



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.

2014-2014 Board Members

Past President: Su Ann Farnlacher
President: Alice Faryna
President Elect: Open
Treasurer: Su Ann Farnlacher
Membership Secretary: Cathy Elkins
Recording Secretary: Celia Elkins
Directors at Large:
Frank Timmons, Vivian Fiscus,
Pat Hoffman, Kelly Milledge

FCACO—Serving the Central Ohio Community since 1953

How to Read a General Price List

by Vivian Fiscus, Board Member

Just what is a General Price List (GPL) and why is it important? In 1984, the Federal Trade Commission implemented the Funeral Rule, which obliges funeral homes to unbundle prices for services that were, at that time, included in the cost of the casket. This helps customers who wish to lower funeral costs to select only those features they are willing to purchase.

First, you do not have to make an immediate decision. Federal law requires a funeral home to give you a GPL at the beginning of any discussion of arrangements. You would be well advised to take the GPL home to review and discuss with others. In addition, ask for the price lists for caskets, alternative containers and other burial containers (vaults) as these are not in every GPL. You will need this information to make an informed decision about funeral expenses. Cemetery plots and internment fees are handled by the cemetery. Be prepared when discussing the final decisions to feel pressured to buy more expensive services.

The GPL must list the prices of 16 items including the basic services

fee (only fee on a funeral home's price list that you may not decline), embalming charge, cost of picking up the body, the price of a viewing, the price of a funeral or memorial service, the cost of funeral vehicles and other commonly offered goods and services. Many

GPLs list "packages." A package is only a "bargain" if you would have chosen all of the items anyway. You have the right

to pick and choose which services to include in a funeral.

If you opt for direct cremation and immediate burial, be sure that the quoted cost includes pickup of the body, basic services fee, filing of death certificates and transportation to crematory or cemetery. For cremation, remember to ask if the price includes the crematory fee. For immediate burial, costs for internment (usually charged by the cemetery) and a graveside service are extra. The cost of the casket for immediate burial is also extra unless the funeral home offers an immediate burial option that includes a particular casket.

Contact the national office Funeral Consumers Alliance at (800) 765-0107 or www.funerals.org for additional information.



Dealing with an Unexpected Death

by Pat Hoffman, Board Member

Most of the articles in this newsletter are written for those people in the “third third” of their life — those who are addressing end-of-life issues and their wishes about these issues. There is also the matter of an unexpected death — that of someone in the earlier stages of life who no one would expect to have to make such decisions.

FCACO can help in these situations by providing the survey of “General Price Lists” from responding funeral homes by geographic area, and by listening to other concerns and pointing people toward sources for answers to other questions. One member of my extended family suggested to her daughter, suddenly charged with making plans following the unexpected death of a relative in another state, that they use the local Funeral Consumers Alliance affiliate (www.funerals.org) for assistance in finding a funeral home. She reported back how helpful this was.

Be aware that FCACO has access to many resources that apply countrywide, not just for local issues.



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From the President's Desk



**Alice Faryna,
FCACO President**

FCACO periodically conducts a survey of area funeral homes' General Price Lists. Under the Federal Trade Commission's funeral rule, the GPL must have the prices for 16 defined items. Past surveys were limited to three cities where most of our members reside.

However, we do serve a broader community. The Ohio Board of Embalmers and Funeral Directors provided us a list of over 1100 licensed funeral homes. We then defined “Central Ohio,” excluding those areas where another FCA affiliate exists, leaving close to 500 on the “short” list. Knowing that we did not have the re-

sources to capture every GPL between Dayton and Zanesville and south to Athens, we refined the list to 190 by excluding the smallest towns.

Where possible, a volunteer went to the funeral home to obtain the GPL. Where volunteers were not available, we looked at websites, made email and telephone requests, and sent letters requesting the GPLs.

This year we adopted the model recommended by our national organization. The chart not only includes individual services we have covered before, but contains a theoretical “traditional funeral” with services most commonly used, but excluding special options such as tributes, flowers, permanent urns, memorial brochures, etc. Charts calculate the cost of this theoretical “no frills” funeral so that comparisons can be made. Some funeral home packages cost less than this calculated example, so it is necessary to determine what is in a package to make a comparison. The consumer still has the choice of adding options to the cost of this example, or declining certain services such as a viewing, a graveside ceremony, or even embalming. For the first time we list casket costs on the charts.

It is difficult to make “apples to apples” comparisons because of variations which require special notes. For example, viewing/visitation times vary. Transportation costs vary depending on the distance that is considered “local.” The volume of data makes it unwieldy to put all this information into a single document. Therefore, we have prepared several charts by geographic area. The largest is Columbus. Others are Columbus suburbs; Greene/Montgomery counties; Urbana/Springfield; counties north of Franklin County; and those south and east of Columbus. You may request the chart for your area to be mailed to you, or you can view all of the charts on the FCACO website, www.funeralsohio.org.

FCACO is grateful to the 100+ funeral homes who provided their GPLs. We are indebted to the many volunteers who made these charts possible. We welcome opportunities to speak to groups interested in the survey and in learning how to prepare for final disposition of the deceased.

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



What Are the Roles and Responsibilities of an Executor?

by Cathy Elkins, Membership Secretary

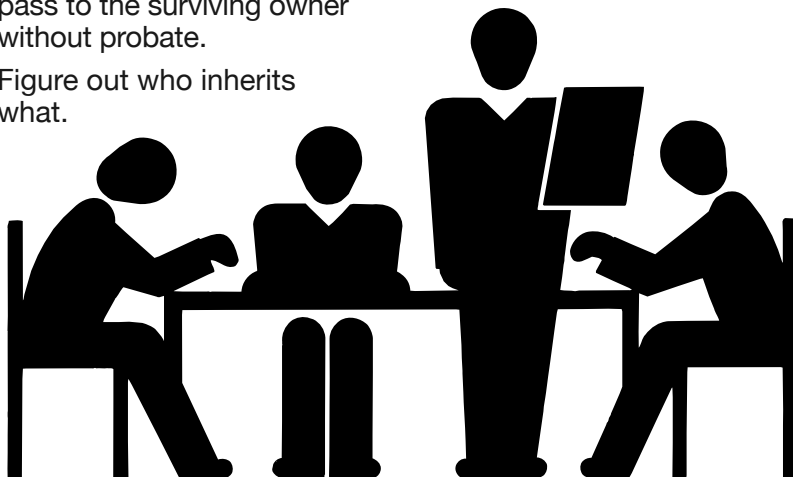
If you have been named as the executor of a deceased person's estate, you will find yourself with an interesting job. Hopefully you had agreed to do this, and have already discussed with the person his/her wishes as described in the will. Be sure you know where the original copy of the will is located.

An executor is a person named in a will to carry out the wishes of the deceased person. Essentially you have the "fiduciary duty" to act with scrupulous good faith and honesty on behalf of the deceased. With an attorney or, in the best case, with the deceased person's attorney, you have the following duties which may vary because of the complexity of the deceased person's financial and family circumstances. You must have the original will to guide you; it's a serious complication if you do not.

- Locate the deceased person's assets and manage them until they are distributed to the inheritors.
- Decide whether or not probate court proceedings are needed. Usually jointly owned assets pass to the surviving owner without probate.
- Figure out who inherits what.

- File the original will with the Probate Court. The lawyer will help you.
- The Probate Court will give you a letter of authority to set up an "estate bank account" so you can handle the day-to-day details.
- Pay the deceased person's funeral and burial expenses, other bills, debts, taxes, and accept money owed to the deceased. The attorney will need to be paid as well as you, the executor, who could possibly receive a payment for managing the handling of the estate.
- After debts are paid, supervise the distribution of the deceased person's property.
- Generally, an attorney will file the report to the Probate Court outlining the handling of the estate.

This information came from my experience as an executor, and from an internet search on the topic. Articles by Nolo Law for All and by Bernard A. Krooks were useful. Use a search engine such as Google for more information.



We Thrive on Your Generosity!

FCACO has never required annual dues to maintain membership, although some affiliates do so. Our annual budget, like yours, faces increased costs for postage, rent and telephone. Printing costs are a major budget item. We have no paid staff. This year, our ambitious project to expand the area covered by the survey of funeral costs in central Ohio required not only additional volunteers, but increased printing and postage costs. We want to keep you informed with twice yearly newsletters which are mailed. Email is not an option since we have few email addresses.

This year, an anonymous donor makes it possible to double your gift! The first \$500 in donations, will be matched. Your tax-deductible donations, at any level you can afford, are welcome. Please consider a gift to FCACO this season.

Which Funeral Homes are Located Near You?

Want to see how many funeral homes are in your area? Go to: www.imsorrytohear.com. Type your zip code into the appropriate box and select a radius. A list of area funeral homes will appear with contact data and a website for each. Only a few post a price list on the website. However, you can call and request one. It is best to make a personal visit to get one, but be aware that some may not be open every week day.

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

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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)

Mark Your 2015 Calendars!

by Alice Faryna, Board President

Our always informative and social annual lunch and meeting of the Funeral Consumers Alliance of Central Ohio (FCACO) is scheduled for Saturday, May 23, 2015, at noon, once again at the First UU Church of Columbus; the main topic of cemetery issues will be of interest to all. Details will be in the Spring Newsletter that is mailed several weeks before the meeting.

Call for Board Members

Also on Saturday, May 23rd, we will elect Officers and Directors of our organization; please thoughtfully consider serving on the Board, whose meetings are generally held in Columbus on the 3rd Saturday of the month,

except June and December.

Board duties consist of looking for opportunities to speak to groups about the wealth of helpful information FCACO can provide consumers, preparing the newsletters, and other forms of outreach. Other tasks include updating membership files, responding to telephone and e-mail inquiries, and special projects. Our current Board members have found volunteer representation at the governing Ohio Board of Embalmers and Funeral Directors invaluable to better understand the various facets of Ohio's funeral industry.

This has been one of the most interesting Boards I have had the pleasure to serve. Call the office at 614-263-4632, or send an e-mail to info@funeralsohio.org, if you would consider becoming a nominee for FCACO's Board.