

The Advocate

FUNERAL CONSUMERS ALLIANCE OF THE PIEDMONT

March 2013

FCAP Report on Funeral Providers

Coming Soon!

Funeral Consumers Alliance of the Piedmont has been working for several months to compile a complete and accurate survey of all Triad area funeral and cremation providers price lists. By federal law, all providers must make available to the public a general list of prices for each element of their services. Each Triad Area provider has been contacted directly. Those that were found to be out of compliance with federal law, were then contacted a second time and given opportunity to correct their listings. Our board members and volunteers are now putting together a report that will make it possible to compare the costs of comparable services quickly and easily. Our report will also identify providers that appear to be unable or unwilling to comply with the federal law. The report will be available to our members in late Spring.

When you arrange for a funeral, you have the right to buy goods and services separately.

That is, you do not have to accept a package that may include items you do not want. Here are some tips to help you shop for funeral services:

- **Shop around in advance.** Compare prices from at least two funeral homes. Remember that you can supply your own casket or urn.
- **Resist pressure** to buy goods and services you don't really want or need.

- **Avoid emotional overspending.** It's not necessary to have the fanciest casket or the most elaborate funeral to honor a loved one.
- **Recognize your rights.** Laws regarding funerals and burials vary from state to state. Know which goods or services the law requires you to purchase and which are optional.
- **Apply smart shopping techniques.** You can cut costs by limiting the viewing to one day or one hour before the funeral, and by dressing your loved one in a favorite outfit instead of costly burial clothing.
- **Shop in advance.** It allows you to comparison shop without time constraints, creates an opportunity for family discussion, and lifts some of the burden from your family.

Note: The Funeral Rule, enforced by the Federal Trade Commission (FTC), makes it possible for you to choose only those goods and services you want or need and to pay only for those you select, whether you are making arrangements when a death occurs or in advance. The Rule allows you to compare prices among funeral homes, and makes it possible for you to select the funeral arrangements you want at the home you use. (The Rule does not apply to third-party sellers, such as casket and monument dealers, or to cemeteries that lack an on-site funeral home.)



Thoughts... about death, dying, funerals, and burials
Part III
by Vance Arnold

Everybody that knows me knows that I procrastinate; that's why I didn't have my column in the last issue of **The Advocate**. And why I am frantically (the deadline is today) writing these words. But they are not about the aforementioned "death, dying... etc.). Instead they are words of appreciation for a man described as; "He is the Alliance."

Carol Cothorn, recorder and board member in her second term said of this man: "He is one of the most competent people on the board because of his ability to research issues and make the answers understandable."

When a call came to David Bills recently, in his position as chair, and the caller asked: "How could it be possible for me to visit the grave of my ancestors?" David passed the question to Joe (Yep- JOE GRUENDLER is the fellow referred to.), and Joe did the research and found the applicable state laws. The situation was complicated by the fact that the property had changed hands and the new owner was hesitant about allowing people to cross his land to visit the graves. Joe could explain the way state law allowed our caller to visit the grave of his ancestors, even when those graves were on someone else's private property. Thank you, Joe, for all you do to further the cause of our Alliance.

Here is some of what Joe does for FCAP. He is our treasurer, the only one in the five year history of this Alliance; we were formed in 2008 and are one of the newest of the approximately 100 around the country. He maintains our website. He currently is doing the spread sheet analysis of the survey of providers (and there are a lot of them in the Triad). There is a section of our web site called "Frequently Asked Questions" which is mostly handled by Joe. In addition to all this, Joe gets the mail from our PO Box and handles a lot of our correspondence. When a new member joins, Joe puts the info into our data base before passing this information on to our membership clerk for follow-up. And, not surprisingly, he deposits the checks, pays the bills, AND, maintains our financial papers.

Thanks Joe! No wonder I heard appreciation in the voices and the words of your fellow board members.

Next issue: more about Green Burials, closer to home.

Vance

Do You Know About Five Wishes?

Five Wishes has become America's most popular living will because it is written in everyday language and helps start and structure important conversations about care in times of serious illness.

Five Wishes lets your family and doctors know:

- Who you want to make health care decisions for you when you can't make them.
- The kind of medical treatment you want or don't want.
- How comfortable you want to be.
- How you want people to treat you.
- What you want your loved ones to know.

Five Wishes was introduced in 1997 and originally distributed with support from a grant by The Robert Wood Johnson Foundation, the nation's largest philanthropy devoted exclusively to health and health care. *Five Wishes* Online was introduced in 2011, allowing people to complete *Five Wishes* on screen and print out a personalized document immediately. Check it out at: www.agingwithdignity.org

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The Advocate is the periodic newsletter of the Funeral Consumer's Alliance of the Piedmont.

At Funeral Consumer's Alliance of the Piedmont, we work together for after-death arrangements that embrace our need, preferences, and rights. In addressing this aim, we use advance planning, information gathering, education and advocacy. We welcome Piedmont Triad funeral consumers without regard to their religion, race, age, gender, sexual orientation, or income level.

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