



In Touch

Bay Area Funeral Consumers Association

www.ba-fca.org

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FALL 2014 Issue

East Bay Program Tells You How You Can Spare the Heirs

Bay Area Funeral Consumers Association will bring its first informational event to the East Bay on **Sunday, October 5**, at the Castro Valley Public Library. The "Spare the Heirs" program starts at 1:30 p.m. with Jennifer Harris presenting the slide show, "Are You Good to Go?" which will provide invaluable information about how to "go" without getting "taken".

Jennifer has been making presentations for BA-FCA for several years, and is a retired high school science teacher and 25-year Toastmasters Club member.

The library is located at 3600 Norbridge Avenue, one block from Castro Valley BART and around the corner from the Redwood Road Exit off I-580.

Following the presentation, there will be a variety of experts available on various topics relating to end-of-life and after-death care, so that you can ask questions, get authoritative answers, and pick up helpful literature for you to peruse at your leisure.

The list of break-out topics and the leaders will include

- Buying Cemetery Space, (Allan Hutty of Cemetery Property Resales);

- Donating Bodies and Organs (Andrew Corson of UCSF Med School);
- Necessary Legal Paperwork (Ray Sowards, elder law attorney);
- Hospice and Palliative Care (Susan Weisberg, social worker at Hospice of the Valley);
- Natural "Green" Burial (Deborah Meckler, environmentalist);
- Cremation or Body Burial (Sharon Mace, mortuary owner).

Other tables may be added.

The event is FREE and open to the public, but we urge you to reserve a space. Call (650-321-2109) and leave the name, city, phone number and the number of those attending, or email the information to office@ba-fca.org. Bring your friends and relatives!

There will be lots of information and handouts on end-of-life topics. Light refreshment will be provided.

Many thanks to new transfer members Ned and Carol Lyke of Castro Valley for helping with the planning of this event!

What do you get when you divide your jack-o-lantern's circumference by its diameter?
Pumpkin Pi

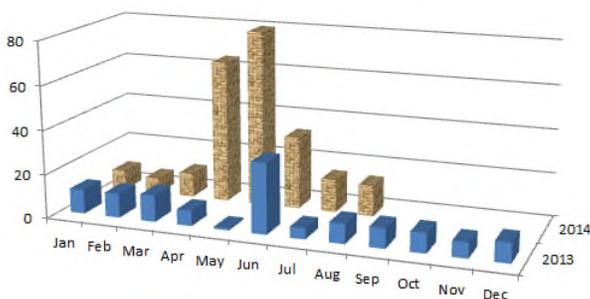
Welcome Former BAFS Members!

In our Spring *InTouch*, in April, we invited members of the former Bay Area Funeral Society (BAFS) in the East Bay to transfer in as members of our organization. The response was overwhelming. Literally! We do apologize for how long it took us to catch up with the mad

rush for membership, but thanks to our new office manager, Deborah Cox, we finally got everyone processed in. And what an infusion of new members! See the graph below, showing the HUGE increase in new members in April and May of this year as compared to last year. In all of 2013, only 4% of our members were transfers. This year so far, we already have more new members than in all of 2013, and a whopping 44% of them are transfers.

But we forgot to ask our new BAFS transfers for their emails, birthdates and next-of-kin information. Please email this info to us at office@ba-fca.org, being sure to include your name and/or member number. Thanks!

New Members by Month 2013 - 2014



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The FCA of California Annual Conference will be held **Saturday October 18**, at the Universalist Unitarian Church of Aptos, 6401 Freedom Blvd, Aptos. FCA National Executive Director, Joshua Slocum, will speak. All are welcome! Details at www.fca-calif.org.

What Does It Take to Send a Newsletter?

Gather the news and interesting stuff, write it up, format it, proof-read, get it printed and folded, add inserts, generate a mailing list, remove duplicates, print and attach labels, set up bad-address returns, pay postage and mail. And maintain a website, email, and an office to answer questions. We volunteers do it for love, but much of it still costs money. That's where you come in. If you send us some, we can keep doing it. Thanks!

Recommended Reading

Knocking on Heaven's Door: The Path to a Better Way of Death

by Katy Butler (2013: Scribner)

Reviewed by **Gwen Willows**, librarian and BA-FCA member*

This book grew out of a 2010 N.Y. Times Magazine feature article, "What broke my father's heart." (www.nytimes.com/2010/06/20/magazine/20pacemaker-t.html?pagewanted=all). In the article, and the book, Butler chronicles the futility of trying to persuade the Western medical "system" to deviate from its herculean effort to keep her father alive when his body/mind had worn out. Repeated requests to deactivate his pacemaker when he was rapidly deteriorating were refused. Her father died six years after the pacemaker was ill-advisedly implanted. He was blind, senile, unable to care for himself, but was prevented from dying by the device until he got pneumonia. Her mother was luckier. She refused treatment for her failing heart and died on her own terms, having worn herself out as her husband's caretaker.

Butler also traces the rise of specialized medicine with its life-prolonging, technology-driven machinery and focus on treating organs, not the whole patient. Butler calls this "the business of life-saving," a reimbursement-driven business which is perversely rewarded financially to the detriment of palliative care, collaborative, non-rushed medical decisions and comfort care: Slow Medicine.

Possibly the most valuable chapter as a resource is the final one: "Notes for a new art of dying," in which she writes about six distinct stages of the last phase of life, "each stage a rite of passage with its own physical and emotional tasks." As fragility and age increase, she warns against uncritical acceptance of treatments requiring general anesthesia or a hospital stay. The older we become, the more damage anesthetic inflicts on our cognitive state.

The chapter includes a comprehensive list of resources, including a section on Legalities: DNR, Living Wills, Physician's Orders for Life-Sustaining Treatment--POLST (with which I was unfamiliar and which "carry more weight with doctors and hospitals than DNRs and Living Wills;" downloadable at <http://www.capolst.org>.)

I cannot stress enough how well-written, heart-rending and cautionary this book is. Given its publicity and many laudatory reviews, it probably has been and will continue to be a major catalyst in creating awareness about and change how we exit our lives.

* We welcome your reviews of valuable and pertinent books you have read. Contact president@ba-fca.org.

It's Official! We are BA-FCA

You read about it in the last newsletter. You voted on it at the Annual Meeting in April. And now it's official! We are the Bay Area Funeral Consumers Association (no longer FCA-FEF—the Funeral Consumers Alliance of San Mateo and Santa Clara Counties and the Funeral Education Foundation). Our website is now www.ba-fca.org—don't forget the dash or you'll end up reading about the British American Football Coaches Association! We are now a single organization with a 501(c)(3) IRS tax designation, meaning we are a non-profit public benefit corporation, and your donations to us are fully IRS tax deductible. The officers of the new organization are co-presidents Deborah Meckler and Marjorie Bridges, Secretary Ray Sowards, and Treasurer Byron Chan. For more information, read the minutes of the annual meeting on our website, under NEWS.

Cremation Rates Rising

Three quarters of the people who die in Nevada are cremated. In California, it's close to half. Nationwide, the cremation rate is at 44% and rising. Up from under 4% in 1958. What accounts for this dramatic shift in death-care preferences?

Cost is certainly one factor. Simple cremations cost, on average, only about one quarter as much as burial. Another significant factor is changing demographics. "Families no longer stay in the old hometown the way they used to... Having the traditional family plot in the hometown cemetery just doesn't make sense for people who might never be there anyway," Josh Slocum, executive director of the nonprofit Funeral Consumers Alliance, explained. "As more Americans decline to be involved in organized worship (and the majority of these people are still believers of a sort) there's less social pressure on them to produce what people characterize as a 'Christian' funeral," Slocum added.



And what becomes of all those "ashes"? (Turns out, they aren't really ashes in the usual sense; they are unburned bone fragments that are run through a "cremulator" to pulverize them.) A human body yields 3 to 9 pound of ashes (the rest goes into the air as pollution!) and these cremains, as they are called, can have an interesting post-corporeal life as diamonds, jewelry, reef balls, fireworks and more. But mostly, people either scatter them or just keep them. In California, scattering can take place on any property with the consent of the owner, or on public lands (that permit it) with a permit and a small fee. Sea scatterings and airplane scatterings are regulated and will cost much more, as will urns in columbaria.



In Memory

With thanks to these donors

Each year our organization receives gifts made in memory of loved ones who are missed. Below are the financial memorials we have acknowledged since the last newsletter:

- Harry Anisgard**, from the Board of BA-FCA
- David N. Bortin**, from Beverly Bortin
- Richard C. Coleman**, from Barbara Coleman
- Paul S. DeCarli**, from Anne DeCarli
- Dr. Siegfried Firestone**, from Genevieve Firestone
- Stephen Warren French**, from Wanda Waldera
- Tanya Millstein Mandel**, from David Mandel
- Barbara Phelps**, from H. Fisk Phelps
- Evelyn Smith**, from Jean Lieber

And we thank the hundreds of other members and individuals who have made contributions, referred friends, volunteered their time, and helped to keep our organization running smoothly.

Donating Bodies, Organs, and Tissues

Many of us, rather than merely decomposing, want to make a positive contribution to humanity when we die by donating our bodies to science or donating our body parts to save or improve the lives of others. Medical students learn by dissecting cadavers; surgeons hone skills on corpses before moving on to live patients. Donated hearts, livers, and lungs save lives; donated corneas help blind people see; donated tissues such as tendons and ligaments help the crippled to walk again.

Although donation arrangements must always be made in advance, each type of donation is somewhat different.

Whole-body donation, if the donation is accepted* at the time of death, costs the family very little, because the body will generally be picked up at no charge and disposed of at no charge after it has served its purpose. Research institutions have willed-body programs in which you can be reasonably assured that the entire body will be used for scientific or educational purposes. However, for-profit entities are springing up which will also take whole-body donations for educational and other purposes.

Organ and tissue donation can be specified on your California driver's license. Organs must generally be harvested before the heart stops beating. Tissues such as ligaments can be extracted after death. When all the needed parts are removed, the body is returned to the family to make—and pay for—final disposition arrangements.

It is surprising to learn how many uses there are for human body parts beyond just organs. Human tissue can be used for burn repair, dental implants, bladder slings, wrinkle creams. And considering those many uses, it should not be surprising that there is a growing industry out there turning a profit from donated mortal remains.

The law does not allow the buying or selling of bodies or body parts. People donate them and recipients get them for free (plus the price of the necessary medical procedures). But someone has to transport the

bodies, refrigerate or embalm them, harvest and sterilize the tissues, turn them into final product, package and ship them, etc. And for these services they will be paid.

There is a tightly-monitored system for tracking intact organs such as hearts and kidneys. But recycled skin and other tissues are subject to considerably less regulatory scrutiny. Tissue banks have to register with the FDA, for example, but it is often several years before they are inspected. The trade in tissues is international, and there is even less oversight of foreign activities.

Tissue donors may not understand that once donated, their tissues may be used for purposes more cosmetic than humanitarian. And tissue recipients are often not told that they are receiving material from cadavers.

In addition to all this legal if poorly-regulated trade, there are numerous cases of tissue being obtained illegally with no safeguards regarding contamination or infectious agents.

If any of this makes you a little queasy as a potential donor, it is a good idea to do some research on the entity to which you are donating. In general, your donations will have educational, scientific, or humanitarian value. But there is no guarantee that someone won't make a profit somewhere.

The BA-FCA website offers information on whole-body donations and links to the local research institutions with willed-body programs. We do this because (a) whole-body donation is a least-cost means of dealing with human remains, and (b) because we want people to know all of their options.

And if you're up for some humor on the subject, there is some rather oddball but very accurate information about whole body donations at <https://www.youtube.com/watch?v=ckLgEunreJA>

*Reasons why pre-arranged whole-body donations might not be accepted include infectious diseases, extreme obesity, accident or suicide has caused too much damage to the body, parts are missing, such as organs or tissues that have been donated. Amputations are not always cause for rejection, nor is advanced age.

Our Dear Friends...



Harry Anisgard

Jan 10, 1917 to June 4, 2014

It is with sadness that we noted the death of 97-year-old Harry Anisgard, but it is with respect and gratitude that we remember him.

Harry was a former president of our organization and served as our emergency "night line" for many years, helping people in immediate need to sign up even when the office was unstaffed.

Jean W. McFadden

Sept. 20, 1925 to June 5, 2014

Jean W. McFadden, 88, a former board member and one of FCA's steadiest supporters, died unexpectedly on June 5 in Grass Valley following an operation. Besides FCA, she was a leader in the former Palo Alto Coop Grocery, a Raging Granny singer and peacenik, and active with Unitarian Universalist Church in Palo Alto.



Financial Elder Abuse

With the growing number of retirees in this country—about 13% now, expected to rise to 20% by 2050—the number of financial schemes targeting them is expected to rise in tandem. Older adults make appealing targets. They have a lot of money saved over the years. They are usually debt-free and own their own homes. And their increasing physical and mental decrepitude creates the perfect opening for others to come in and take over their finances via powers-of-attorney and trusteeships—but not always with admirable fiduciary integrity. Trusted friends, family members, or caregivers often justify their actions, saying "She was going to die anyway and I could use my inheritance now." The elders who become aware of the problems are often too embarrassed to do anything even if they could—going to court is cumbersome and the money is gone in any case. And even though financial abuse is under-reported, the courts are still overwhelmed with such cases.

Certain checks and balances can be put in place to detect problems early. It is recommended that older adults have another person, an accountant or financial advisor, look at bank statements and cancelled checks. Someone writing a check to him/herself is a red flag. Have co-trustees for irrevocable trusts and co-agents under the power-of-attorney. And watch out for caregivers who want to isolate the elderly person from others.

California is one of the few states with strong elder abuse laws, with prison terms for offenders.



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Visit us on the web! www.ba-fca.org

RETURN SERVICE REQUESTED

Spare the Heirs

Sunday, October 5

1:30pm—4pm

Castro Valley Library

3600 Norbridge Ave

Castro Valley

We Can Use...

BA-FCA runs mostly on volunteer power. Here are some things volunteers can do for us:

- Establish and maintain a Facebook page and/or a blog
- Research and write newsletter articles
- Edit our newsletter
- Organize and update (or rewrite) our brochures
- Call or visit mortuaries and cemeteries to help us keep our price information up-to-date.
- Distribute brochures to libraries, churches, senior centers

If you would like to help, please email us at office@ba-fca.org or call us at 650-321-2109 and let us know your interests and availability. Thanks!

Before I Go, You Should Know—This \$15 booklet contains useful forms (powers of attorney, advance directives, etc) and lots more! Order yours by emailing office@ba-fca.org or calling 650-321-2109.

News You Can Use

Victim Compensation Programs Help Pay Death Care Expenses

The federal Victims Compensation and Assistance Act Of 1984, as implemented in California, includes up to \$5000 for death-care-related expenses (grave plots, caskets, cremation, etc.) when death occurs as the result of a crime. The State is the payer of last resort and will only pay after all other sources of payment have been applied. See

www.vcgcb.ca.gov/docs/brochures/fs/FuneralBurial.pdf.

To be eligible for victim compensation, the deceased must not have participated in the crime, the crime must be reported promptly to the police, the family must cooperate with law enforcement, an application for compensation must be submitted, and there must be costs beyond those covered by insurance or other programs. For more information, including information for your county, visit vcgcb.ca.gov/victims/.

Secular Grief-Support Network

The Facebook page for Grief Beyond Belief, a faith-free support network, got so many hits and posts over the last three years that in June of this year, they launched a website at www.griefbeyondbelief.org where

grieving atheists, Humanists and other Freethinkers can share compassion, advice and resources without unwelcome references to a higher power or an afterlife. The website offers over 250 links to purely secular grief-related writing, videos, and podcasts, sortable by topic or medium. Among the resources is a growing list of secular and Humanist funeral officiants in 25 US states and 4 countries.

New Resource for Mortuary Reviews and Information

The searchable website www.imsorrytohear.com has recently completed their listings of California funeral homes. The website reprints Yelp.com reviews as well as offering users a chance to input their own reviews and stories. You can search for mortuaries by city, zip code, religion, cultural leanings, or services offered, and refine your results to only those with online pricing or green burial. The site's creator, Rachel Zeldin of Philadelphia, is gradually adding funeral homes from each state. BA-FCA is included if you search Palo Alto, (even though we aren't a mortuary.) But we noted with approval that our Cooperating Mortuaries got good ratings!

Free Websites Keep Family & Friends Informed at Critical Times

The non-profit CaringBridge (www.caringbridge.org) provides personalized websites, free of charge, to people facing serious medical conditions. The service allows a friend or family member to set up and update a website, and grant viewing privileges, so that concerned parties can access consistent, single-source information about the person's condition and progress without the need for a lot of repetitive phone calls. Visitors to the site can post messages of support and encouragement. The websites can be securely accessed from computers and mobile devices. Users can opt to receive emails notifying them when updates are posted. Started in 1997 by Sona Mehring, by 1998 over 50 individual sites had been created, and by 2006, there were more than 5000 sites. In 2009, Spanish-language access was created.

*What do you
call serious
rocks?
(Grave stones)*