



## SPRING 2014 NEWSLETTER

**Funeral Consumers Alliance of Houston**  
An affiliate of the national Funeral Consumers Alliance ([www.funerals.org](http://www.funerals.org))  
Website: [www.funeralshouston.org](http://www.funeralshouston.org)

Tel #s: 713-526-4267  
If no Answer: 713-464-8877 or 713-301-8566 or leave message

### YOU'RE INVITED TO THE 2014 ANNUAL MEETING SUNDAY, MARCH 30, 2014

**MEET & GREET:** 1:30 pm  
**MEETING:** 2:00 pm  
**LOCATION:** UNITARIAN FELLOWSHIP OF HOUSTON  
1504 WIRT ROAD, HOUSTON 77055

**Speaker:** Chip Beresford, licensed funeral director will talk  
**about**

#### **Natural Burials**

This is the yearly opportunity for Funeral Consumers Alliance of Houston (FCAH) members to meet their volunteer Board of Directors and other Alliance members, elect new Board members, ask questions and participate in the running of the Alliance. We invite everyone to take advantage of this opportunity to participate and to bring friends.

Please let us know if your personal information has changed. Send an email to [ehillmann33@gmail.com](mailto:ehillmann33@gmail.com).  
Thank you!

#### **New Texas Statutory Power of Attorney** effective January 1, 2014

Texas has a new Statutory Power of Attorney. The form is available on our website [www.funeralshouston.org](http://www.funeralshouston.org) under the Forms & Documents link.

Costs for the newsletter mailings have increased as have other day-to-day costs running the FCA Houston. Please remember that your FCA Houston organization is run by volunteers and relies on your **donation**. Please contribute generously through PayPal or a credit card. We also continue to accept personal checks. Thank you for supporting the Funeral Consumers Alliance of Houston. Information on how to make a donation is also available on our website [www.funeralshouston.org](http://www.funeralshouston.org).

**LIST OF COOPERATING FUNERAL HOMES in Alphabetical Order**  
**Prices change—always call for up-to-date information**

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| <b>ALDINE FUNERAL CHAPEL</b><br>9504 Airline Dr., Houston, TX 77037<br><a href="http://www.aldinefuneralchapel.com">http://www.aldinefuneralchapel.com</a> | 281.591.6055 |
| Direct cremation   | \$ 807       |
| Direct burial, incl. 20 gauge steel casket   | \$1,598      |
| Gravesite service, incl. 20 gauge steel casket   | \$2,147      |
| Traditional funeral, incl. service at funeral home or Houston area church with embalming/open casket and night of viewing.                                 | \$2,895      |
| Distance charges beyond Harris County (Galveston, Ft. Bend, Liberty, Wallace, Brazoria)  | \$ 158       |

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| <b>ALLEN DAVE FUNERAL HOME</b><br>Houston, Humble, Cypress, Katy, Klein, Spring, Sugar Land, The Woodlands<br>2103 Cypress Landing Dr., Houston, TX 77090<br>Brenham, Lyons, Somerville<br>Caldwell, Bryan & Navasota<br>Killeen & Central Texas<br>Harker Heights<br>Temple, TX<br>Shreveport, LA<br>Email: <a href="mailto:allendaveusa@yahoo.com">allendaveusa@yahoo.com</a> /Fax: 713.634.2707<br>Website: <a href="http://www.AllenDave.com">www.AllenDave.com</a> | 713.480.2966    |
| Direct cremation up to 275 lbs.   | \$795           |
| Direct cremation 276 – 350 lbs. maximum   | \$995           |
| Immediate burial with basic casket (Monday – Friday only)   | \$1495          |
| Traditional funeral with service at funeral home or church, incl. visitation/viewing one hour prior to funeral, incl. embalming, basic casket (Monday – Friday only)  | \$2495 - \$2995 |

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| <b>BERESFORD FUNERAL SERVICE</b><br>13501 Alief-Clodine, Houston, TX 77082<br>Email: <a href="mailto:info@beresfordfunerals.com">info@beresfordfunerals.com</a> /Fax: 281.933.9094<br>Website: <a href="http://beresfordfunerals.com">beresfordfunerals.com</a> | 281.933.9090      |
| Direct cremation  | \$1,595           |
| Cremation with Memorial Service or other Options (please contact funeral home for information)  | \$2,195 - \$5,995 |
| Traditional funeral service – different options available.  | \$3,995 - \$7,995 |
| <b>GREEN BURIAL:</b> The Beresford Funeral Home uses the Carmen Nelson Bostick Cemetery in Tomball, TX, a privately owned cemetery. Please contact Beresford for information.   |                   |

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| <b>CARNES FUNERAL HOME</b><br>3100 Gulf Fwy (near exit 16), Texas City, TX 77591<br><a href="http://www.carnesfuneralhome.com">http://www.carnesfuneralhome.com</a> | 409.986.9900 |
| Direct cremation (Harris County)  | \$ 835       |
| Contact funeral home for all other prices   |              |

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| <b>CLAIRE BROTHERS FUNERAL HOME</b><br>7901 Hillcroft St, Houston 77081-7205  | 713.271.7250 |
| Email: <a href="mailto:funeral198@aol.com">funeral198@aol.com</a> Website: <a href="http://www.clairebrothersrileysmith.com">www.clairebrothersrileysmith.com</a>                                   |              |
| Direct cremation (Harris County)  | \$ 675       |
| Direct burial, 20-gauge steel casket  | \$ 1290      |
| Direct burial with graveside service  | \$ 1695      |
| Traditional funeral (20-gauge steel casket, chapel service, embalming, cosmetology)   | \$ 2495      |
| Distance charge: \$2.00/mi for distance beyond 50 miles (county exceptions)<br>Languages spoken: English, Spanish, Cebuano, Filipino, French, Italian.<br>Services: Protestant, Catholic, & others. |              |

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| <b>DEER PARK FUNERAL DIRECTORS</b><br>336 E. San Augustine St., Deer Park, TX 77536<br><a href="http://www.deerparkfuneraldirectors.com">www.deerparkfuneraldirectors.com</a>   | 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      |
| Distance charges and available services: Contact the funeral home   |              |
| <b>GREEN BURIAL:</b> Basic services of funeral director & staff, refrigeration, dressing & casketing the deceased, coordination & direction of graveside service, transfer of remains to funeral home, Green Burial casket*, transfer to Green Cemetery, one grave space in Green Cemetery marker section (for upright marker section, add \$175), & Register Book. Green Cemetery is in Tranquility Oaks Cemetery in Spring. <u>This cemetery is owned by the SCI Corporation.</u> | \$ 5595      |
| (Green Burial products are made from sustainable biodegradable materials, are metal-free, and are suitable for burial in all cemeteries, including both traditional and conservation cemeteries.)   |              |
| *Natural Burial Trundle & Shroud (instead of Green Burial casket)   | \$ 4545      |

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| <b>FOREST LAWN FUNERAL HOME &amp; CEMETERY</b><br>8706 Almeda-Genoa Rd, Houston 77075<br><a href="http://www.forestlawnfuneralhomehouston.com">http://www.forestlawnfuneralhomehouston.com</a>   | 713.991.9000 |
| Direct cremation   | \$ 1315      |
| Direct Cremation with Viewing, incl. service fee, embalming, 1-day visitation, removal within 40 m of funeral home, transportation to crematory, rental casket, standard cremation container, crematory fee, plastic cremains container, 1 death certificate, 20 prayer cards                                | \$ 3045      |
| Direct Cremation, then Memorial Service, incl. service fee, removal within 40 m of funeral home, transportation to crematory, standard cremation container, crematory fee, plastic cremains container, memorial service, wooden urn rental for memorial service, 1 death certificate, 20 prayer cards        | \$1,620      |
| Direct Burial, incl. Gravesite Service ( <b>closed casket</b> ), incl. service fee, dressing and casketing, washing and disinfecting, gravesite service & equipment, removal within 40 m of funeral home, hearse, service vehicle, casket, outer burial container, 1 death certificate, 20 prayer cards      | \$4362       |
| Direct Burial, incl. Gravesite Service ( <b>open casket</b> ), incl. service fee, embalming, dressing & casketing, washing & disinfecting, gravesite service & equipment, removal within 40 m of funeral home, hearse, service vehicle, casket, outer burial container, 1 death certificate, 20 prayer cards | \$4807       |
| Traditional Funeral with <b>Gravesite Service</b> , incl. service fee, embalming, dressing & casketing, viewing per day, gravesite service & equipment, removal within 40 m of   | \$5122       |

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| funeral home, hearse, service vehicle, casket, outer burial container, 1 death certificate, 20 prayer cards   |        |
| Traditional Funeral with <b>Church Service</b> , incl. service fee, embalming, dressing % casketing, viewing per day, church service, gravesite service & equipment, removal within 40 m of funeral home, hearse, service vehicle, casket, outer burial container, police escorts, 1 death certificate, 20 prayer cards | \$5622 |
| Distance charge, body pickup: \$2.25/mi beyond 50 miles.<br>Languages spoken: English, Spanish, Vietnamese.<br>Services: Protestant, Catholic, Jewish, Hindu, Buddhist, Islamic, Greek Orthodox.  |        |

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| <b>CEMETERY: HOUSTON MEMORIAL GARDENS</b><br>16000 Cullen Blvd, Pearland 77581<br>Plot, open / close grave, grave liner<br>Prices increase due soon. Phone for new prices. | 281-485-2221<br><br>\$2,300 |
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| <p><b>Houston National Cemetery</b><br/>10410 Veterans Memorial Drive, Houston, TX 77038<br/>Tel. 281-447-8686/Fax 281-447-0580/Website: <a href="http://www.cem.va.gov/cems/nchp/houston.asp">http://www.cem.va.gov/cems/nchp/houston.asp</a><br/>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 <a href="http://www.funerals.org">www.funerals.org</a>, click on the left on Free FCA Publications, scroll down to FAQ Pamphlets, and then to Veterans Burial Benefits.</p> |  |
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| <b>ORGAN DONATION</b> (call or refer to website) – May save the lives up to 5 persons.<br><a href="http://www.LifeGift.org">www.LifeGift.org</a> | 800-633-6562 |
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| <b>BODY DONATION TO MEDICAL SCHOOL</b><br>Baylor College of Medicine ( <a href="http://www.bcm.edu">www.bcm.edu</a> )<br>Univ. of TX Health Sciences Center ( <a href="http://www.uth.tmc.edu/nba/willed%20body">www.uth.tmc.edu/nba/willed body</a> )<br><i>Cremation free; charges for death certificate.</i> | 713-798-3858<br>713-500-5603 |
| Donations have some limitations, such as cancer, HIV / AIDs, tuberculosis, or hepatitis B/C.  |                              |

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| <b>LIFELEGACY.ORG</b><br>DONATION FOR HARVESTING OF BODY PARTS FOR RESEARCH, ETC.<br>Preferably make arrangements before death, but they can accept bodies up to 5 days after death if body has been refrigerated. Free cremation. 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.<br><br>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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**Note:**

- Listed prices do not include the costs for a death certificate or cemetery charges, unless otherwise stated.
- Certified copies of death certificate: 1<sup>st</sup> copy \$21, additional copies ordered with the original \$4 each.
- If you need more copies later, you pay again \$21 for the 1<sup>st</sup> copy.
- Cremation prices include crematory charges, container and one signed death certificate.
- Distance charge vary – call for specifics.
- U.S. Coast Guard will spread ashes in the Gulf of Mexico at no charge. Ashes have to be delivered to the Coast Guard station in Galveston. Call 713.671.5100 for information.
- Prices are subject to change. Always call the funeral home for verification.
- **Your Option:** A Memorial Service – for example at your church or community center instead of a funeral home. A Memorial Service is a Celebration of Life, with photos, a slide presentation and a eulogy. Our member Jerestine Leath offers assistance at a reasonable fee. Contact her at 713.631.9111 or by email [ojLeath@earthlink.net](mailto:ojLeath@earthlink.net).

### **Considerations When You Intend to Repatriate a Whole Body to a Distant Country**

Here's some advice for when a family families wants to repatriate a whole body to a distant country. This advice may be especially useful for those in the Southwest who get calls about getting bodies back to Mexico.

Bottom line: Its worth calling **Inman Nationwide Shipping** at 800-321-0566 if you have a family who can't find a reasonable price on shipping a whole body out of the US.

The director of our national organization Joshua Slocum recently received a call from a Washington DC-area family who wanted a deceased person shipped back to Kenya. The funeral home that was recommended to them for its expertise in international shipping wanted \$10,000 which did not include the airfare.

Inman Nationwide Shipping is a mortuary transport company that does domestic and international work. They are a middleman with a network of funeral homes that agree to act as agents for Inman. These funeral home agents do the body pickup, embalming, paperwork, and transport the body to the airport on Inman's behalf. Inman then pays the funeral home agent about \$900 (inside the US only). The funeral home passes that on to the family.

Inman ordinarily doesn't work directly with families, though Slocum says he found them helpful and willing to talk with the FCA staff when need be. Slocum talked with Inman about the Kenya situation, and Inman said they'd be happy to work directly with the family on this case.

Inman costs for pick up, body prep, container, preparing consulate paperwork, and getting the body to the airport, is about \$3,500 for this family. Slocum says this should be reasonable given the company's reputation for fair costs and considering the bureaucratic steps involved going through the Kenyan consulate.

Airline costs are extra. Still, \$3,500 is much better than \$10,000.

Our recommendation for families who want to return a body to another country: Insist that the funeral home of your choice – preferably one of our cooperating funeral homes – call Inman for handling/shipping the body.

Source: Joshua Slocum, National Funeral Consumers Alliance

**Prepaid Funeral Insurance:** Do you need information about Prepaid Funeral Insurance? There is plenty of information on our website [www.funeralshouston.org](http://www.funeralshouston.org). Go to the Frequently Asked Question (FAQ) section and scroll down to Prepaid Funeral Insurance.

## **The Funeral is Over. My Spouse Did Everything Now, what do I do?**

(Source: The Funeral Consumers Alliance of Greater Kansas City)

### **What must I do now?**

It's not uncommon for the surviving spouse or next of kin to be faced with complete responsibility for closing out the affairs of a loved one, and frequently the survivor may have limited knowledge of the business or personal affairs of the deceased and may be challenged where to begin. The purpose of this brochure is to identify tasks and actions that require attention and how these actions might be delegated to family members, friends or others close to the deceased, should the surviving spouse or next of kin be unable for whatever reason, to assume responsibilities of wrapping up the affairs of the deceased. This document is offered as a beginning and is not intended to cover every circumstance. Consult with an attorney, even if you don't want to hire one, and share this document. An attorney may offer helpful suggestions and additions. You may want to assign some of the tasks to trusted family members and friends.

### **First things first**

The death certificate is needed at every turn. To receive or pay, to cease or change money flow on the deceased's behalf a death certificate is typically required. If you use a funeral home it probably will provide a few copies, but you likely will need 10 or more. The county or city clerk or vital statistics office can provide additional certified copies and the funeral home may still be able to assist getting more copies for the surviving spouse or next of kin.

### **Priority Action Items**

- Do not be quick to make financial asset decisions or distributions but wait for action taken outlined in these pages to be completed
- Open a bank account in the name of the estate of deceased for in and out cash transactions
- Notify banks, brokerage firms, pension plans in the name of the deceased and make account changes as appropriate.
- Take the Will to county courthouse and file for probate.
- Inventory personal property of deceased and identify likely recipients of listed items.
- Notify Social Security (SS) of death and request the survivor benefit payment.
- Notify bank of death and ask that SS payments received after death be returned to sender.
- Notify life insurer(s) and consider option of insurance company holding insurance proceeds 6 – 12 months prior to distribution.
- Open inventory and list safety deposit box contents with a family member as witness.
- Notify family tax return preparer of death and ask for a list of needed tax return items.
- Request free credit reports from 3 rating agencies TransUnion, Experian, Equifax.
- Explore asking USPS to reroute mail addressed to deceased to a trusted family member.
- Review funeral and burial costs for propriety and completeness.
- Review end of life doctor, hospital and medical invoicing for propriety and accuracy.
- Monitor tax payments and refunds, and record transactions in the estate of the deceased bank account.

## Documents to Collect

Items owned, titled or carried in the deceased's name should be collected and stored in a safe place for subsequent reference, follow-through or action:

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| Internet accounts<br>Log-in passwords<br>Computer/smart phone log-in passwords<br>Will and trust agreements<br>Birth and death certificates<br>Citizenship papers, if applicable<br>Military records and discharge papers<br>Marriage license<br>Divorce papers<br>Passport<br>Driver's and other licenses<br>Social Security & Medicare cards<br>Other insurance cards | Bank books<br>Registers<br>CDs and statements<br>Savings accounts<br>Stock brokerage & mutual fund statements<br>Credit union statements<br>Safe deposit keys & agreements<br>IRAs<br>Insurance policies (life, health, other)<br>Deeds<br>Mortgages<br>Leases<br>Titles or mortgage loan agreements<br>(real & personal property) | Credit cards<br>(recent statements & agreements)<br>Club memberships<br>Library cards & agreements<br>Income tax & gift tax returns (3 years)<br>Invoices, notes & other debt obligations<br>Utility/internet/cable/telephone<br>statements & agreements<br>Budgets<br>Personal financial statements<br>Unused bank checks and deposits |
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## Other Action Steps

- Review the 3 free credit reports received for accuracy and completeness
- Formally request corrections as appropriate and submit Death Certificate supporting account closure
- Prepare a detailed biographical sketch of deceased's life for records and file
- Examine content of deceased's wallet and purse
- Segregate items for shredding or action
- Review deceased's personal calendar and advise or cancel scheduled appointments or meetings
  
- Health related: Notify or cancel doctor relationships, insurance coverage, pharmacy relationships and active RXs
- Collect health records from doctors and hospitals
- Notify US Passport Office of holder's death
- Notify associations and clubs of holder's death
  
- Credit cards: Review and pay bona fide current balances
- Cancel accounts on joint accounts and remove deceased's name
- Close known email accounts
- Shut down or close personal social networking accounts
- Cancel driver's license
- Modify car insurance
- Retitle automobiles
- Change or modify utility and monthly service account names as appropriate
- Segregate items to be destroyed by shredding
- Consider digitizing an image of important documents for record prior to above action steps
- (above steps in order to avoid identity theft)

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| <p><b>SPRING 2014 NEWSLETTER</b><br/> <b>FUNERAL CONSUMERS ALLIANCE OF HOUSTON</b><br/> Member of the Federation of Nonprofit Funeral Information Societies<br/> 1504 Wirt Road, Houston, TX 77055</p> | <p>NONPROFIT ORG.<br/> U.S. POSTAGE PAID<br/> HOUSTON TX<br/> PERMIT NO. 2681</p> |
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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**  
(Contributions can be 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 \_\_\_\_\_

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Send your contribution to: FCAH, 1504 Wirt Rd, Houston, TX 77055