

In Touch



FUNERAL EDUCATION FOUNDATION & FUNERAL CONSUMERS ALLIANCE

Nonprofit organizations 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 Spring 2009

Annual Meeting: Does Your Living Trust Need Updating?

Is your Revocable Living Trust up to date in light of recent law changes? Do you even have or need a living trust? What is the difference between a living trust and a will?

If you have one of these documents, bring a copy to our Annual Meeting on April 19 so you can check for yourself whether you already have or need to add amendments that will carry out the end-of-life plans you intended. Many of us have documents drafted long ago in the 1990s, haven't looked at them since, and think our estate is covered—but maybe not anymore.

Our speaker will be Colleen E. McAvoy, legal specialist in Estate Planning, Trust and Probate Law. She is a partner in the law firm of McGlashan & Sarrail in San Mateo. Educated at Stanford University and Hastings College of Law (UCSF), she joined the firm shortly after passing the bar and became partner in 1992. She has carried out many leadership roles in bar and other organizations, and regularly speaks to community groups.

Ms. McAvoy will speak at 2:30 p.m. following the annual business meeting beginning at 2 p.m. on Sunday, April 19, at the Los Altos Public Library program room, 13 San Antonio Rd.

The public is invited to listen, ask questions, and browse our brochure table before and after the talk. Registration for the event will begin at 1:30. Refreshments will follow the program.

FCA Members to Elect Eight To Board

Candidates for the FCA/FEF Board of Directors will be introduced and voted upon at the upcoming Annual Meeting scheduled for 2 p.m. Sunday, April 19, at Los Altos Public Library program room, 13 San Antonio Rd.

Departing board members Harry Anisgard, Joan Buell, Barbara Hultgren, and Lou Gado have each given more than six years of their lives to FCA. They will be appointed to the Advisory Council and will attend Board meetings in an advisory capacity. Harry is night phone tender, Barbara is membership chair/Advisory Council liaison, Lou staffs our booth at senior faires, and Joan is on the Mortuary Committee. All are also past presidents. Continuing on the Board will be Allan Behr, Nora Noldon, Katoko Sax, and Marjorie Bridges.

Nominees for Board Positions

Carolyn Bechthold, incumbent from San Bruno, is seeking her second three-year term. She retired after being a reading specialist and teacher in South San Francisco schools, and has served us well as secretary and now treasurer.

Deborah Meckler of South San Francisco spent more than 20 years working in high tech in Silicon Valley, and then took a BS in Natural Resources Management and Conservation at San Francisco State University. She is now focusing on helping to preserve open spaces and wildlife habitat by seeking a green burial site. Mrs. Meckler has been serving as a temporary Board appointee since October 2008 and serves on the Mortuary Committee.

Gertrude (Trudy) Bowman of Palo Alto is interested in carrying on the volunteer work started by her late husband, Curt,

who served a long time on the FCA Board and as office volunteer.

Linda Blum of Pacifica will be valuable to the Board as she has training in pathology, has been a gerontological nurse practitioner since 2003, worked in the transplant service, worked with VNA and Sutter Hospice and became manager, and is employed as the Palliative Care Program Coordinator at California Pacific Medical Center in San Francisco. She has been a FCA member since 2004, and appreciated the FCA help when her husband died in 2005 of pancreatic cancer.

Karen Ruiz of Santa Clara wants to help provide a dependable resource for people like her parents. Like many others in our membership, her parents are reaching an age to consider advance planning, and are feeling overwhelmed and vulnerable. Karen has a marketing communications background which she currently uses for her church in working and volunteering.

Bob Marder of Hillsborough has been a board member for two years, and is running for an additional two-year term. He is a semi-retired Administrative Court Judge for the State of California and was in private practice before that, specializing in personal injury, civil law, and criminal defense. He is helpful in matters relating to the law and government.

Judy Yee of Sunnyvale is our multi-skilled computer expert who served six months as office manager in 2008. She gave that up for another job. She is very interested in our cause and feels she can continue to contribute now that the Board will be meeting in the evenings. She is active in her church affairs as well.

A one-year position is still available.

Memberships Needed to Offset Lower Donations

We're sorry to report that contributions were down by \$5,600 for FEF and FCA last year, and we are trying to live within a (constrained) \$21,000 budget. We are down to a bare-bones number of office-manager hours (9 a week), and cut down or cancelled services. Again we had a newsletter assembly party to save \$800 off the mailing expenses.

Now we are appealing to our members to help us out by giving the enclosed membership brochure to a relative, neighbor, or friend who has not made funeral plans for the future. Nine new members would enable us to break even with the cost of printing the brochures, and any above that directly offsets our general expenses. Of course, contributions to either FCA or FEF work, too!

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. The subscription list includes FEF donors, members of Funeral Consumer Alliance of San Mateo & Santa Clara Counties, agencies, churches, and selected organizations.

2008-9 FEF Officers

Harry Anisgard, President
Lou Gado, Vice President
Rotating, Secretary
Katoko Sax, Treasurer

2008-9 FCA Officers

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

Board for FCA & FEF

Allan Behr, Marjorie Bridges,
Joan Buell, Barbara Hultgren,
Robert Marder, Deborah Meckler,
Nora Noldon, Judy Yee
(The new board elects its officers
in May of each year.)

Office Mgr.—Ann Cherry
Office open M-W from 9 to 12 p.m.

Advisory Council:

Joan Dammann, Janet Brewer, Robert Glaser, M.D., Doris Hawks, Jane Hillhouse, Henry Mayer, M.D., Rev. Richard Roe, Lois Salo, Jack Wallace

FCA/FEF 2009 Budget

	2007	2008	2009
Revenues	Actual	Actual	Budget
Contributions	\$19,453	13,866	14,000
Sales	80	447	500
Interest	78	104	100
Memberships	5,960	6,240	6,500
Transfers	120	130	100
TOTAL	25,691	20,787	21,200

Disbursements

Advertising	1,675	330	200
Comp.-related	233	199	200
Educ. Materials	207	104	110
Insurance	532	751	750
Newsletter	5,706	4,093	4,100
Misc.	29	267	300
Office Supplies	649	1,171	1,000
Payroll	12,263	6,889	7,000
Payroll Tax	1,199	782	800
Postage	1,589	1,356	1,350
Printing Cost	889	40	100
Rent	2,400	2,400	2,400
Telephone	1,597	1,204	1,000
FCA of Calif.	50	50	75
Credit Card Fee	789	477	250
Annual Meeting	21	16	20
FCA National	1,374	1,300	1,300
TOTAL	31,202	21,429	20,955

Net Gain (Loss) for Year (5,511) (642) 245

Alternatives to Help FCA/FEF

If you want to donate toward a specific expense, here are some possibilities.

Cost = your time

Two hours volunteering in the office
Four hours at a newsletter assembly party
One hour dropping brochures at your town senior center, library, or churches
Computer technical help with website, diagnosing hardware/software problems

Slight cost

Postage stamps of any value
Rubber bands, post-its, paper clips
Reams of white or color paper- \$4 to \$9
Brochure stand for our booth - \$15

For real benefactors

Printing of 500 business cards - \$60
Printing 500 Mortuary Price Sheets - \$50
Printing 500 Membership brochures - \$75
One month's phone/DSL bill - \$90
One month's rent- \$200

More Burial Plots for Sale

The worsening economy has reportedly caused more families to try to raise cash by selling the family's unused burial plots, so now may be a good time to pick up a bargain—if you still have money. Cemetery Property Resales in San Mateo is a local broker for buyers and sellers. Contact them at (800) 288-8383.

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 _____
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 _____

Do-It-Yourself Memorials

By Sharon Knowles
FCA Member

There really is no reason to have a funeral in a funeral parlor. Especially now that funerals are referred to as a “celebration of the life of _____.” Think of it as a party with just a different theme. Most everyone has given a party before. In addition to being a lot less expensive, one in a home can be much more meaningful and comforting to those who cared about the deceased.

My husband’s was held in the amphitheater at Almaden Lake Park, to where we had often ridden our bikes and had many happy picnics. A long-time friend (the best man at our wedding) was asked to conduct the service. He chose Bible and other readings suitable for the occasion. Our talented granddaughters made a lovely poster for the lectern. Another friend volunteered to play his violin before the service. A number of friends spoke lovingly of him. A stranger walking by stopped to listen and later told me that it was the most spiritual service she had ever been to.

Afterward, everyone enjoyed a picnic lunch catered by El Pollo—very inexpensive and good. One son had prepared a video film and a little area where people could go to watch it.

My advice—think of some place that you and your loved one enjoyed and see what you can do. Leave the strangers and money-makers out of it.

Green Burial Seminar

A program entitled “Protecting the Environment in This Life and Beyond” was held Saturday afternoon, March 14, in Half Moon Bay, sponsored by Coastside Land Trust. CLT has not made any decision about pursuing land locally as a green burial site, but brought this topic to the county because some land trusts are moving toward this and because green burial is within its mission statement of preserving, protecting, and enhancing open space for future generations. Two FCA members were on the discussion panel, Jane Hillhouse and Deborah Meckler. Put a note in the remit envelope if you are interested in learning more.

FEF Survey of Funeral Home Prices Is Completed

Fifty funeral homes in San Mateo and Santa Clara Counties are included in the 2008 Funeral Home Survey conducted in the fall and winter and released at the end of the year. These are the RETAIL prices, not the discounted prices for FCA members.

The mortuary business is more dynamic than most suppose. Six changed owners during the time since our last survey in 2006, four new mortuaries entered the scene, and four are no longer in business. There are sometimes hundreds of dollars difference between retail prices at two funeral homes offering the same service or product. It pays to use this chart if you are not a FCA member eligible for discounts at selected mortuaries.

Average prices in all categories increased—cremation packages now cost \$155 more than two years ago. The average cost is \$1,755. Direct burial with a graveside service is now \$2,510 average, which is \$500 more than in 2006. Without a graveside service is \$1,721 average, up from \$1,553 average. To this price, families have to add the cost of a casket and the cemetery fees.

The Oak Hill Funeral home owned by Service Corp. International (SCI) has the highest non-declinable basic service fee of all—\$3,245. Of the other full-service mortuaries with chapels, the lowest basic service fee was at Jones Mortuary, \$875.

The highest cost cremations were at Oak Hill and Johnson Funeral Homes (SCI), \$2,695. Cremations at cremation-specialists were lowest, \$795 and \$895 (Bay Area-A Mortuary Support Services Group, California Cremation Society, and Cunningham Burial and Cremation. All others have moved above \$1,000. Neptune Society is \$1,560 in Santa Clara County and \$1,760 in San Mateo County. The cost for embalming ranged from \$350 at Cunningham’s to \$995 at SCI firms.

Prices are listed at all 50 funeral homes for each category. Send a stamped, self-addressed envelope for a copy of the FEF mortuary survey. We also have free copies of the FEF cemetery survey completed last summer.

Manual Available for Home-Based Funerals

A nationwide group of home funeral advocates has compiled and published a manual and study guide for home funeral committees called “Undertaken with Love: A Home Funeral Guide for Congregations and Communities.”

It is available for downloading online (free), or by ordering a \$15 printed copy at Lulu, both accessible at the website, www.homefuneralmanual.org. The generous copyright allows unlimited copying for non-commercial purpose, and permission to alter the content to reflect state and local laws about home funerals. The intended audiences are

the families themselves, congregational committees, spiritual leaders, and secular social groups that form to support home funerals for their members

In a study guide format for six self-training sessions, the book describes how to start a home funeral committee; how to research and identify your legal rights, options and responsibilities; how to handle, bathe and transport the body; and how to sustain an effective home funeral committee. It points to additional resources for training and information. Holly Stevens of Oakridge, NC, was leader and moderator of the nine authors.



Zoe Alameda, right, and her daughter Jessica Burroughs stand with a picture collage of their ancestors at Alameda Family Funeral & Cremation, Inc. They are 3rd and 4th generations to continue the funeral home in Saratoga.

Funeral Education Foundation
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CHANGE SERVICE REQUESTED

From Compassion & Choices

Dementia Provision for Your Directives

Most Advance Directives become operative only when a person is unable to make health care decisions and is either “permanently unconscious” or “terminally ill.” There is usually no provision that applies to the situation in which a person suffers from severe dementia but is neither unconscious nor dying.

The following language can be added to any Advance Directive or Living Will. There it will serve to advise physicians and family of the wishes of a patient with Alzheimer’s disease or other forms of dementia. You may simply sign and date this form and include it with your Advance Directive.

If I have a progressive illness affecting my thought processes, and the illness is in an advanced stage, and I am consistently and permanently unable to communicate, swallow food and water safely, care for myself and recognize my family and other people, and it is very unlikely that my condition will substantially improve, I would like my wishes regarding specific life-sustaining treatments, as indicated on the attached Advance Directive for permanent unconsciousness, to be followed.

If I am unable to eat and drink for myself while in this condition: I do / do not (circle one) want to be fed and be given liquids by mouth.

I hereby incorporate this provision into my Durable Power of Attorney for Health Care, Living Will, and any other previously executed Advance Directive for Health Care decisions.

Victorian Mourning Parlor Exhibit at Stanford

When Leland Stanford Jr.’s 15-year-old body was brought back to San Francisco from Rome after he died from typhoid in 1884, his devastated parents staged elaborate memorial services that set new standards for extravagance and pageantry in California.

A new exhibit at Stanford University’s Cantor Art Museum will commemorate the event by recreating a Victorian mourning parlor. Artifacts from Stanford archives, young Stanford’s portraits, and artist Darren Waterston’s paintings of spirituality and the afterlife will be included. The exhibit at 328 Lomita Drive at Museum Way, Stanford, will be open Wednesday through Sunday from 11 a.m. to 5 p.m. (11- 8 on Thursday). “The Art of Splendid Grief: Darren Waterston and the Afterlife of Leland Stanford Jr.” will open April 15 and close July 5.

Signature

Date