



# In Touch

Funeral Education Foundation

Associated with Funeral Consumers Alliance of San Mateo and Santa Clara counties

[www.fcopeninsula.org](http://www.fcopeninsula.org)

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SPRING 2014 Issue

## Annual Meeting Addresses End-of-Life Choices and Organizational Changes

Save the date for our

### Annual Meeting

Sunday, 1pm-3:15pm, April 27, 2014  
Los Altos Public Library  
13 South San Antonio Road, Los Altos

Mike Turbow, MD, will be the keynote speaker on the subject of *Living With Dying*.

Mike was a medical oncologist for 35 years and a Hospice Medical Director for 20+ years. From witnessing his mother's decline into dementia, he learned that there are things in life that are worse than death. Two years ago he suffered the pain of his son's death. "I have witnessed death from every conceivable perspective. I have learned that dealing with one's own mortality results in a greater appreciation and enhanced contentment of life. Since celebrating our 50th Anniversary last year, I have a new mantra: Why walk through life when you can dance!"

Mike's talk will detail his journey toward an understanding of how to approach death and how to put death in its place.

Mike is with Compassion and Choices ([www.compassionandchoices.org](http://www.compassionandchoices.org)) whose mission is to help people plan for and achieve a good death, working to change attitudes, practices and policies



so that everyone can access the information and options they need to have more control and comfort at the end of life.

Before Mike's talk there will be a short business meeting that will include a discussion of an organizational restructuring, a name change to Bay Area Funeral Consumer Association, and the implications for our members. See the article on page two of this newsletter about this, and come prepared with your questions. The By-Laws of the renamed organization are enclosed.

We will also introduce and elect new board members.

## Why Final Expense Insurance is a Scam

Josh Slocum, executive director of FCA-National is emphatic: "Selling insurance to cover funeral costs is so brazenly exploitative it should be illegal, and it's shocking to me that it isn't."

Here's why: Insurance is a product you buy to protect yourself in the case of an unusual problem you can't predict but that would really break your budget. A homeowner's insurance protects against the possible but unlikely event that your house will burn down. Same with car insurance and accidents.

The premiums for these policies are affordable because most of us will never have to ask the

insurance company to pay out. Most of us will not lose our homes to fire or total our car and injure others. And the insurance companies will in any case adjust the premium based on the calculated risk that any of these things will happen.

But you WILL die. Dead certainty, as it were. If you paid \$2490 up front for funeral insurance worth \$2490, that would be fine, but why wouldn't you just put it in the bank to begin with? But here is a real world example of what actually happens: Mrs. L of Florida bought a \$2490 policy with National Guardian Life Insurance at a monthly premium of \$73.99, to be fully paid up in 5 years. But if you do the math, in 5 years, she will have paid \$4439.40 for that \$2490 policy. And most policies will not pay full face value for a death within the first few years of the policy. A scam pure and simple. MORAL: Do the math.

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### DID YOU KNOW?

FCA/FEF Board meetings are held the second Monday of each month from 11am-1pm at the Friends Meeting House, 957 Colorado Ave., Palo Alto. ALL ARE WELCOME!

### Save a Tree

If you use email and would like to help us reduce our environmental impact as well as to save money on postage, send us an email at [office@fcopeninsula.org](mailto:office@fcopeninsula.org) so that we can learn your email address.

We promise not to send more than one email a month, and we won't share our email list with anyone. If you still want your newsletter on paper, and everything else by email, we can accommodate that too. ~Thanks~

*Every time I hear that dirty word EXERCISE, I wash my mouth out with chocolate.*

## FCA + FEF → BA-FCA

### A Tale of Two Organizations Becoming One

The curious among you may have wondered in the past why this consumer alliance has had two names—FEF and FCA. The short answer is that Funeral Education Foundation (FEF) is the educational adjunct of Funeral Consumers Alliance of San Mateo and Santa Clara Counties (FCA—for short). Our FCA is a local affiliate of a national organization ([www.funerals.org](http://www.funerals.org)).

The story is, of course, more complicated than that. Here are the salient bits: Our memorial society (now FCA) was formed in 1952. In the 1990s, when the federal tax laws spelled out parameters for non-profit organizations and assigned tax designations like “501c3”, the State didn’t know what to make of our little memorial society, thought it was some kind of funeral home, and assigned it a non-profit tax designation of 501c4, (hereinafter “c4”) which did not allow donors to take charitable deductions for their contributions to us, as a “c3” designation would have allowed.

Attempts to change FCA’s “c4” designation to “c3” proved difficult, even though we clearly met all of the criteria for a “c3”, so in 2000 we just started up a whole new 501c3 organization from scratch—FEF, Funeral Education Foundation—and operated it as the educational arm of FCA. FEF’s “c3” designation, besides allowing you to take charitable deductions for your (many, generous) donations, also grants us discounts on mailings at the Post Office, special non-profit rates when we rent facilities for events, and lower service charges on our financial transactions, among other things. These were very helpful for a very small-budget local organization. See our budget on the next page. (Although we are an affiliate of the national Funeral Consumers Alliance, we get no money from them.)

But keeping the bookkeeping straight for two organizations was complicated and we’ve been puzzling for years how to recombine into a single “c3” organization so that we could simplify things, and stop having to explain all the time about our two names.

## Death and Dessert

If the conversation stops and your dinner companions look horrified when you bring up the topic of death or funerals, you are not alone. Despite a 100% death rate most people don’t want to think about death, and definitely don’t want to ruin a lively conversation by bringing it up. Which rather stifles the fearless folks who *do* want to explore the subject. But relief is at hand, in the form of a newly popular activity called a Death Café. In the European tradition of meeting in public places to talk about important and interesting topics, a Death Café is an event where people come together to enjoy cake and tea (or pastries and latté) and talk about death. The conversations are meant to be unstructured, wide-ranging, and participant-directed. A website at [www.deathcafe.com](http://www.deathcafe.com) provides guidelines for how to hold such an event, and you can check the website to see if any Death Cafés will be held near you. As it happens, FEF/FCA is exploring sponsoring such an event, perhaps called Death Café, or maybe “Conversations About Death”. Keep an eye on our calendar ([www.fcopeninsula.org/calendar.html](http://www.fcopeninsula.org/calendar.html)) or call or email us to register your interest, and we’ll be sure to let you know.

As it happened, we were not the first FCA affiliate to have this c3 v. c4 problem.

The answer turned out to be in the terms of our local FCA by-laws, which spelled out that upon dissolution of the organization, any assets would go to another non-profit organization with a similar mission.

Our own FEF was just such an organization—and it already had its 501c3 tax designation. So we have now officially changed the by-laws of FEF (enclosed) to include everything FCA did, and we have changed the name to Bay Area Funeral Consumers Association (BA-FCA) to reflect the larger area in which we now operate. And we propose to ask for your vote to dissolve FCA and transfer all assets to BA-FCA.

HOW THIS WILL AFFECT OUR MEMBERS: It won’t.

Well, okay, you should maybe learn the new name. And at some point we will have a new URL for our website and a new email address (we’ll let you know when that happens).

But your memberships will remain intact. Your member numbers will remain the same. BA-FCA will continue to provide unbiased information about how to get the best prices from local death-care service providers. We will still provide educational presentations and literature to inform the public about death care requirements and choices.

And Bay Area FCA will continue to accept tax-deductible donations under this new name from the folks who appreciate the value of our mission to help people at a sad and difficult time in their lives.



## 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 in the past year.

**Cecil E. Duncan**, from Adrienne Duncan of Palo Alto

**Siegfried Firestone**, from Genevieve Firestone of Mountain View

**Donald Fuller**, from Joan Dammann of Palo Alto

**Arron Gold**, from Jo Gold of Palo Alto

**Florence H. Gottdiener, MD**, from David Oakes of Atherton

**George Laasko**, from Marjorie Bridges of Stanford

**Jane Rollo**, from June Cademartori of Los Altos

**Katoko Sax**, from Marjorie Bridges of Stanford

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.

## BUDGET

### Combined FCA and BA-FCA

	2013 Actual	2014 Budget
<b>INCOME</b>		
Donations	12,173.44	12,000.00
Interest	28.06	10.00
Materials and Miscellaneous	877.19	600.00
Memberships and transfers	7,436.12	7,500.00
Other Income	610.13	
Transfer from Savings		2,840.00
<b>TOTAL INCOME</b>	<b>21,124.94</b>	<b>22,950.00</b>
<b>EXPENSE</b>		
Business registration fees, etc	143.60	150.00
Banking, credit card processing fees	493.64	300.00
State Dues	75.00	75.00
National Dues	1,471.49	1,500.00
Books, Before-I-Go kits	208.24	350.00
Facilities, Rent, Utilities	2,800.00	2,500.00
Outreach	7,942.34	6,380.00
Supplies	752.28	750.00
Phone, internet service	1,311.47	1,020.00
Insurance	125.00	500.00
Other types of expense	25.18	
Payroll Expense	8,878.12	8,900.00
Travel and Meetings	152.72	225.00
Organization Name Change		300.00
<b>TOTAL EXPENSE</b>	<b>24,379.08</b>	<b>22,950.00</b>

## Package of Bills to Improve Elderly Residential Care in California

By Katie Nelson and Daniel J. Willis From Contra Costa Times 2/15/14  
[www.insidebayarea.com/news/ci\\_25146184](http://www.insidebayarea.com/news/ci_25146184)

SACRAMENTO -- A group of Bay Area lawmakers has created a legislation package to demand changes and reform within the State Department of Social Services.

Their efforts, the legislators say, are strengthened by the breakdown in communication and chaos that resulted from the closure of Valley Springs Manor in Castro Valley.

Known as the Residential Care Facilities for the Elderly Reform Act of 2014, the bills are co-sponsored by the California Advocates for Nursing Home Reform:

- Assembly Bill 1571 would require the department to establish an online consumer information system to include license, ownership, survey, complaint and enforcement information on every care facility for the elderly in California by June 2019.
- Senate Bill 895 would require the department's Community Care Licensing division to conduct unannounced inspections of all residential care facilities at least once a year.
- AB1554 would require the department to start and complete complaint investigations in a timely manner, give complainants written notice of findings and provide care facilities an opportunity to appeal.
- SB911 would increase the qualifications and training requirements for care facility administrators and staff.
- SB894 would clarify obligations of the department and the licensee and create timelines for the safe relocation of residents when a facility's license has been suspended or revoked.
- AB1572 would require complete disclosure of ownership and prior ownership of any type of facility, including nursing facilities and any similar entity in other states, including history of compliance or noncompliance and require cross-checking with the state Department of Public Health.
- SB911 would require facilities that accept elderly residents with restricted or specialized health conditions to employ trained medical personnel on a full- or part-time basis as appropriate.
- AB1572 would enhance the rights of resident councils and family councils in residential care facilities for the elderly.
- AB1523 would require facilities to obtain and maintain liability insurance.

Two bills have not yet been assigned numbers in the Legislature. The first would increase fines for violations of care facility regulations and create a citation classification system. Another would create a new statute and penalties for noncompliance.

### Our Board of Directors

The Board officers are President Deborah Meckler, Vice President Marjorie Bridges, Secretary Ray Sowards, Treasurer Byron Chan. Others on the Board are Roberta Bailey, Allan Behr, and Jennifer Harris.

#### Interim board members up for election this year



Ken Chen  
Mountain View



Ahn Weber  
Menlo Park



Susan Weisberg  
Stanford

Learn more about them at [www.fcpeninsula.org/2AboutUs.html](http://www.fcpeninsula.org/2AboutUs.html).

If you or someone you know is interested in an opportunity to participate in the direction of our organization, call Deborah Meckler at 650-878-4835 or email [president@fcpeninsula.org](mailto:president@fcpeninsula.org).

## Gary Trovinger's Final Flight

We are sorry to report that Gary Trovinger, owner and operator of Scatterings, a service for the airborne release of cremated remains, died last fall, accidentally overcome by carbon monoxide poisoning at age 57. He left his wife, Linda, two daughters, his parents, and two brothers. He lived in Los Gatos and was a graduate of the Aeronautical program at San Jose State University. Gary served as an Alaska Airlines pilot for 29 years, carrying out the scattering business on the side with his own airplane, which is up for sale.

*If YOU NOTICED that we only balanced our budget with money from our (dwindling) savings, you can help by making a donation using the enclosed envelope. THANKS!*



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Visit us on the web! [www.fcopeninsula.org](http://www.fcopeninsula.org)

### RETURN SERVICE REQUESTED

SAVE THE DATE  
for the  
FCA ANNUAL MEETING  
Sunday April 27  
Los Altos Public Library  
13 South San Antonio Road,  
Los Altos

### New Planning Tool

The kit called **BEFORE I GO, YOU SHOULD KNOW** has been updated and is now a 30-page booklet, with expanded content including forms and instructions for

- Advance Directives
- Wills
- Powers of Attorney
- Designating agents for body disposition
- Obituary info
- Whom to notify
- Lists of debts and assets
- Location of papers
- Instructions about your pets
- Your online life
- and much more

The cost is \$15. A few old \$10 packets are available too. To order yours call 650-321-2109 or email [office@fcopeninsula.org](mailto:office@fcopeninsula.org)

Mollie Stone's supermarket's Community Card will donate a portion of what you spend to FCA. Sign up for painless giving! Details at [www.fcopeninsula.org](http://www.fcopeninsula.org).

### News You Can Use

#### ATTENTION BAFS Members!

If you were a member of the now-defunct Bay Area Funeral Society, we are here to help! The FCA of San Mateo and Santa Clara Counties is now expanding to include the East Bay and the city of San Francisco, formerly served by BAFS. THAT IS WHY YOU ARE GETTING THIS NEWSLETTER. We wanted you to know that for a nominal amount you can transfer your membership in BAFS to our organization (which is itself undergoing a name change, see page 2) and receive all the member benefits you previously enjoyed with BAFS. Our list of cooperating funeral service providers is enclosed. Visit our website ([www.fcopeninsula.org](http://www.fcopeninsula.org)) to sign up as a transfer member. Or use the enclosed envelope to send a check for \$10 for each transferred membership. Be sure to include all pertinent names, addresses, phone numbers and emails for members and next-of-kin. WELCOME!

#### Shipping Cremated Remains

As of December 2013, the United States Postal Service will no longer ship cremated remains via Registered Mail. Now Domestic Mail Manual (DMM) 601.12 requires that those sending

cremated remains via USPS use Priority Mail Express service with delivery confirmation. NOTE that UPS and FedEx do not knowingly ship cremated remains at all.

#### American Airlines Ends Bereavement Fares.

American Airlines is the latest airline to stop offering special reduced fares to someone flying for the saddest of reasons: a serious medical emergency or the death of a family member, citing the lack of necessity for this option due to the ease of finding affordable fares at the last minute among low-cost carriers. Delta Airlines also recently eliminated bereavement fares. At this time, United Airlines continues to have bereavement policies.

#### Database Lists Fines Against Residential Care Facilities

The Bay Area News Group has compiled information from the State Department of Social Services into a searchable database listing the fines that have been levied against residential care facilities for the elderly. The information is basic and does not include, for example, what the fines were levied for—you would have to call a regional office of the Department of Social Services to

find that out. More information and links to this information are on our website, under **NEWS**, or on the web at: [www.insidebayarea.com/data/ci\\_25069210/elder-care-facilities?source=pkg](http://www.insidebayarea.com/data/ci_25069210/elder-care-facilities?source=pkg)

#### Death Certificate Price Increases

The price for certified copies of death certificates has gone up this year, usually by \$5. The prices for each county are as follows:  
Alameda County: \$23  
Contra Costa County: \$24  
Marin County: \$21  
Napa County: \$21  
San Francisco County: \$21  
San Mateo County: \$23  
Santa Clara County: \$21  
Solano County: \$23  
Sonoma County: \$23

It is recommended that you order five to ten death certificates. Some entities will accept photocopies of death certificates, but many, such as banks and insurance companies require certified copies with seals.

#### Proposed Update to Funeral Rule

HR 4213 may, with a small tweak of wording, make sweeping changes to the intent of the Funeral Rule. It is too early to know what will be the outcome or impact, but the bill's support by the National Funeral Directors Association creates concern. Stay tuned.