MAY 23, 2015**

FCACO Annual Membership Meeting

93 W Weisheimer Rd • Columbus OH 43214

Please attend our annual meeting and luncheon on Saturday, May 23, 2015 at the First Unitarian Universalist Church of Columbus. A buffet lunch will be served at 12 noon, followed by a business meeting and a program.

We will again offer tickets for a 50/50 auction. Free literature will be available as well as copies of "Before I Go You Should Know," at a cost of \$15. (We are unable to accept credit cards.) Area surveys of funeral home prices will also be available.

Directions

W. Weisheimer Rd runs west from High Street, just north of Henderson Rd, which can be reached from Rt 315.

Featured Speaker

LAURA MONICK, Registration and Resolution Section Chief, Division of Real Estate in the Department of Commerce.

Monick is the "go-to" person for any and all cemetery related questions. She administers the cemetery registration program and the Ohio Cemetery Dispute Resolution Commission. The Commission assists in resolving complaints against registered cemeteries using mediation, conciliation and persuasion. She will

present a summary and overview of cemetery law in Ohio.

Continued on next page ...

To Register:

Call (614) 263-4632

and leave name(s)

of attendee(s).

If attending the

luncheon, please call

by Wednesday, May 21.

There is no charge for

registration, but

donations to cover the

cost of food are always

welcome at the door.

From the President's Desk



**Alice Faryna,
FCACO President**

As we approach the end of this fiscal year, I look back in pride at our accomplishments.

We conducted the most ambitious survey

of funeral home prices in the history of this organization. The surveys, covering six different geographic regions, are posted on our website. This effort led to neglect of another very important function, that of public education about your rights when purchasing a funeral. We have devoted the remainder of the fiscal year to finding and responding to such opportunities. One presentation has been completed in Columbus with another scheduled in May. In addition, presentations are scheduled in Delaware, and two in the Dayton area. We welcome invitations from other areas. Please call the office or send an email to info@funeralsohio.org if you would like a presentation scheduled for any groups with which you have an affiliation.

We also took a look at our governance structure and concluded that a leaner organization would be more efficient, with greater emphasis on volunteer support, which was very helpful during the survey. During the business portion of our meeting, we will vote on an amendment to our Articles of Incorporation which would reduce the number of elected directors from six to three.

FCACO 2015 Annual Meeting

Continued from front page...

Elections and Voting

☒ **Slate of Candidates**

- President Elect: Open
- President: Vivian Fiscus
- Treasurer: Celia Elkins
- Recording Secretary: Su Ann Farnlacher
- Membership Secretary: Cathy Elkins
- Director at large: Mary Lou MacDonald (term expiring 2018)

☒ **Change to Articles of Incorporation**

Proposed amendment to FCACO, (words with strike outs will be eliminated and those underlined added.)

Article IV, (Directors) Section 1: *Except when the law, Articles of Incorporation, or this Code of Regulations otherwise provide, all of the Corporation's authority shall be vested in and exercised by the Directors (note: prior to the adoption of this Amended and Restated Code of Regulations the Directors were known as Trustees). The number of Directors shall be ~~twelve (12)~~ nine (9), including the Officers of the Corporation and ~~six (6)~~ three (3) Directors elected at large. The Directors must be members of the Corporation.*

Section 2, third sentence: *The non-officer directors shall serve for terms of three (3) years, ~~two (2)~~, one (1) being elected each year.*

Thanks to our wonderful donors!

Mary F. Abicht-Lemke • Joan Ackerman • Betty May Aiken • Judith V. Allee • Nancy S. Alonzo • Mary T. Babcock • Warren & Mary Lea Bailey • Marcella Baird • Margrit S. Ballard & Jack J. Groom • Charlotte G. Battino • Carol & William Beale • Marjorie R. Bohl • Geneva Brisbane • Phyllis & Paul Byard • Robert & Lucy Caswell • Richard & Marcia Childs • Barbara J. & Thomas S. Crane • Lois Jeanne & John Day • Lehr L. & Marcia E. Dircks • Catherine E. Elkins • Nancy F. Evans • Trudy G. & J. Arthur Faber • Su Ann Farnlacher • Alice Faryna • Gunter Fildebrant • Vivian L. Fiscus • Betty F. Gabel in memory of Dwight Sharp • Jonathan M. & Linda M. Gabel • Ruth A. George • Donald W. Good • Mrs. Doris Hall & Barbara Hassell • John & Bari Hart • Joseph C. Hendrix, Lois P. Hendrix & Jacquelyn S. Marion • Pat Hoffman • Frederick Hunker & Linda A. Spohn • Ethel R. Johnson • Juliet Ann Johnson • Roger E. & Mary L. Johnson • Wallace H. Johnson • Gregory B. King • Bob & Janeen Kirkbride • Mr. & Mrs. Joseph Kohler • Werner H. Kohles • Dee K. Krieg • Shirley Kristensen • Norma J. & Francis E. Kruger • Calvin & Ilene Kunin • Wayne E. Lander • Julian R. Larson • Mary A. Lempke • Harry A. & Donna L. Lipsitt • Susan J. Logan • John A. & Gerlinde B. Lott • Marie L. Lorz & Julie M. Ellis • Sarah L. Luckay • Ken & Sylvia Marantz • Frank & Irene A. McCoy • Phillip J. Meeks • David Melick • George David Meyers • Joseph F. Miccio • Phillip K. Milledge • Carl D. & Helen W. Miller • Marguerite Molk • Nina D. Myatt • Michelle E. & David A. Neeley • Betty Neuman Dicklich • Richard G. Niemann • Myrleann Newton • Jane & Robert Nicholson Scott • David I. Nilsen • Beverly Ann Price • Cary & Ann Rader • Robert & Ann Reves • John N. & Jane D. Reisman • Linda M. Royalty • Mary J. Ryan • Carolyn Sandy • Judith Schumacher • Kathryn C. Schwartz • Anonymous • James M. Siddens • Inga H. Smith • Carolyn T. & David R. Stanley • Madelon A. Timmons & William L. Miller • Clyde R. Tipton, Jr. • Charles J. Veverka • Gisela M. Vitt • Ralph Walker & Harriet Knolls-Walker • Nancy G. Walker • Jan & Richard Waters • Rose L. & Herbert L. Weyl • Madge Staley-Will • David L. Williams



Bill Cohen in Concert: CELEBRATING LIFE & DEATH

Sunday, July 12 at 7 pm • 14 W Lakeview • Columbus 43202

Join us for an evening of folk songs, 1950's-style oldies but goodies, a children's tune, a dramatic Irish song, some country touches. Visit Funeral Consumers Alliance of Central Ohio on Facebook for more information as it becomes available.

Cemeteries: Buyers Beware

by Cathy Elkins, Board Member

There are many interesting web sites where one can get information about topics related to cemeteries. The Ohio Exploration Society lists many of Ohio's cemeteries with small pictures and notations for: active (in use and safe to visit), in-

active (no longer used but safe), inactive (no longer used/overgrown) — (www.ohioexploration.com/cemeteries.htm).

There are also sites for doing one's own genealogy research. The best known is www.ancestry.com, which now owns www.findagrave.com, formerly a free service. Use requires a paid subscription after a short free trial. Genealogy software can also be downloaded from www.myheritage.com.

The book, *FINAL RIGHTS: RECLAIMING THE AMERICAN WAY OF DEATH*, by Lisa Carlson and Joshua Slocum provides general and state-specific information about funeral homes and cemeteries.

Oversight of funeral homes and crematories in Ohio is done by the Board of Embalmers and Funeral Directors which has nine mem-

bers (an embalmer, funeral directors and two public citizens). This Board employs 2 inspectors who investigate complaints and conduct on site inspections of these facilities. It has authority to assess fines and close funeral homes.

The Ohio Cemetery Dispute Resolution Commission under the Real Estate and Professional Licensing in Ohio's Department of Commerce provides oversight of cemeteries. There are nine members, two of which represent the public. This Commission's helpful brochure, *OHIO CEMETERIES: A CONSUMER GUIDE*, can be downloaded from:

www.com.ohio.gov/real/CeMain.aspx. The Commission has only the authority to make a recommendation on ways to resolve a complaint. No federal regulations have yet been issued by the Federal Trade Commission (FTC), which has extensive regulations regarding the sale of funeral goods and services. Cemeteries are not required to provide a price list to customers. Come to our Annual Meeting on May 23rd to learn more about cemeteries.



Image found at:
www.funny-joke-pictures.com

Final Words Can be Very Expensive

by Vivian Fiscus, Director

Very few newspapers run obituaries as a public service. Instead, they sell the space to funeral homes as advertisements. Newspaper ads are usually sold by the inch but in the case of obituaries they are sold by the line. Only recognized funeral homes or individuals with verification of death may place obituaries.

For instance, a short six-inch (24 lines) obituary in the Columbus Dispatch would cost approximately \$104 plus \$9 for the name in bold type for a total of \$113. A picture will cost an additional \$53 for a total of \$166. Then, add in a mandatory \$30 fee for the obituary to remain online for a year. If you want friends and family to send online condolences to the family, there may be an additional charge from the funeral home.

You should be aware that obituaries appearing in the Sunday edition of the Columbus Dispatch cost approximately one-third more. Our six inch obituary with name and photo would cost \$237 plus the \$30 mandatory online fee.

One way to cut expenses is to put the briefest of death notices in the newspaper and refer readers to the funeral home's on-line site where you can place a longer obituary with multiple pictures. You may print out copies of it for those who do not have on-line access. Or, the family may write out an obituary and have copies of it available at the funeral for visitors.

Digital Footprint Hint

Do your heirs and/or friends a favor. Make it easier for them to handle your affairs by keeping your IDs & passwords in a safe accessible place. This includes all your computer passwords and online accounts including Facebook, PayPal, Social Security, email, etc. etc., etc.

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

ADDRESS SERVICE REQUESTED

Non-profit organization
U.S. Postage
PAID
Columbus, Ohio
Permit No. 1541

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>
(planning forms, copies of old
newsletters, funeral home surveys
and other information)

How Can I Set Money Aside to Pay for My Funeral?

by Phillis Byard

According to Wikipedia: "A Totten Trust (also referred to as a Payable on Death account) is a form of trust in the United States in which one party (the "settlor" or "grantor" of the trust) places money in a bank account or security with instructions that upon the settlor's death, whatever is in that account will pass to a named beneficiary." It is important to put enough money into the account to cover the anticipated costs of the funeral AND to make sure the beneficiary knows about the trust and will use the proceeds to pay for your funeral. A Totten Trust can be set up at your bank. Be sure that as with any financial instrument that has beneficiaries, you keep them up-to-date! If you sign the form designating your funeral agent (Ohio Appointment of Representative for Disposition of Bodily Remains, Funeral Arrangements, and Burial or Cremation Goods and Services) you should indicate there that the Totten Trust exists and where it is to be found and who is the beneficiary. More information about Totten Trust can be found online.



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