



FALL 2013 NEWSLETTER

Funeral Consumers Alliance of Houston

a 501(c)(3) non-profit membership organization

An affiliate of the national Funeral Consumers Alliance (www.funerals.org)

Website: www.funeralshouston.org

Tel #s: 713-526-4267 713-464-8877 Evening: 713-301-8566

Forgotten Costs When Budgeting for a Funeral

When planning for funeral costs, many people neglect to consider that burial, i.e. burying the body in a cemetery plot or placing ashes in a niche, is a considerable additional expense. Purchasing the plot may or may not cover opening and closing the grave and the required grave liner (vault or cement box). The monument or marker may be another large expense. Some cemeteries have scattering areas for cremated remains and some have columbariums and above-ground vaults. Most cemeteries sell the right of interment. Buyers don't actually "own" the cemetery plot. Consumers need to make themselves fully aware of the agreement before purchase.

Because of the growing popularity of cremation, Americans are buying less burial property. It can be difficult to sell unused cemetery plots. Another point to consider in buying a cemetery plot before it is needed is what happens if this plot is not used. Will the cemetery buy it back? Is the consumer allowed to sell the interment right to someone else? Make sure you understand the choices available to you and the ramifications of an agreement before making a selection and signing the contract.

The Federal Trade Commission provides important information for consumers who plan to purchase a cemetery site: <http://www.consumer.ftc.gov/articles/0304-buying-cemetery-site>

You are Invited:

FCA's National Conference will take place June 5-7, 2014, at the Park Plaza Bloomington Hotel (Minneapolis), Minnesota (<http://www.parkplaza.com/bloomington-hotel-mn-55435/mnbloprk>). Special rates for FCA guests are set at \$89 a night plus tax. To reserve a room, contact the hotel directly and ask for the Funeral Consumers Alliance conference rate. Members and friends of the organization are invited to attend.

Donations can now be made through PayPal and credit cards. Please see our website www.funeralshouston.org. We also continue to accept personal checks. Thank you for supporting the Funeral Consumers Alliance of Houston. Your donation is highly appreciated.

Dear Members:

Please inform us when you move so that we can update our database. Also, advise us if you have a new email address by sending the update to ehillmann43@gmail.com.

Thank you!

BARIATRIC CHALLENGES FOR DEATH-CARE

According to the Centers for Disease Control and Prevention, approximately one third of Americans are obese. As the number of obese Americans continues to rise, the death-care industry faces the issue of how to deal with obese bodies with dignity and respect. For funeral homes this means more than the standard one to two man removal teams as special equipment may be needed for the additional weight. It may also increase liabilities if staff is injured. Funeral directors face upgrading facilities to enlarging door openings and refrigeration areas to accommodate larger bodies in receiving areas and preparation rooms.

Some crematories are enlarging the size of their retorts to handle bodies up to 800 pounds. Obese cases take longer than regular cremations due to the amount of material that is being cremated and, with large amounts of fat present, the unit is operated slower to better control the combustion process.

The standard casket size has grown from 24 inches to about 27 inches, but caskets up to 52 inches wide and 8 feet long are available. A large casket may not fit into a traditional hearse. Cemeteries may charge extra for graves to accommodate oversize caskets. Death care is stretching on all sides to serve larger Americans.

Where to Get Started when Planning a Funeral

(from our Website www.funeralshouston.org)

- **Advance Plan:** Plan in advance but don't prepay in advance. Advance planning before death can help grieving families make informed decisions that are within their budget. Put choices in writing and place in a location known to others.
- **Compare Prices:** This website lists prices of Cooperating Funeral Homes. Compare with other quotes from other funeral homes for similar services. Always contact the funeral home to verify the price.
- **Funeral Rule** (http://en.wikipedia.org/wiki/Funeral_Rule): Know your funeral-purchasing rights - it's a federal law. Among others the Funeral Rule allows you to purchase only those items that you select.

FUNERAL RULE

All funeral providers must comply with The Funeral Rule. The Funeral Rule defines such terms as, among others, funeral provider, funeral goods and funeral service, and specifies various consumer rights, as well as specific parameters in which funeral industry goods and service providers must respect consumer rights and conduct their business.

Overview

The Funeral Rule defines and provides parameters in the following key subject areas:

- Definition of a General Price List (GPL)
- Specific disclosures must be provided in writing to the consumer regarding embalming, alternative containers for direct cremation, the basic service fee, the Casket Price List and the Outer Burial Container Price List.
- Specific misrepresentations in six areas: embalming, casket for direct cremation, outer burial container, legal and cemetery

The GPL must contain a written acknowledgement that consumers have the right to choose the funeral goods and services desired, with some exceptions. The GPL must contain:

- Disclosure and reference to any state or local laws that require a consumer to purchase any particular item
- A funeral home may not refuse or charge a fee to handle a casket that is purchased from a third-party provider
- A funeral home that also offers cremation must offer an inexpensive, unfinished wood box or alternative container with a non-metal enclosure that is cremated with the body
- Written disclosure must be made of the consumer's right to purchase an unfinished wood box or alternative container for direct cremation
- A funeral home may not claim that state or local law require a casket for direct cremation
- A written description and price list of all caskets must be provided before viewing any caskets for sale
- A written acknowledgement provided to the consumer stating that consumers do not have to purchase a package funeral arrangement
- Written details, including associated expenses, regarding viewing or visitation of the deceased
- Written details, including associated expenses, of a funeral service
- Written details, including associated expenses, regarding transportation to the cemetery
- A funeral home must provide a written GPL to all persons who inquire in person about funeral arrangements, regardless of whether they are a consumer looking to purchase funeral goods and services from the funeral home now or in the future
- The GPL must be provided for the inquiring individual or group to keep
- The GPL must be offered when any discussion begins regarding funeral arrangements, goods or services or the prices of such, regardless of the location of the discussion
- The GPL does not have to be physically mailed in response to telephone or mail inquiries, although accurate information must be provided to a telephone inquiry
- A fee cannot be charged for providing a GPL in response to a telephone or mail inquiry

Consider a Memorial Service – for example at your church or community center instead of choosing a funeral home. A Memorial Service is a Celebration of Life, with photos, a slide presentation, and a brief eulogy by people who have known the deceased. Our member **Jerestine Leath** offers to provide help at a reasonable fee. Contact her at 713.631.9111 or email ojLeath@earthlink.net

ALPHABETICAL LIST OF COOPERATING FUNERAL HOMES

Prices change—always call for up-to-date information

ALDINE FUNERAL CHAPEL , 9504 Airline Dr, Houston, TX 77037-2308 www.aldinefuneralchapel.com	281-591-6055
Direct cremation	\$ 807
Direct burial, 20-gauge steel casket	\$ 1598
Graveside service, 20-gauge steel casket	\$ 2147
Distance charges: Galveston, Ft. Bend, Liberty, Wallace, Brazoria Counties	\$ 158

ALLEN DAVE FUNERAL HOMES , 2103 Cypress Landing Drive, Houston, TX 77090 www.AllenDave.com / email: allendaveusa@yahoo.com / fax: 713-634-2707 Seven locations: Cypress, Katy, Klein, Spring, Sugar Land, The Woodlands Caldwell, Bryan and Navasota Killeen & Central Texas Harker Heights Temple, Texas Shreveport, LA	713-480-2966 979-830-5510 254-634-0575 254-690-9119 254-742-0954 318-221-7181
Direct cremation (up to 275 pounds)	\$ 795
Direct cremation (276 to 350 pounds maximum)	\$ 995
Direct cremation with Private Farewell Viewing	\$ 1195
Direct Cremation with Memorial Service at funeral home	\$ 1495
Direct burial with basic casket (Monday-Friday only)	\$ 1495
Funeral Service at the Allen Dave Funeral Home	\$ 2495
Funeral Service at church, incl. visitation/viewing 1 hr prior to funeral, embalming, basic casket (Monday-Friday only)	\$ 2995
Prices include up to 50 mi from downtown Houston. Distance charges: \$3/m outside 50 m	

CARNES FUNERAL HOME , 3100 Gulf Freeway (near Exit 16), Texas City, TX 77591 www.carnesfuneralhome.com	409-986-9900 888-822-7637
Direct cremation	\$ 835
Check website or phone for other prices.	

CLAIRE BROTHERS FUNERAL HOME , 7901 Hillcroft St, Houston, TX 77081-7205 E-mail: clairebrothersfuneralhome@yahoo.com	713-271-7250
Direct cremation (call for other counties other than Harris County)	\$ 705
Direct burial, 20-gauge steel casket	\$ 1595
Direct burial with graveside service	\$ 1995
Complete funeral (20-ga steel casket, chapel service, embalming, cosmetology)	\$ 2495
Distance charge: \$2.00/mi for distance beyond 50 miles (county exceptions)	

DEER PARK FUNERAL DIRECTORS , 336 E. San Augustine St., Deer Park, TX 77536 www.deerparkfuneraldirectors.com	281-476-4693
Direct cremation (± Price for FCAH members)	±\$ 650
Immediate burial, 20-gauge steel casket	\$ 1495
Graveside service, 20-gauge steel casket, no embalming	\$ 1920
Green Burial: available – call for details	

FOREST LAWN FUNERAL HOME & CEMETERY , 8706 Almeda-Genoa Rd, Houston 77075	713-991-9000
Cremation, including memorial service	\$ 995
Direct burial, including graveside service	\$ 2538
Funeral with burial plot, graveside service, 20-gauge steel casket, no embalming,	\$ 4718

no viewing	
Distance charge, body pickup: \$2.25/mi beyond 50 miles.	

Prices include original death certificate; certified copies \$4.00 each if ordered together. Cemetery costs are not included. Cremation prices include crematory charges, container, & one (1) death certificate. Prices are subject to change without prior notification. Always verify prices.

CEMETERY: HOUSTON MEMORIAL GARDENS 16000 Cullen Blvd, Pearland 77581 Plot, open / close grave, grave liner	281-485-2221 \$ 1950
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Houston National Cemetery

10410 Veterans Memorial Drive, Houston, TX 77038

Tel. 281-447-8686 / Fax 281-447-0580

Website: <http://www.cem.va.gov/cems/nchp/houston.asp>

The cemetery has a very informative website with information on general veterans' services such as benefits and services, health and well-being, and burials and memorials, including a nationwide gravesite locator.

Our national organization in Vermont has additional information on Veterans burials. Go to www.funerals.org, click on the left on Free FCA Publications, scroll down to FAQ Pamphlets, and then to Veterans Burial Benefits.

ORGAN DONATION (call or refer to website) www.LifeGift.org	800-633-6562
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BODY DONATION TO MEDICAL SCHOOL Baylor College of Medicine (www.bcm.edu) Univ. of TX Health Sciences Center (www.uth.tmc.edu/nba/willedbody) <i>Some medical schools charge for cremations and for a death certificate. Charges of more than \$150 may occur if ashes are to be returned.</i>	713-798-3858 713-500-5603
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Donations have some limitations, such as cancer, HIV / AIDs, tuberculosis, or hepatitis B/C.

LIFELEGACY.ORG DONATION FOR HARVESTING OF BODY PARTS FOR RESEARCH, ETC. Preferably make arrangements before death, but they can accept bodies up to 5 days after death if body has been refrigerated. Free cremation. Lifelegacy does not pay for the 1 st death certificate. May accept bodies with active cancer, heart disease, pulmonary disease, and Alzheimer's, as these are useful in studying these medical conditions. Check to confirm. Body parts are sold for medical research to medical schools, etc. Some cremated remains can be returned to survivors. If arrangements to LifeLegacy have not yet been made, body can be sent to Claire Brothers Funeral Home, since they work with LifeLegacy in preparing bodies for shipment.	888-774-4438
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Burial of Fetuses or Small Children: please see www.funeralshouston.org - **FAQ**

CHECKLIST FOR THINGS TO BE DONE WHEN DEATH HAS OCCURRED

(You may want to attach this list to your final arrangement plans)

- Arrange for family members or friends to take turns answering door or phone, keeping careful records of calls.

- Coordinate the supplying of food for the next days.
- Arrange appropriate childcare.
- Decide on time and place of the funeral or memorial service.
- If flowers are to be omitted, decide on appropriate memorial to which gifts may be made (such as church, library, school or charity).
- Make a list of immediate family members, close friends and employer or business colleagues. Notify each by phone.
- Prepare a list of distant persons to be notified by email, letter and/or printed notice and decide which to send each.
- Write the obituary. Check cost with newspaper – the cost may be extremely high. In this case send written notices to friends instead. If you submit a death notice to the paper, include age, place of birth, occupation, college degree(s), memberships held, military service, outstanding work, and the surviving immediate family, time and place of service. Deliver, phone or email to newspaper.
- Arrange for hospitality for visiting relatives and friends.
- Consider special needs of the household, e.g. cleaning, etc. which might be done by friends.
- Select pallbearers and notify them.
- If the deceased was living alone, notify utility company and the landlord and advise the post office where to send the mail. Take precaution against thieves, especially during the time of the funeral or memorial service.
- Plan for disposition of flowers after the funeral (e.g. hospital, nursing home).
- Prepare a list of persons to receive acknowledgements for flowers, calls, food, etc. Send appropriate acknowledgements (can be written notes, printed acknowledgements or some of each).
- Notify lawyer and executor. Get at least **10 copies** of the death certificate.
- Check carefully all life and casualty insurance and death benefits, including Social Security, credit union, trade union, fraternal, military, etc. Check also on income for survivors from these sources.
- Check promptly on all debts and installment payments. Some may carry insurance clauses that will cancel them. If there is to be a delay in meeting payments, consult with creditors and ask for more time before payments are due.

Source:

Morgan, Ernest. Dealing Creatively with Death: A Manual of Death education & Simple Burial. Zinn: New York, 1994, p. 66.

Do you have to give a **eulogy**? Information on how to write and deliver a eulogy is available on our website www.funeralshouston.org under **Links**.

You may want to watch YouTube:

The **Golden Girls** plan a funeral: <http://www.youtube.com/watch?v=PAGncCNp32U>

You may want to know:

Median Cost of a Funeral for the Calendar Year 2012

Per the National Funeral Directors Association (NFDA), the national median cost of a funeral was \$7,045 (vault not included). See also <http://nfda.org/news-a-events/all-press-releases/3719-nfda-releases-results->

NEPTUNE SOCIETY

If you are 65 years plus you will probably have received a letter or postcard from the Neptune Society soliciting your “business”. As you may be aware the Neptune Society is a cremation society, and their slogan is “One call does it all”.

Our national office has previously written about this cremation society who was recently bought by the Services Corporation International (SCI), aka Dignity Funeral Homes. Please visit the national office's website www.funerals.org (write Neptune Society in the search box) to access more information. I wanted to see for myself what this cremation company has to offer.

On August 20, 2013 I visited the Neptune Society's Houston office on Shepherd Drive to obtain a quote for their cremation services after they did not respond to my previous personal email requesting information. When I visited I gave them my full name and email but did not disclose that I was on the board of the Funeral Consumers Alliance of Houston. I also did not disclose that I was knowledgeable of all the issues that Neptune's representative, a very nice gentleman, discussed.

I was given a General Price List of pre-need cremation services. Please compare the Neptune Society's prices with those of our cooperation funeral homes. You will be pleasantly surprised that our cooperating funeral homes can do much better, and, yes, "one call does it all" also when you call one of the funeral homes on our list.

Quoted was the Standard Neptune Plan	\$1,876.00
less discount	\$ 150.00
plus Transportation and Relocation Protection Plan (this Protection Plan offered only at time of prearrangement)	\$ 474.00
Total	\$2,100.00

Per quote, a Neptune Memento Package (high-gloss memento chest with latch, Neptune urn, cherry finish photo keepsake, 25 thank-you cards and Neptune information book) is sold on a retail basis, but if I understood Neptune's representative correctly, he would include this memento package in the total package price of \$2,100.

Some words regarding the Transportation and Relocation Protection Plan. I cite from Neptune's quotation: *This plan protects the Beneficiary of the Preneed Funeral Agreement from incurring additional out-of-pocket expenses if death occurs while Beneficiary is traveling anywhere in the world or if Beneficiary relocates within the continental United States. (Please ask for further details.).*

Does this mean that the body of the deceased is transported back to the US or the home state? Cremated at the place of death abroad or in the state where the death has occurred? Generally, if one of our members travels and death occurs, we recommend contacting an affiliate FCA office (see www.funerals.org) at the place of death to discuss a cremation if one is desired.

What was your experience with the Neptune Society?

Erda Hillmann, FCA Houston Board Member
8/20/2013

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FUNERAL CONSUMERS ALLIANCE OF HOUSTON
Member of the Federation of Nonprofit Funeral Information Societies
1504 Wirt Road, Houston, TX 77055

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RETURN SERVICE REQUESTED

The Funeral Consumers Alliance of Houston is a nonprofit, nonsectarian, 501(c)(3) organization of volunteers solely dedicated to protecting the public's right to choose meaningful, dignified, and affordable funerals.

Thank You for Your Tax-Deductible Contribution

(Suggested donation for a single-person household \$25 or a family \$35 – donations are deductible as charitable donations for tax purposes.)

MY GIFT OF \$ _____ IS ENCLOSED.

Current Member Membership Application

Name(s) _____

Email Address _____

Street Address _____ City, State, Zip _____

Phone / Cell _____

**We now accept PayPal and credit cards – see www.funeralshouston.org - or
send your contribution to: FCAH, 1504 Wirt Rd, Houston, TX 77055**