



# In Touch

Bay Area Funeral Consumers Association

[www.ba-fca.org](http://www.ba-fca.org)

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Spring 2020 Issue

## Facts, Not Fear: Covid19 Deaths

Guidance (condensed) from the Funeral Consumers Alliance, our national affiliate.

**Q: Will I catch Covid19 from a dead body?**

**A:** This is very unlikely compared to the objective risk to us from those living with the illness. Remember what you know. You know that Covid19 is spread by human contact. That is, it's living, breathing, coughing, sneezing humans who spread disease to each other. The dead do not do these things. On Covid19, the CDC says this: "There is currently no known risk associated with being in the same room at a funeral or visitation service with the body of someone who died of COVID-19." But maybe don't touch them or kiss them.

**Q: Do the bodies of those who died from Covid19 need to be cremated immediately?**

**A:** No. Why? For the reasons listed above. The dead are not the source of transmission of this pandemic, or of any other historical pandemic. Communicable diseases do not live indefinitely in dead humans, either—they need a living body for a host environment. This means also that you do not have to worry about microbes "contaminating" the ground from burial.

**Q: Is cremation dangerous? Will it spread the virus?**

**A:** No. Again, remember what you already know. The virus cannot even withstand hot water and soap that we use to wash our hands. There is no chance it would survive a crematory running at 1600 degrees Fahrenheit.

**Q: Won't funeral homes be overrun?**

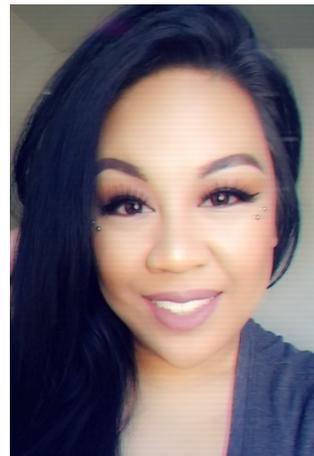
**A:** On the national level on average, no. The US has almost twice as many funeral homes, on average, as it would need to accommodate the number of dead and to give the funeral homes full-time work. But in

hotspots like New York City and other urban areas, morgues, funeral homes, and crematories are experiencing a temporary spike. We've spoken to funeral directors and hospital pathologists in New York City this week (the first week of April, 2020, as this is written) who say they're running out of space, or that crematories are backed up. There is no "emergency" that the dead pose to us. In those regions hit hard, yes, it is likely there may be a delay of a week or two before a cremation is performed and you get the remains back.

What other questions or concerns do you have about death, dying, and funerals in times of pandemic? Let us know so we can address them for you. Drop a note to [josh@funerals.org](mailto:josh@funerals.org)

## New Office Manager

Krystle Bantilan joined us on February 5 as our new office manager. She graduated from San Jose State University with a Bachelor's degree in Criminal Justice and a minor in Psychology. She earned a Paralegal's Certificate at Evergreen Valley College and has been working in the legal industry overall for about 7 years. She is



also a registered Process Server for Santa Clara County. Krystle travels frequently domestically, and enjoys gothic art and spirituality. She is now eagerly pursuing knowledge about the funeral industry. Welcome, Krystle!

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### IMPORTANT NOTICE TO MEMBERS

We need your email address! Email is the most efficient mode of communication.

Please **send us an email** at [office@ba-fca.org](mailto:office@ba-fca.org) with your full name and phone number.

Our office is open during this pandemic to serve you and provide information and support however we can.

**Tues-Wed. 1-4 pm;**

**Thur, 10-am - 1pm**

Let us know, too, if you would like to volunteer from home to help us get price information from cemeteries and mortuaries.

To sort out your values and desires regarding end-of-life, try out the CODA Alliance's **Go Wish** card game on your computer, free and with instructions at [www.gowish.org/gowish/gowish.html](http://www.gowish.org/gowish/gowish.html)

I thought the dryer made my clothes shrink. Turns out it was the fridge.

## Organize Your Records to Help Survivors

By Marjorie Bridges

My husband died last year, and he did an excellent job of saving records for me to use to make the legalities of taking over the finances easier. Even so, it was a real shocker to actually have to take over the bill-paying duties. Before then, I left it up to him to know when money was coming in and when and how bills were paid.

One thing I did not know and had to deal with was the fact that the bank and the investment companies froze my husband's account for about a month when I notified them of his death. They used the time to change the account numbers as well as the name on the accounts. I didn't know this at first, and some checks bounced. Be forewarned.

In light of my experience and with the help of an article from Senior Living Blog's "A Legal Checklist for Aging Parents: All the Documents You Need," I made out this list for us all:

1. Bank accounts: location, ID number, passwords
2. Where are copies of the will, trust, living will or advance health care directive, durable power of attorney for finances? Maybe a POLST form too
3. Pensions, annuities, 401k's with contact info, IDs
4. Veteran discharge numbers, years served, for military benefits
5. Funeral and cemetery documents, special requests for funeral service. Who to notify of my death.
6. Tax returns for current and last year, tax preparer and contact info.
7. Where are brokerage accounts, stock certificates, savings bonds? Advisor to talk to?
8. Lease Agreements or deeds to properties
9. Insurance paperwork for house, car, health, life and their payment schedules
10. Documentation of mortgage, loans, debts, payment schedules
11. Vehicle titles and paperwork concerning cars
12. Recurring deductions from bank accounts and credit cards, like utility bills.
13. Other income to expect and when, like rents, business, royalties and Social Security.
14. Other health documents (Medicare, MediCal, medications list, pharmacies, other health cards, long term care insurance policy, emergency info
15. Location of birth, marriage, divorce, passport, Social Security card, driver's license, safe deposit box location and keys
16. And very important: online username and passwords for above

Show your spouse or heir where these are kept, and try to update the information every year. Rather than in a file drawer, you could use a banker's box or accordion file, which is more portable in case of emergency.

## 6 Common Senior Scams

Scam artists eagerly target the elderly for a variety of reasons—older adults often have savings, own their home, and have good credit; they are polite and trusting; they are less likely to report a scam because they don't remember the details, don't know how to report it, or are embarrassed to have been scammed. And often, unfortunately, the scam is perpetrated by family, friends, or neighbors, making the senior unsure of whom they can trust at all. Here are six of the most common scams.

**THE GRANDCHILD SCAM.** The con artist calls on the phone (often a landline without caller ID) with a line like this: "Hi, Grandpa, guess who this is?" And when grandpa guesses, he has just given the scammer a fake ID to use. Then the "grandchild" asks for money to help with an urgent financial problem (rent, bills, car problems, etc.) paid via MoneyGram or Western Union, which don't always require ID to collect. The con artist will also say something like, "Please don't tell Mom and Dad, they'd be so mad at me," keeping the grandparent quiet about it.

How to help your loved one avoid this scam: tell them never EVER to send money without asking lots and lots of questions. They should ask the caller for names of other relatives, details of family history, etc., which should quickly reveal that the "grandchild" is bogus. And before they send any money, take down all the information about the intended transaction and then consult another family member (like the parent of the "grandchild") before acting.

**FUNERAL SCAMS.** Scammers will attend funerals for complete strangers to take advantage of the grieving widow or widower, telling them that the deceased had debt with them and trying to extort money to settle these fake debts. And funeral homes themselves may add unnecessary charges to the bill, counting on the fact that most people are unfamiliar with the cost and process of funeral services. They may tell the bereaved family member that embalming is required or that they must purchase an expensive casket for a direct cremation, even though a cardboard casket will suffice (and would probably be used even if the expensive casket is purchased).

Advise your loved ones to insist on paperwork for any purported debts. Go with them to the funeral home (after prepping yourself using California's "Consumer Guide to Funeral and Cemetery Purchases" (<https://www.cfb.ca.gov/consumer/funeral.shtml>)) and read all the contracts and purchasing agreements. Don't be pressured to sign anything before reading it and having time to think.

*Continued on page 3*

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**HEALTH or HEALTH INSURANCE SCAMS.** Con artists will pose as Medicare reps to get senior citizens to give them personal information, which the scammers will then use to bill Medicare and pocket the money. In this time of COVID-19, scammers will try to sell bogus cures and test kits. Scammers might try to get you to sign over your relief check to them or get you to “verify” your filing information so they can steal your money. They may also use your personal information to file false tax returns in an identity theft scheme.

Advise your senior never to sign blank insurance claim forms, never to do business with door-to-door or telephone salespeople on health-related issues. They should take down a phone number and call back later. If they are being pressured to do something immediately, it is almost assuredly a scam. They should keep records of all their medical appointments and of whatever medications or equipment the physician orders for them.

For the COVID-19 relief scams, remember that the IRS will NEVER call you, so any such call is a scam. If you get texts or emails claiming you can get your money faster by sending personal identifying information or clicking on links, delete those messages. Do not click on any links. If you receive a check that requires you to verify the check online or by calling a number, it's a scam. Ignore online offers for vaccinations and home test kits. Scammers are trying to get you to buy products that aren't proven to treat or prevent the coronavirus disease. At this time, there are no FDA-authorized home test kits for COVID-19. Visit the FDA website to learn more (<https://www.fda.gov/medical-devices/emergency-situations-medical-devices/faqs-diagnostic-testing-sars-cov-2#offeringtests>).

**IRS SCAMS.** Perpetrators call elderly taxpayers saying they owe money and need to pay up immediately. They threaten the senior with arrest, deportation, or losing their driver's license. If your parent or grandparent has caller ID, it may even show up as the IRS.

Advise your senior that anytime someone calls saying they are with the IRS, it is a scam. The IRS DOES NOT call people; the IRS sends letters in the mail. The IRS never requests payment by a specific method (e.g., with a prepaid debit card).

**TELEMARKING AND PHONE SCAMS.** Elderly people make twice as many purchases over the phone than the rest of the population, making them great prey for fake calls. And non-profits, real and fake, will often call soliciting money. Advise your seniors that anyone calling to sell YOU something is suspect. If you call them to buy something that is fine, and you may give them your credit card number. But people should NEVER give out their credit card or debit card information to someone who has called them. Many legitimate charities raise money over the phone, but most will be happy to send you out

a pledge reminder in the mail in order to get their payment. This will allow time to check if the charity is bona fide.

**EMAIL AND PHISHING SCAMS.** These are common scams for anyone but seniors fall victim to them more often due to their unfamiliarity with the internet and all its features. Emails are sent to elderly asking them to update or verify their profile information for online accounts. This includes bank profiles, online shopping accounts, social media accounts, and more. Clicking the link and “verifying” the information delivers it right into the scammer's hands. It is easy to make an email look like an official email from your bank, for instance.

There is a trick to knowing whether a link in an email is legitimate and you should teach it to your seniors. If you hover your mouse over the link, without clicking, the URL to which it will take you shows up, usually at the bottom left of the app. If the name of the entity purportedly sending you this link does not show up on that URL, then the link is bogus and it is a scam. DO NOT CLICK THE LINK. Protect your loved one's computer with a firewall, anti-virus, spam filters, or anti-spyware software. Check online accounts regularly for any unfamiliar activity.

#### WHAT TO DO IF YOU ARE THE VICTIM OF A SCAM

Don't be ashamed if you've been a victim of a scam. Con artists are coming out with new ways to trick people into falling for their schemes every day. It's important that you know you are not alone. Speak with someone you trust about it and know that doing nothing could make it worse. Have the phone numbers to the police, your bank, and Adult Protective Services to get help. Contact a loved one for help. Cancel your credit/debit card and have your financial institution send you a new one. Call the police to report it. And remember, you are not alone in this.

Condensed from <https://www.asecurelife.com/common-senior-scams/>



## 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:*

**Al Meckler** by Deborah Meckler

**Alice and Warren Miller** by Nancy Miller

**David & Margot Botsford** by Peter Botsford

**Gene Duncan** by Adrienne Duncan

**Georgia Schwaar** by Robert Schwaar

**Susanna Wallace** by Donald Wallace



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### RETURN SERVICE REQUESTED

Due to Covid-19 social distancing, the BAFCA Annual Meeting has been postponed until the fall.

## Pre-paying vs Pre-Planning

At BAFCA, we recommend not to pay in advance for funeral arrangements, but definitely to pre-plan, which is really just planning. Share with your family, friends, and your designated decision-maker what you want for yourself when you die. They may not want to talk about it, but we encourage "taking the bull by the horns" and initiating the conversation. Make sure they are comfortable with carrying out your decisions, and make sure the money is set aside for the expenses, and that they know where the money is and how to access it. Put your wishes in writing and give everyone copies. No guarantee that they will follow them but it will be one thing checked off your bucket list!

**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](mailto:office@ba-fca.org) or calling 650-321-2109.

## News You Can Use

**BAFCA Wins Award!** On March 17, 2020, BAFCA received an email from The Best of Palo Alto: "It is our pleasure to inform you that Bay Area Funeral Consumers Association has been selected for the 2020 Best of Palo Alto Awards in the category of Funeral Home."

Each year, in and around the Palo Alto area, the Palo Alto Award Program chooses only the best local businesses, focusing on companies that have demonstrated their ability to use various marketing methods to grow their business in spite of difficult economic times. The companies chosen exemplify the best of small business; often leading through customer service and community involvement.

For most companies, this recognition is a result of dedication and efforts as well as the work of others in the organization that have helped build the business. BAFCA is

now a part of an exclusive group of small businesses that have achieved this selection.

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**Cooperating Mortuaries:** Two new funeral homes joined Bay Area FCA as cooperating mortuaries for the next two years, from March 1, 2020 to Feb. 28, 2022. And one has left the list.

Look on the green sheet (included) and you will see that prices have not changed much. Fernwood Funeral Home of Mill Valley is no longer a cooperating mortuary, and we have gained Pacific Interment of San Francisco /Emeryville and Lamorinda Funeral and Cremation Services of Moraga.

Frank Rivero is the new owner and manager of Pacific Interment. He is looking forward to a renewed relationship with FCA, as his firm was cooperating with the old Bay Area Funeral Society. Lamorinda is a new

establishment owned by David B. Friedel. Manager is Jermaine Odom. Welcome to you both!

The other funeral homes are continuing for another two years. You can change funeral homes by filling in a new Planning Form and sending copies to BA-FCA, the new funeral home, and your next of kin.

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**COVID-19 affecting funeral homes:** Handling of COVID-19 deaths require funeral personnel to suit up and deal with the bodies "as if they could kill you," according to Mary Ann Cruz, manager of All County Cremation. However, there are existing guidelines for such handling. After all, morticians frequently deal with deaths from contagious diseases such as hepatitis-B and HIV. Funerals themselves are another matter in this time of social distancing and shelter-at-home. Funeral services cannot be held and viewings may be curtailed.