



In Touch

Bay Area Funeral Consumers Association

www.ba-fca.org

Another Alternative: A Family-Directed Home Funeral

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SPRING 2016 Issue

We are incredibly pleased to have

Jerrigrace Lyons

as our speaker at this year's

BA-FCA Annual Conference

Sunday, April 17

1:00—3:00 pm

Palo Alto Rinconada Library
1213 Newell Rd., Palo Alto

Jerrigrace Lyons is one of the pre-eminent figures in the Home Funeral movement. With a background in alternative healing techniques, Ms. Lyons became interested in home funerals after the death of a dear friend who had specified her own mortuary-free funeral ceremonies that Ms. Lyons found very moving and meaningful. Afterwards, she felt compelled to share this life-changing experience. Out of her talks and meetings with friends grew the Natural Death Care Project, which evolved into Final Passages in 1995. Final Passages is a non-profit organization that offers a personal, natural and green approach to death care, providing courses, educational materials, consultations, and resources to support efforts to have environmentally friendly family-directed funerals. Ms. Lyons has facilitated hundreds of home funerals as a Death Midwife or Home Funeral Guide and her organization provides training and certification for aspiring Home Funeral Guides in the knowledge and techniques useful for helping families create these timeless and therapeutic ceremonies. The Guides must also be conversant with state and local



laws and regulations around dealing with human remains; they liaise with local funeral directors as necessary and they build relationships with local officials such as coroners and records department personnel, so that all goes calmly with the family-managed activities. Visit the Final Passages website at www.finalpassages.org.

Ms. Lyons will provide a multimedia presentation on the subject of natural death care, where you can be with the body in your own home for as many hours or days as you wish to say your goodbyes. This is a legal right of families in California, and a growing movement nationwide.

This free event will include a social hour, refreshments, and funeral planning educational resources. Bring friends and family.

Do You Know Someone Who...

...is reliable, energetic, has some spare time, and is interested in doing something worthwhile with their time? We need those people!

The Bay Area Funeral Consumers Association is ramping up for the 21st century, trying to cover a larger territory (the whole Bay Area) learning to use social media (link to our Facebook page or our homepage: www.ba-fca.org) and continuing to

bring you reliable and unbiased information about your local death care choices, as well as regulatory news and cautionary advice about how to "go" without getting taken. We need leaders, followers, teachers, volunteers, and eager participants to help with research, administration, marketing, organizing, and all the things a non-profit needs to do to make a difference. We especially need Board members. Minimum qualifications are a car, an email address, and enthusiasm. If you know someone or would like to volunteer yourself, email Margie Bridges at margiebr2002@yahoo.com. Be prepared for a warm welcome!

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Can you make phone calls, visit mortuaries or scour websites to help us fill out and verify our mortuary price information? We'll provide training materials and guidance. Send an email to office@ba-fca.org or call us at 650-321-2109 if you would like to help out.

An Ear and a Voice in Sacramento!

BA-FCA Board Member **Suzette Sherman** has been appointed as one of three public members of California's Department of Consumer Affairs, Cemetery and Funeral Bureau's Advisory Committee. Other members are all from the funeral industry. Suzette, who is also CEO and founder of www.SevenPonds.com, will carry a true consumers' perspective to the work of The Advisory Committee, which provides input on regulatory matters concerning death care.

I want to die peacefully in my sleep like my Grandpa

Not screaming in terror like his passengers.

Book Review
Being Mortal: Medicine and What Matters in the End
by Atul Gawande (2014)
Reviewed by Carol Lyke

This is such a fantastic book! I finished it one night, then began re-reading it the next morning. I don't think I've ever done that before.

~~Carol Lyke

Harvard trained surgeon, best-selling author, MacArthur Fellow, Atul Gawande is an eloquent, insightful, respectful and down-to-earth writer. A practicing surgeon, he freely admits in his opening sentence, "I learned about a lot of things in medical school, but mortality wasn't one of them." Dr. Gawande's focus is on quality of life, giving meaning and purpose to one's life right up until the time of death. The reader follows his journey as he learns and hones his skills to help guide patients and their families to attain the best possible life as defined by each individual. Although dealing with weighty matters, his style is an easy one which captures the reader's attention and easily guides it through difficult situations. With current media focus on these issues, this book provides insightful and helpful information on palliative care and ways to live as fully as one wishes for the remainder of one's life. An important, uplifting and life-affirming read for everyone.

It's Expensive to be Dead in Greece

Over the last 50 years, Greece's urban population has exploded, and over half the people are concentrated in the two biggest cities, Athens and Thessaloniki. The cities have encircled existing cemeteries, leaving them no room to grow. Grave space in Greece, as throughout much of Europe, is rented until the body has (hopefully) had time to decompose, then the grave plots are re-used. The pressing need for grave space in Greece has meant that graves are now usually rented on a 3-year lease, with an escalating price scale for additional years to discourage longer use. After that the bodies are exhumed (which the families also have to pay for), the bones are placed in a small metal box, which by law must still be kept in an ossuary, a vast cemetery building resembling an archive with filing cabinets full of bones. Greeks have to pay rent on ossuary space too. When financially squeezed Greeks can't pay for either the exhumation or the ossuary, the bones are thrown into a "digestive pit," which is basically a vast underground mass grave.

Cremation would seem to be a solution but although cremations have been legal in Greece since 2006, not a single crematory has been built due to opposition from the Greek Orthodox Church. Greeks wishing cremation have to travel to Bulgaria, but the Church won't perform a funeral service if it is known that the body is going to be cremated. (Excerpted from <http://www.bbc.com/news/magazine-34920068>).

Proposed 2016 BA-FCA Budget

	2015 Actual	2016 Budget
INCOME		
Direct Public Support	\$ 13,463	\$ 13,700
Memberships & Transfers	\$ 7,529	\$ 7,500
Materials & publications	\$ 1,047	\$ 1,050
Other	\$ 6	
TOTAL INCOME	\$ 22,045	\$ 22,250
EXPENSE		
Contract Svcs, Licenses, Ins.	\$ 874	\$ 875
FCA Dues (State & National)	\$ 2,581	\$ 2,600
Office rent, equip't, supplies	\$ 3,062	\$ 3,040
Publication materials	\$ 735	\$ 750
Outreach (printing, mailing)	\$ 5,802	\$ 5,825
Phone, internet service	\$ 1,731	\$ 1,731
Payroll expense	\$ 6,962	\$ 11,245
TOTAL EXPENSE	\$ 21,747	\$ 26,066
Net Income	\$ 298	\$ (3,816)



Tributes

With thanks to these donors

Each year our organization receives gifts made to honor respected individuals or in memory of loved ones who are missed. Below are the financial tributes we have acknowledged since the last newsletter:

In Memory of:

David & Margot Botsford, from Peter Botsford

Don Fuller, from Susan Fuller

Florence H. Gottdiener, from David Oakes

Mary Hornback, from Deborah Meckler

Melvin Webber, from Carolyn Webber

Ruth K. Vurek, from Gerald Vurek

S.D. Firestone, MD, from Genevieve Firestone

Sylvia Rogers, from Joanne DePhillips

In Honor of:

Byron Chan, from Carolyn Hee

The Funeral Industry and Family-managed Home Funerals

Except for victims of Ebola and other deadly communicable diseases, fresh human remains do not pose any health risk to living humans. There is zero danger in touching, washing, dressing, stroking, or holding hands with corpses. Many people find comfort in tending dead family members, in sitting with them, holding vigils and wakes and saying prayers. These are customs with a long history.

Nor is there any urgent need to refrigerate human remains. The smell not only won't hurt you but can easily be mitigated by cooling the deceased with frozen gel packs or dry ice. In California, regulated entities like mortuaries are required to refrigerate (or embalm) bodies after 24 hours, but there are no such requirements when the family is managing the death care. And in California, family-managed death care is perfectly legal.

Home funerals, once the normal way things were done, are now rare in our country, but the idea is gaining traction. And while many funeral directors are very helpful with home funerals, the Funeral Industry as a whole is not taking this lying down. Other states are seeing laws introduced to require that only licensed funeral directors are allowed to touch the dead. The Funeral Consumers Alliance (of which BA-FCA is a local affiliate) has fought back and has helped to prevent or overturn some attempts, but numerous states have some version of this restriction. And if they can't just prevent home funerals altogether, they try to horn in on family-managed care in other ways.

Case in point: Virginia proposed SB 595, among other things, "Requires ... that the dead body is maintained in refrigeration at no more than approximately 40 degrees Fahrenheit **or to enter into an agreement with a local funeral service establishment to store the body.**" [Emphasis

added.] And, as you can imagine, few private homes have fridges large enough to store a human body. Nor is it very easy to find closure over dead loved ones when they are locked up in a fridge.

Well, no big surprise, Senator Alexander, author of SB 595, owns a funeral home. The bill he introduced provides no known benefit to the public, but would certainly mean that funeral establishments could still extract some profit from a death even when the family would rather take care of things themselves. In this case, however, the industry got a surprise. The story went viral, outrage mounted, and the National Home Funeral Alliance and Change.org mounted a petition against SB595, which drew such overwhelming support that lawmakers removed the "refrigeration" requirement.

U.S. funeral directors are not alone in prying rights away from families. Quebec has proposed Bill 66 which would drastically limit the ability and location where one may scatter ashes. You won't be able to scatter them on public OR private land, including in your own yard, and you must tell the mortuary personnel up front what you plan to do with the ashes so that they can participate. For a fee, of course. The bill, which is expected to pass this session, states that "no one may scatter human ashes in a place where they may constitute a nuisance or in a manner that fails to respect the dignity of the deceased person." One funeral home president says that "having a designated place for the ashes will help the grieving process...." [oh, and if you buy this urn and rent this niche in the columbarium, *think* how this will help your grieving process!]

In California, by the way, the scattering of ashes can be done on any private land with the permission of the owner, as well as in many public places with a permit.

A Good Reason to Rethink Preneed

Is your preneed money safe? Some of it sure wasn't. The California Master Trust (CMT) was established in 1985 to provide financial management of preneed monies that funeral homes collected from clients. However, in 2010, when the Cemetery and Funeral Bureau (part of the Department of Consumer Affairs) audited CMT, they found that over \$70 million of consumer funds had been misused by the trustees for things such as lobbying lawmakers, attending trade shows, payment to trust managers of "administrative costs" during years when the trust was losing money, and not refunding the amounts owed to clients when their pre-need payments exceeded the cost of the actual services received. So in 2011, California's Attorney General sued on behalf of consumers, seeking to take control of the trust away from the Funeral Directors Service Corporation and place it in the hands of a receiver, another trustee, or an administrator.

The lawsuit was settled with all defendants (participating funeral homes and other entities such as accounting firms) in June of 2015. The successor trustee is Bessemer Trust Company of California, National Association. The settlements reached with defendants included payments of varying amounts on a pro rata basis (based on losses incurred) to the individual

trustor accounts. And the California Funeral Directors Association (CFDA) and Funeral Directors Service Corporation (the corporation created by CFDA to administer and manage the California Master Trust) are permanently prohibited from administering or managing any preneed funeral trusts in the State of California or entering into any contracts or agreements to do so.

Licensed funeral establishments are required to submit an annual funeral preneed trust report to the Bureau by May 1st of each year. These reports must be accompanied by audited financial statements prepared by a Certified Public Accountant or Public Accountant. The Bureau's Audit Unit performs desk reviews of all of these trust reports and can and does initiate a field audit if and when necessary.

If consumers have questions regarding their specific preneed funeral contract or want to cancel their contract, they should first review the terms of their contract for any cancellation clauses and contact the funeral establishment for assistance. Consumers can be visit the Cemetery & Funeral Bureau website for information about preneed contracts in general as well as to file complaints online: www.cfb.ca.gov; consumers can also call with any specific questions they have about preneed contracts at 916.574.7870; and email inquiries can be sent to: emailcfb@dca.ca.gov.



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SAVE THE DATE

Sunday, April 17

1 pm—3 pm

Annual Conference

Palo Alto Rinconada Library

1213 Newell Rd., Palo Alto

SMILE!

You knew that you can get about anything you want through Amazon.com, but did you also know that you can get Amazon to support your favorite non-profit every time you make a purchase? And at no extra cost to you! It is called **Amazon Smile**.

You just log in to your Amazon account through Smile.Amazon.com/ch/94-3402027, and a portion of whatever you spend will be donated to BA-FCA! We have a direct link to Amazon Smile on our homepage (www.ba-fca.org). Be sure to bookmark it! Anything you can get through Amazon.com is available through Amazon Smile. So now when you make a purchase, your money will go farther than ever.

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

News You Can Use

Too Big to Cremate? The increasing body mass of Americans is causing no end of trouble for those who deal with human remains. Willd Body Programs around the Bay Area already have a 250-lb. limit on body donations because oversized bodies create logistical issues when trying to move them. Now crematories are feeling the pinch and starting to specify cremation prices according to body weight. After all, it takes more fuel and longer times to cremate a very large person than it does a small one. So heads-up: as we post new mortuary prices, it should be noted that the prices quoted are for bodies under 250 pounds. One mortuary goes so far as to break down cremation prices at 50-pound increments going all the way up to 1,000 pounds!

A New Green Burial Option is now available in the Bay Area. Greenlawn Memorial Park in Colma has some un-landscaped area set aside for "green natural burials." They advertise that caskets are not necessary, but they do require some sort of container (not just a shroud), though even a cardboard cremation container will suffice. The container with the deceased is placed directly on the earthen surface and surrounded by

a ring liner. Soil may be placed directly atop the deceased in the container, but the ring liner has a top that is put in place before fully covering the grave. This helps to keep the ground surface level. Grave markers are not allowed. If you want to see where your loved one is buried, a staff member will walk you out to show you. The un-landscaped green section of the cemetery is covered in natural vegetation, not manicured lawns. There is no mowing or fertilizing allowed. Green burials at \$7000+ cost about \$1500 less than conventional burials, which include vault and headstone. Going green may not save much money, but it will save an appreciable chunk of Earth's resources.

Where to Get Your Mushroom Burial Suit. For all of you who read in our last newsletter (www.ba-fca.org/InTouch2015FALL.pdf) about mushroom burial suits that would detoxify your corpse for a natural burial, preventing your body's load of toxics from contaminating nature, the question on your lips was surely, "Where can I get one of these?" Well, turns out they will be available in late 2016. Visit www.coeio.com for your Infinity Burial Shroud.

You Want to Know Prices? Haha. At a time when funeral costs can easily reach five figures, a new survey shows how far funeral homes will go to prevent consumers from shopping around. Nearly 40% of funeral homes surveyed across the country did not disclose prices for their services on their websites, and one in four funeral homes refused to disclose prices by phone or email, according to a joint survey by the Funeral Consumers Alliance and Consumer Federation of America. The groups surveyed a random sample of 150 funeral homes in 10 major cities. The survey was done in part to encourage the FTC to update the current rule to better match the way consumers shop for services today (mostly in front of a computer). As an example, they point to California, which recently updated its rules to require funeral homes to disclose prices on their websites. Our recent survey found that many still don't, however.

I really don't think I need buns of steel. I'd be happy with buns of cinnamon.

~~Ellen DeGeneres