

**Funeral Education Foundation  
& Funeral Consumers Alliance**

# In Touch



A nonprofit organization educating consumers in San Mateo and Santa Clara Counties

463 College Avenue, P.O. Box 60448, Palo Alto, CA 94306 • (650) 321-2109 • [www.FuneralConsumerInfo.org](http://www.FuneralConsumerInfo.org) March 2007

## 2007 Annual Meeting April 15

### Annual Meeting Program Focuses on "Health Care When You Need it Most"

SUNDAY APRIL 15, TIME: 2 P.M. TO 4:30 P.M.

PLACE: LOS ALTOS PUBLIC LIBRARY, 13 S. SAN ANTONIO ROAD, LOS ALTOS, IN THE PROGRAM ROOM  
(BETWEEN EDITH AND FOOTHILL EXPRESSWAY)

**1:30:** ASSEMBLE, REGISTER AND VISIT BROCHURE TABLE

**2:00:** BUSINESS MEETING ELECTIONS, BYLAWS, FINANCIAL AND PRESIDENTS REPORTS, AWARDS

**2:30:** DR. HALSTEAD HOLMAN – *Guggenheim Professor of Medicine, Emeritus at Stanford School of Medicine* – "ACHIEVING BETTER HEALTH CARE AT LESS EXPENSE."

**3:15:** SUSAN AYERS WALKER – *Managing Director of SmartSilvers Alliance & Writer for AARP Magazine* – "TECHNOLOGY THAT ENABLES SENIORS TO LIVE WELL AT HOME."

**4:00:** REFRESHMENTS, SOCIALIZING AND CLEANUP

For the first time, the FCA will hold the Annual Meeting at Los Altos Public Library, 13 S. San Antonio Road, Los Altos, in the Program Room from 2 p.m. to 4:30 p.m. There should be plenty of parking space, and the room is handicap-accessible.

The business session will be followed by a program about "Health Care When You Need It Most," in two parts.

The business meeting will include election of new Board of Trustee members, presentation of the 2007-8 budget, a one-paragraph by-law change, a report by the President, and awards presentations.

The first speaker will be Dr. Halsted Holman. He has been Chairman of the Department of Medicine and

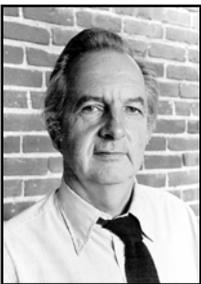
subsequently, Director of the Stanford Arthritis Center and of the Clinical Scholar Program. He will be discussing and comparing the various health reform plans in California and nationally, with the topic, "Achieving Better Health Care at Less Expense."

The second speaker, Susan Ayers Walker of Atherton, will speak on "Technology That Enables Seniors to Live Well at Home," discussing products that can help seniors stay active and independent in their own homes.

Question and answer periods will follow each half-hour talk. Refreshments and free brochures and flyers will be available.

Remember, there's no charge for admittance, so bring a friend!

### About the Speakers



*Dr. Halsted Holman*

Initially a laboratory and clinical immunologist, Dr. Holman switched some years ago to health services research. That research has focused on developing effective and efficient means of providing health care, especially to patients with chronic disease. He has tested non-biological interventions, including some directed by patients, educating them on self-management, group visits of patients with the physician, and remote management using email and the telephone. Compared to conventional health care, the results have included better health status for patients and less need for medical services.

With SmartSilvers, Ms. Walker and her partner match up high-tech companies with venture capitalists for product research and development. The mission of the company also includes helping companies test the products and educating consumers about what is out there to help them or their aging relatives.



*Susan Ayers Walker*

## Home Funeral Possibilities

A new brochure giving general information about how to conduct a home-based funeral is now available through Funeral Education Foundation. Send a self-addressed stamped envelope to P.O. Box 60448, Palo Alto, CA 94306, if you would like a copy.

Also, the board wants to explore setting up a Home Funeral Committee to help families through the process. If you have personal experience with do-it-yourself funerals (or would like to learn how to do it and help others), please contact the office at the above address or phone (650) 321-2109

"I don't want to achieve immortality through my work, I want to achieve it through not dying."  
Woody Allen

*In Touch* is issued twice a year by Funeral Education Foundation and Funeral Consumers Alliance, P.O. Box 60448, Palo Alto, CA 94306. Phone/fax (650) 321-2109 or (888) 775-5553. The subscription list includes FEF donors, members of Funeral Consumer Alliance of San Mateo and Santa Clara counties, agencies, churches and selected organizations.

### *2006-2007 FEF Officers*

Lou Gado, President  
Harry Anisgard, Vice President  
Carolyn Bechthold, Secretary  
Katoko Sax, Treasurer

### *2006-7 FCA Officers*

Harry Anisgard, President  
Lou Gado, Vice President  
Carolyn Bechthold, Secretary

### *Board for FCA & FEF*

Others on Board: Sybil Florant, Marjorie Bridges, Allan Behr, Jane Hillhouse, Joan Buell, Lois Salo

### *Advisory Council:*

Joan Buell, Joan Dammann, Robert Glaser,  
Doris Hawks, Henry Mayer, Rev. Richard  
Roe, Jack Wallace

Office Manager: Paula Troncone  
Office open M-Th from 9am to 1pm  
National FCA: 800-765-0107

## Mortuary Changes For 2007

Some changes are in effect among the cooperating mortuaries for 2007-08 as listed on the enclosed green sheet.

FCA has terminated its agreement with Byrgan and Company, Inc. as of last February 28. Members who had listed Byrgan as their choice have been notified by mail and given a form to choose another funeral home. However, the Byrgan owners said they would honor the FCA prices probably through the middle of this year for the convenience of those who might have a need to use their services immediately.

Crosby-N. Gray began a new All County Cremation Society that just does cremations, and had to close Menlo Colonial Mortuary unexpectedly because the landlord tripled the rent. The records of those who filed plans with Menlo Colonial have been moved to Sneider and Sullivan and O'Connell's Mortuary in San Mateo. If using S-S-O does not meet your needs, feel free to choose an alternate mortician.

Otherwise, FCA has agreements with the same mortuaries as in the past. Some prices have changed, none very drastically.

## Keep In Touch! Is Your Member File Up to Date?

While much of our mission of the Funeral Education Foundation and Funeral Consumers Alliance is to assist our community to make their funeral plans, it's up to you to keep us informed of changes in your personal information and planning choices. Has your address changed? Have you changed your mind about what type of funeral services you'd want for yourself? Please check the enclosed list of cooperating mortuaries. If the one you chose isn't on the list or you just can't remember which one, send in the form in this newsletter or give us a call so your loved ones have one less thing to worry about when the time comes.

### **New Information for My File** (I Already Have a "Planning Form" in My File)

Name #1 \_\_\_\_\_  
Name #2 \_\_\_\_\_  
Date \_\_\_\_\_ Memb. No. \_\_\_\_\_  
Old Address \_\_\_\_\_  
Old City, Zip \_\_\_\_\_  
New Address \_\_\_\_\_  
New City, Zip \_\_\_\_\_  
New Phone \_\_\_\_\_  
Current Email Address \_\_\_\_\_  
New Mortuary \_\_\_\_\_  
New Next of Kin \_\_\_\_\_  
Kin's Address \_\_\_\_\_  
Kin's Phone \_\_\_\_\_

(A new wallet card will be automatically sent to you with changes of kin or mortuary.)

I (we) now desire

- C1—Direct Cremation
- C2—Cremation & Scattering at Sea
- B1—Direct Burial
- B2—Direct Burial with Graveside Services
- B3—Traditional Funeral with Simple Casket

Signed #1 \_\_\_\_\_  
Signed #2 \_\_\_\_\_

## By-Law Change to Be Voted on April 15

At the annual meeting on April 15, members will consider the following amendment approved by the FCA Board of Directors on August 13, 2006. If approved by the membership, it would go into effect immediately.

### Amendment to Bylaws

#### Original Section

Section 3: Vacancies. Any vacancy occurring in the office of Director, by reason of death, resignation, or otherwise, except vacancies caused by the removal of the Board of Directors pursuant to Section 810 of the Corporation Code of the State of California, may be filled by an eligible Member of the Organization chosen by a majority of the remaining Directors to serve until the next Annual Meeting.

#### Proposed Section

Section 3: Vacancies. Any vacancy occurring in the office of Director may be filled by an eligible Member of the Organization chosen by a majority of the remaining Directors to serve until the next Annual Meeting. Vacancies may happen because of death, resignation, a leave of absence granted by the Board, or assumed resignation after a Board member misses three consecutive Board meetings without good cause, or other reasons. This does not apply to vacancies caused by the removal of the Board of Directors pursuant to Section 810 of the Corporation Code of the State of California.

## Say "No Thanks," to Prepaid Funerals

Many funeral homes allow individuals to pay in advance for their funerals. These prepaid plans appeal to people who prefer not to burden their families with funeral costs. Some prepaid plans are cash-value life insurance policies that will cover funeral costs. In other cases, funeral homes invest your money in a trust.

These plans aren't covered by federal law, and state regulation is uneven. Some families have lost their money when a funeral home went out of business. In October, a Kentucky funeral home director was sentenced to 30 months in prison for stealing \$90,000 from prepaid funeral plans.

Others have discovered, after moving to another state, that their plans were non-transferable. "Prepaid funerals are the biggest segment of complaints we get," says Joshua Slocum, executive director of Funeral Consumers Alliance, Inc..

There are other ways to set aside money for your funeral. You can set up a payable-on-death, or POD, account at your bank, naming the person you want to handle your arrangements as the beneficiary. These accounts don't have to go through probate, the often lengthy process by which a court distributes your assets. When you die, the money will go immediately to the beneficiary and will be available for your funeral.

Unlike with a prepaid contract, you maintain control of the money. If you need funds for medical expenses — or if you decide you'd rather have a new deck than a mahogany coffin — you can withdraw your money from the POD account.

Some funeral directors and insurers contend that abuses are rare and that prepaid contracts offer crucial advantages. Prepaid funeral contracts, for example, aren't considered assets for purposes of determining eligibility for Medicaid. If you end up in a nursing home, the state can't force you to use the money in your prepaid contract to pay for your care before you become eligible for Medicaid. But the POD accounts can also be set up to be irrevocable and thus would serve the same purpose.

It is almost impossible to pre-pay ALL future costs, anyway. You can't prepay the opening and closing of a grave, or third-party costs such as an obituary. Someone figured out there are 23 items that you cannot pre-pay for.

FCA does not recommend prepayment of funerals except possibly to set these assets aside if you intend to apply for Medicaid. To read more about the pro's and cons, ask for our brochure "Prepaying Your Funeral" and a copy of a *San Jose Mercury News* story about, "Prepaid Funerals Can Be Deadly."

## Elections to Board

With only a few weeks remaining before the election of the Board of Directors, FCA and FEF are faced with a shortage of candidates.

Candidates for election or re-election to Board of Trustees of Funeral Consumers Alliance of San Mateo and Santa Clara Counties:

Three-year terms:

- Joan Buell of Cupertino – formerly on the board and Advisory Council, active on Mortuary Committee, served as trustee-at-large for the FCA of California
- Katoko Sax of Palo Alto – incumbent eligible for another three years, has served as treasurer for Funeral Education Foundation
- Allan Behr of Half Moon Bay – incumbent seeking second three-year term, ending in 2010

One other three year position open for nomination

*Two-year terms:* Two positions open

*One-year term:* One position open

### Continuing:

- Harry Anisgard of Palo Alto, in second three-year term expiring 2009
- Carolyn Bechthold of San Bruno, in first three-year term expiring 2009
- Marjorie Bridges of Stanford, in first three-year term expiring 2008
- Jane Hillhouse of El Granada, in first three-year term ending 2009
- Lois Salo of Palo Alto, in second three-year term ending 2008

If you would like to volunteer for a board position, call Jane Hillhouse, (650) 726-5255, or the office, (650) 321-2109. You may also email [Jane@solutionsl.biz](mailto:Jane@solutionsl.biz).

### Qualifications:

- (1) Have a strong interest in the mission of FCA and FEF.
- (2) Able to meet the first Monday morning of each month for two hours in Palo Alto. No meeting in August.
- (3) Serve on a committee or be an officer—two more hours a month.
- (4) Have a useful skill or special knowledge. We need varied people for this board.
- (5) Have an email address and telephone.
- (6) Live anywhere in San Mateo and Santa Clara Counties.
- (7) Age 21 or older, no upper limit.
- (8) Able to work well with others and carry one-twelfth share of the work.

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463 College Ave., P.O. Box 60448  
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## ADDRESS SERVICE REQUESTED

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### EDRS – The New Way for Death Certificates

*By Clinton Love, Bay Area Cremation and FS*

A new system to improve death certificate delivery is in place in all funeral homes in San Mateo and Santa Clara Counties. CA-EDRS or EDRS stands for the California Electronic Death Registry system. CA-EDRS improves the speed of creating, submitting and processing Certificates of Death in the state of California. Funeral homes, hospitals, physicians and coroners offices all have secure access to this computer system.

Completing a death certificate takes several steps. First, information is gathered from the family or agent of the deceased to complete the informational portion of the death certificate. Some of this information is for identification; some is used by the state health department for statistics. The funeral home enters this information into the EDRS system.

The second half of the death certificate contains medical information on the cause or causes of death. A physician or the coroner's office physician completes this portion, and sends it electronically via EDRS to the local health department.

Once the health department gives its pre-approval, the physician looks over the final copy and if accurate, signs it and faxes it to EDRS. EDRS then lets the funeral home or hospital know that the physician has signed the final copy (called the Attestation Copy) of the death certificate.

When both the personal and medical sections are complete the local health department gives final approval of the certificate. The funeral home will submit the certificate along with a permit for burial or cremation to the health department for approval. Once approved, the death certificate is final and certified copies of the death certificate can be ordered. A permit is also issued which enables the funeral home to bury or cremate the body.

With EDRS, funeral homes no longer need to designate a person to go to Dr's offices to get a paper death certificate signed. Not only does this new system allow funeral home staff to provide more time with families, it also has positively impacted the environment with less vehicle time on the road and lower gas consumption.

### **"Eight Reasons Why Funeral Directors (Almost) Always Have the Upper Hand"** **A Presentation by Marjorie Bridges of the Funeral Education Foundation**

7:00 to 8:30 p.m. Thursday, April 19, 2007  
Dr. Martin Luther King Jr. Library  
150 E. San Fernando St., San Jose  
Tell your friends about this free program.

Every family needs to be prepared for what could be its third largest expense in life—a loved one's death. This workshop will reveal your consumer rights, alternative ideas on funerals, ways to save on expenses, the pros and cons of preplanning and prepayment, ways to remain in control at the funeral home, and finally, becoming more confident about making decisions that are so final. Many handouts. Time for questions afterward.

Mrs. Bridges has been a Foundation board member for four years, retired from a career as counselor, editor, and journalist.