



In Touch

FUNERAL EDUCATION FOUNDATION--Your resource for San Francisco and Peninsula funeral information.

Families Communicating Across Generations

Saturday, January 14, 2012

HAVE YOU DISCUSSED THE SPECIFICS with your family concerning your end-of-life preferences? Is it difficult to discuss? Is it hard to even bring up the subject? The members of the FEF and CODA Alliance are offering a fun, relaxed way for generations to sit down together in a comfortable, safe environment to talk. Join us on Saturday, January 14, 2012, at 10:30a.m. at the Lucie Stern Community Center in Palo Alto (1305 Middlefield Road). This is a beautiful Spanish Mediterranean-style complex built in 1934 by Bridge Clark. In this carpeted wall-to-wall setting, you and your parent and/or adult child will enjoy a modest lunch and participate in some exercises to facilitate communication.

A nominal fee of \$10pp is re-

quested with registration just to cover the meal and overhead but it includes all of the informative speakers, tables of free resources to peruse, a boxed lunch, and fun card game to help families communicate.

End-of-life planning involves much more than burial preferences: Do you have an advanced directive in place should you become ill? Who has your account information or passwords for on-line accounts? Does your family know where you keep those important documents? Do you know what questions the county asks when filling out death certificates? Do you want to be sure your family has the right information? These are among the many questions we should



address with our family and this workshop is the perfect vehicle for communication and practical considerations.

If you are interested in registering for you and your adult child or parent, send \$20 with the mailing label from your newsletter to 463 College Avenue, Palo Alto, CA 94306, download a form from www.fcapeninsula.org or email office@fcapeninsula.org. If you prefer, come with a friend or alone for \$10pp. All are welcome.

463 College Avenue
Palo Alto, CA 94306
(650) 321-2109

Fall 2011 Issue

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Focus on Estate Planning at Annual Meeting

On Sunday, April 3, we were pleased to introduce Ms. Colleen McAvoy to our Annual Conference for the FCA/FEF of San Mateo and Santa Clara Counties at Los Altos Public Library.

Ms. Colleen McAvoy, Estate Planning Specialist and Partner in the law firm of McGlashan & Sarraill of San Mateo, overviewed the convoluted history of estate and gift taxes and described the current situation under the Unified Gift and Estate Tax exemptions, which provide a 5 million exemption when you die, a 5 million lifetime gift tax exemption, and a step up to current value of your assets when you die. This law expires in 2012.

Ms. McAvoy's associates Nancy Rossi, Esq. and Cynthia Lemus, Esq. addressed who controls disposition of the body, rules

determined by the Health and Safety Code and how to insure that your wishes are carried out.

A helpful discussion followed on how to handle your digital assets, recommending creating a comprehensive inventory of software, websites, accounts AND passwords to be included with your records since many people now do not keep paper copies.

Attendees received annual reports, brochures, feedback forms, and refreshments. In addition Deborah Meckler, president, introduced current board members, and reminded members of changes coming in FCA record-keeping procedures (Members wanting copies of their paper files were to send a stamped, self-addressed business-sized envelope to the office before June 1, 2011).

New members elected for three year terms include Mila Popov, Byron Chan, and Ann Nola. A certificate of recognition was presented to Harry Anisgard, former board president and long time volunteer, for answering the night/weekend phone for people urgently needing information outside of office hours.

A certificate of recognition was also presented to retiring board member Marjorie Bridges who has long served FCA, starting as Office Manager and continuing through 16 years, taking many offices and responsibilities.

Many in our county would love to share in the benefits received through membership in the FEF. If you are interested in lending your time or talent to the FEF to spread the word, please do call the office.



Recent Legislation Concerning Funerals

The Cemetery and Funeral Bureau of California

Visit and explore the Cemetery and Funeral Bureau website occasionally, checking press releases and their newly redesigned newsletter. The latest discusses prepayment and gives some warnings, has a bio of Bev Augustine (new bureau chief) and the people on the new Advisory Committee (including our own funeral advocates Cheryl Moore of Sacramento and Caroline Flanders of San Diego), and it actually lists the firms and people/organizations it disciplined this year.

Please visit:

<http://www.cfb.ca.gov/>

The newsletter will be in their Forms and Publications section.

Here's a recap of a few bills we've kept our eye on:

CHAPTERED (Passed; Signed by Governor)

MEASURE: SB 658—Licensed funeral establishments: with web sites need to post their list of funeral goods and services provided on their site, effective Jan. 1, 2013.

MEASURE: AB 1305—Existing law establishes procedures for addressing a decedent's estate valued under \$100,000, including authorizing the successor to collect property without letters of administration or awaiting probate. The bill increases the values in the succession and transfer provisions from \$100,000 to \$150,000 for an estate, from \$20,000 to \$50,000 for real property, and from \$5,000 to \$15,000 for salary or compensation

MEASURE: SB 706—The Cemetery and Funeral Bureau shall disclose information on internet about its licensees, including cemetery

brokers, cemetery salespersons, cemetery managers, crematory managers, cemetery authorities, crematories, cremated remains disposers, embalmers, funeral establishments, and funeral directors.

MEASURE : AB 325—This bill would authorize an employee who has been discharged, disciplined, or discriminated against for exercising his or her right to bereavement leave to bring a civil action against his or her employer for reinstatement, specified damages, and attorney's fees (does not apply to employees with a valid collective bargaining agreement that provides for bereavement leave).

MEASURE: AB 905—Specifies that the person authorized to direct disposition (PADD) on a United States Department of Defense Record of Emergency Data, DD Form 93, as that form exists on December 31, 2011, shall take first priority and be used to establish an agent who has the right and duty of disposition for a decedent who died while on duty.

VETOED BY GOVERNOR

MEASURE: SB 888—Sets limitations and penalties of picketing at funerals with a fine of up to \$1,000 and six months of jail.

MEASURE: SB 590—Grants an exemption from an existing law requiring funeral and burial insurance salesmen to notify seniors in writing 24 hours in advance of selling policies at the seniors' homes (bill sponsored by the American Bankers Insurance Co.).

NOT PASSED

MEASURE AB 4— Human remains: allowing alkaline hydrolysis type of cremation.

LAST HIST. ACT. DATE: 05/27/2011. In committee: Held under submission. This stalled in the Assembly *because of the increased cost to the Cemetery and Funeral Bureau to set up, administer, and monitor this new type of "cremation."*

Largest Death Care Provider Gets Larger-

Service Corporation International (NYSE: SCI), the largest provider of death care products and services in North America announced that it has acquired 70% of the outstanding shares of The Neptune Society, Inc. (the nation's largest direct cremation organization). Using a pre-need sales program, Neptune (owned by BG Capital Mgmt. Corp) now has a backlog of future revenues of more than \$125 million and will continue to hold 30% of the outstanding shares.

Meeting the Need in Other Counties

Many of our cooperating mortuaries are willing to serve other counties of the Bay Area as well as Santa Clara and San Mateo. The need has developed due to two other funeral societies closing their doors in January (Redwood FS, north of San Francisco, and Bay Area FS, San Francisco and the East Bay). All County Cremation, as its name suggests, will pick up FCA members no matter what county in the area that they die at the agreed upon price of \$875 for a cremation. Crosby-N. Gray FH and Sneider, Sullivan, O'Connor FH will also

perform services in other counties at the agreed upon prices for West Bay FCA people.

Cunningham's Affordable Burial and Cremation will answer FCA calls in the East Bay as well as Santa Clara County. They do not serve San Mateo, San Francisco, or Marin. Prices in East Bay will be the same as in Santa Clara.

Bay Area Funeral and Cremation Services has multiple locations anyway, so can take care of FCA members easily. The San Francisco, North Bay, and East Bay

prices will be higher through the end of 2011 as they continue to honor the contracted price they agreed upon with BAFS--\$859 for a cremation and \$998 for a direct burial. Go by the prices on the FCA/FEF website if you live in San Mateo or Santa Clara Counties. Website is at www.fcapeninsula.org.

Duggan's Funeral Service in San Francisco will charge our price plus \$2 a mile if they go beyond their 30-mile service area. Other funeral homes on our list will add up to \$4 per mile beyond their service areas.

In Touch is published semi-yearly. If you want to be on or off the distribution list, email office@fcapeninsula.org.



Board Members

Bottom row, from the left: Janet Fire, Karen Ruiz, Deborah Meckler, Stephanie Sanford (office manager).

Top row, from left: Jim Reese, Marjorie Bridges, Nora Noldon, Carolyn Bechtold, Bob Marder, and Carl Dittmore. Missing board members are Mila Popov, Katoko Sax, Allan Behr, and Trudy Bowman. Bob and Trudy are no longer on the board.

Office Manager: Stephanie Sanford
Hours: M,W,F 9am-Noon

“It’s not easy being Green”—Kermit the Frog (or is it?)

One Step Closer to Green Burial—All the approvals are finally in place to transfer a 12-acre parcel near Half Moon Bay from the Coastal Conservancy to the Coastside Land Trust (CLT), which intends to use a portion of the property for a green burial cemetery. The Conservancy cites its desire that the land remain in open space for natural resource protection and recreational enjoyment, but the agency has limited resources to manage the land. The Land Trust’s intended green burial cemetery will be a very gentle use of the land, a use that is very protective of habitat values, and will thereby conform nicely to the Conservancy’s goals for the land.

A portion of the property in question, which is near Purisima Creek, currently has an historic pioneer cemetery on it, and another part of the property is the long-abandoned town of Purisima, of which few remnants remain.

The Coastal Conservancy has recommended that CLT receive a \$45,000 grant to enhance public access to the area, through fencing, signage and some limited parking. None of the grant monies can be used for the development of the cemetery, so CLT will shortly begin fundraising for the green burial project.

Although the land transfer is now in progress, there is still much work to be done before the ceme-

tery can open for business. One bit of good news is that the extremely low environmental impact of green burial will likely qualify the project for Categorical Exemption under California EPA regulations, which will save much time and expense.

Medical Implants—Pacemakers are removed before a body is cremated, to avoid the possible explosions that damage cremation equipment and endanger workers, but what becomes of other “bionic” parts that people may have inside them at time of death—those artificial hips and knees, etc.?

It turns out that the metal in these devices, high-value metals such as stainless steel, titanium and cobalt chromium, do not melt or burn at normal cremation temperatures, and can therefore be separated from the ash after the body is cremated and then be sent for recycling. The devices are not necessarily undamaged after exposure to such high temperatures, so they generally cannot be re-used intact, but the metals they are made of can be melted down and used to make more implants or other products.

There are a number of companies that deal with post-cremation metal recycling, and there is even a non-profit organization (www.alternativesolutionsusa.net) that will collect the recyclable metals from crematories and donate the proceeds to charity.

The recycling of medical implants is only available for cremations, not for whole-body burials. About 60% of crematories in the US currently participate in implant recycling programs. Cremation gets a tiny bit greener.

Cooling Blanket for Sale—The Green Burial Council is now offering “cooling blankets” for sale to aid in keeping the body fresh for green and home funerals. It is of nontoxic plant cellulose and has sleeves sewn in where dry ice bricks can be inserted. Two blankets should be used for people over 275 lbs. They are reusable. “The Cooling Blanket is a cost-effective, turn-key solution enabling funeral directors to easily provide for a natural and noninvasive mode of preservation,” said Joe Sehee, Executive Director of the Green Burial Council. “It’s been designed to minimize the potential for the freezing or burning of tissue, which has been a common concern among funeral directors who use dry ice.”

The Cooling Blanket is only available through the GBC, at \$16.00/two ft. lengths. Credit cards accepted.

To order, call 888-966-3330, Ext. 102 or email Shari Wolf at shari@greenburialcouncil.org.



Give the Gift of Communication and Planning

One way to introduce the topic of planning to your reluctant family members is to give them a gift membership in FCA.

This will not only raise the subject of death-care planning in a very supportive way, but the membership welcome packet will provide them the basics to get started planning, and our website and publications offer a wealth of information to help them understand options and make choices.

A gift membership is a gift of caring that will not only open a valuable conversation within families, but may be just the sort of non-material gift for people who don’t need more “stuff” in their lives.

Visit our website at www.fcapeninsula.org or go directly to the Join page at www.fcapeninsula.org/Join.html for information about memberships and a variety of ways to join. Your loved ones will appreciate the encouragement.

Don’t Forget Possible Coroner Fees!

Counties everywhere are facing budget problems and some are increasing fees, such as coroner services. If a death involves a coroner, there may be “removal fees,” per day storage fees, and body wrap and bag fees. These are paid by the funeral home when they pick up the body, and they in turn pass it on to the family of the de-

ceased as a third-party expense on the final bill.

The San Francisco Medical Examiner’s office also does direct cremations for \$909 to the family, but the other two offices don’t handle cremations.

The doctors at the medical examiner’s office can sign off on death certificates once

they discover the reason for death, but they do not issue them. The mortuary will obtain the certified death certificates, if you work with one. The Department of Public Health in each county can issue certificates if you need more later or are having a home funeral and taking care of such details yourself.

County	Removal Fee
San Mateo	\$463
	+ \$50/day storage & + \$25-125 for bag/wrap
Santa Clara	\$210
	+ \$49/day storage after 5 days + N/C for bag/wrap
San Francisco	\$480
	+ \$58/day storage after 48 hrs. + \$51 for bag/wrap



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Visit our site on the web! www.fcapeninsula.org

RETURN SERVICE REQUESTED

Inter-Generation Planning Workshop

Saturday, January 14, 2011

Lucie Stern Community Center

1305 Middlefield Road, Palo Alto, CA

For Couples, Families, and Friends!

Public is invited.

Board Matters

"If you live each day as if it was the last, someday you'll most certainly be right."

"If today were the last day of my life, would I want to do what I am about to do today?"

"Remembering that I'll be dead soon is the most important tool I've ever encountered to help me make the big choices in life. Because almost everything—all external expectations, all pride, all fear of embarrassment or failure—these things just fall away in the face of death, leaving only what is truly important."

—Steve Jobs
Stanford University, 2005
Commencement Address,
Died 10/5/2011, after a
7yr battle with cancer.

The treasurer's time on the board is expiring, so we are looking for a someone interested in running for treasurer next spring. Training is included. We'll also need a secretary as well as two all-around other volunteers with energy, time, and hopefully, marketing ideas. Call Marjorie Bridges, 650-321-6584, to inquire.

If your letter to us in September was not answered promptly, it might have been delayed due a 3-week post-office mix-up wherein our incoming mail was diverted to Turlock and had to be returned to Palo Alto.

Since Redwood Funeral Society and Bay Area Funeral Society have disbanded, our office will accept emergency cases (dying people) from East and North Bay who can use our existing cooperating mortuaries.

There may be a mileage charge on top of the usual rate listed—look in the right hand column of the price list.

The male voice at the office during August through October was Brian Bridges, Marjorie's son, filling in for Stephanie Sanford, the regular office manager, who was recovering from foot surgery.

FCA and FEF were invited to have a table at the Notre Dame de Namur University Health and Benefit Fair on Thursday, October 6, at the Belmont campus. We would be happy to hand out information at other health or senior fairs. Someone from our Speakers Bureau will be giving a program about "Are You Good to Go?" at Los Altos United Methodist Church on Friday, December 2. Call the office if your living group, church, senior center, or organization needs a speaker. 650-321-2109.

"Members of the board have been coming into the office to clean out files pursuant to our plans to have mainly a computerized operation. We mailed folder contents back to

those who requested them after they read an article about the project in the spring newsletter. The leftover forms and correspondence from the past 59 years has been shredded. The tentative schedule is that the office will be cleared out, the room painted, the rug cleaned, and new window coverings installed over the Christmas holidays when the preschool on the first floor is closed.

Your local Board of Directors had two delegates at the annual Funeral Consumers Alliance of California Conference held in Fresno on Saturday, October 15. They furthered their knowledge about legislation, funeral issues, and successful activities of other funeral societies. The national FCA President, Laurie Powsner of New Jersey, and Ed Howard, author and promoter of SB 658, were speakers.