



FALL 2015 NEWSLETTER

Funeral Consumers Alliance of Houston

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

Website: www.funeralshouston.org

Tel #s: 713-526-4267

If no Answer: 713-464-8877 or 713-301-8566 or leave message

To-date nearly 13,000 visitors have accessed our website

www.funeralshouston.org.

We welcome your feedback and comments.

Dear Members and Friends of the Funeral Consumers Alliance of Houston,

Mark your Calendar: *Our next Annual Member Meeting will take place on Sunday, March 6, 2016, at the Unitarian Fellowship, 1504 Wirt. Please plan to attend and bring your family and friends. Refreshments will be served. Meet and greet starts at 1.30 p.m. and the official program begins at 2 p.m.. We also extend an invitation to you to attend our brief board meeting afterwards. A Reminder will be sent out with our Spring 2016 Newsletter!*

Your Funeral Consumers Alliance could not function without you. Your donations are vital to our continuing existence. May we ask you again to generously help us pay for printing this newsletter, postage, and telephone costs? Remember, that your FCA Houston is led entirely by volunteers, and 100% of your donation goes to pay for postage, telephone, copies, printing the newsletter.

Again, our sincerest thanks!

Taking Human Ashes to a Foreign Country for Burial – A Personal Experience

My husband died early June this year. Though he was diagnosed with pancreatic cancer six months earlier, his death was sudden and unexpected, caused by an intestinal obstruction. Our daughters who live all over the US were able to come and spend the last day with their father. According to his Advance Directives and after consulting with our family and the hospital physicians we had his life support removed and let him die peacefully.

My husband had stipulated that he wanted to be cremated and have his ashes buried in the family grave in Bremen, Germany. I planned to take his ashes with me when I traveled to Germany in August though I was well aware that that might cause some problems. The German Consulate's websites explains:

Germany has very strict laws on how to handle human remains. Private persons are not allowed to have urns in their possession. Therefore, any transport in Germany has to be handled by a licensed funeral home. Coffins and urns are to be shipped directly by the US funeral home to a funeral home in Germany.

In the past, German families who rejected these mandatory requirements turned to crematories in the Netherlands (a mere 2 hours away) where such regulations do not exist and families receive the urns if they so wish. I also did some online research and found out that since January 1, 2015 my home state Bremen is the first German state to allow families to keep an urn for a year (I have no idea what happens then. Who is going to check?). However, all I wanted was to carry my husband's ashes to Germany myself and have the urn buried with an officiant speaking at the funeral ceremony.

The local US funeral home was very helpful. The container with my husband's ashes was made of plastic (which is appropriate for passing through the X-ray machine at the security check point) and was labeled with my husband's name. I also received the death certificate and the certificate of cremation. I affixed an envelope with these documents to the plastic cremation container in case airport security personnel wanted to take a closer look. Separately, in my checked luggage I carried the proper urn. Everything went uneventful – the plastic urn passed through the departure airport's security check, Delta Airlines carried the urn in my carry-on luggage, and customs personnel at my German destination did not even check my luggage or questioned me.

Once in Bremen, I had to make some concessions to the cemetery administration who required that a German funeral home be involved with the burial. Fortunately, the owner of a small local German funeral home agreed to handle the urn "pro-forma" to satisfy the cemetery requirements. The day before the burial I handed her the urn with the ashes and some mementos that I had tucked into the urn. The next day, on a sunny August afternoon, with family and friends and former classmates and colleagues present we buried my husband's ashes up on the hill just as he had wanted.

Erda Hillmann

Caskets—how to save on them

Americans spend too much on caskets. What are the alternatives? If your goal is to save money on a funeral, it's not enough to just find a cheaper casket. You also have to shop around among funeral homes to find reasonable service fees. Many funeral homes have lowered their casket prices to compete with casket retailers, but they've simply raised the prices on their services to compensate in an attempt to make sure you spend just as much. So, don't stop at finding a good price on a casket, shop around and compare funeral home service prices too. Be prepared for some resentment at losing a big slice of the funeral profit if you obtain a casket elsewhere—your right to do so is protected by federal law. **Note: The funeral home may NOT add a "handling fee" if you purchase a casket on your own.**

It's important to remember that the cost of the casket is only one part of the overall bill. And often, it's not the largest component of a funeral bill the way it used to be --- at many funeral homes the largest single item is the "basic services fee" they charge all customers. Bottom - line: getting a less expensive casket from a retailer will not *guarantee* that you save money overall. You also have to compare service fees among funeral homes, too, and factor that in.

More information at www.funerals.org

A CONSUMER GUIDE TO CEMETERY PURCHASES

Cemetery expenses are **in addition to and separate** from services you pay a funeral home or crematory to perform. Buying burial rights at a cemetery can be a complicated and costly process, and cemeteries aren't sufficiently regulated in most states. It's important to know exactly what you're buying, and how to negotiate for it, before you're in the grave.

Right of Interment—What most people would call the “grave.” When you “buy” a grave, you haven't actually bought a piece of property like the land your house sits on. You've bought the right to be buried in a particular space (whether that's a full-body grave, a small space for ashes, or a mausoleum slot).

Opening/Closing—The charges to dig the grave and fill it back in once the casket or urn is placed. If you entomb the casket or urn in a mausoleum space, this charge also applies. Opening/closing charges are usually not included in the cost of the right of interment. That means if you “bought a grave,” even many years ago, you or your survivors will likely have to pay an additional opening/ closing fee.

Vault—Also known as an “outer burial container” or “grave-liner,” these are boxes for your box. Made of concrete, steel or lightweight fiberglass-type materials, they are placed in the grave with the casket inside. While there are no laws in any state that require them, many cemeteries do. They're designed to prevent the ground from sinking as the casket deteriorates over time, making it easier to mow the grass with heavy equipment. The funeral director or cemetery staff will usually order the vault and arrange for the vault company to install it for the burial. The installation cost may be included in the retail price of the vault, but sometimes it's separate, and \$200 is not uncommon.

No casket, vault or container of any kind will prevent the body from decomposing; even those that are marketed as “sealed” or “airtight” and none of them will keep out air, water, or dirt indefinitely. If someone is trying to sell you a vault to “protect” the casket, they're manipulating your emotions with unrealistic promises. The only thing such costly boxes will do is lighten your wallet.

Mausoleums—Above ground buildings where the casket is placed in a drawer-like space with a plaque bearing the name of the deceased. Some people choose mausoleum entombment because they don't like the idea of being in the ground and because they often provide a comfortable place to visit no matter the weather. Some are marketed as a “clean and dry” alternative to ground burial, but the quality of how mausoleums are built and maintained varies significantly. The body will still decompose in a mausoleum space, and there have been a number of unfortunate incidents of fluids and odors leaking out of the crypts. Be sure to check the mausoleum for cleanliness ahead of time and do not do business with a mausoleum that requires a “sealed” casket. Those caskets (they have a rubber gasket around the lid) are what cause gas build-up and leaking.

Columbariums—Miniature versions of mausoleums designed for urns containing cremated remains. While usually less expensive than full-sized spaces they can still be quite costly.

Perpetual Care—Most states require cemeteries to deposit a percentage of every sale into a maintenance fund to ensure upkeep of the grounds and the graves over the years. This percentage usually ranges from 5 to 15 percent. Many cemeteries have managed their funds carefully over the years. But many have not, and even conservatively run cemeteries have found the maintenance funds haven't grown sufficiently to keep up with inflation, especially as fewer families buy conventional graves. While you can't avoid paying the perpetual care fee, understand that it's no guarantee the cemetery will be properly maintained forever. Funeral Consumers Alliance is seeing a rise in the number of cemeteries going broke and defunct from either mismanagement, theft of the maintenance funds, or low returns because of a poor investment market.

Before You Buy—Unlike with funeral homes, federal regulations don't require cemeteries to give you a printed, itemized price list before you buy and there are no federal regulations that give cemetery customers the right to buy only the services and merchandise they want. Funeral homes, for example, may not require you to buy their casket, and they can't impose a “handling fee” if you bring in a casket from an outside vendor. But these rules don't apply to cemeteries. Because cemetery regulation is so lax, consumers frequently complain that cemeteries tell them the family must buy the headstone only from the cemetery. Or, that the cemetery will impose a ludicrous “inspection fee” for any markers purchased from an outside vendor. One man told us a Mississippi cemetery tried to charge him \$2.50 per square inch to inspect the marker he bought from a local business. At \$7,000, he would have paid the cemetery three times what the marker cost just for the staff to (allegedly) inspect it. We believe this kind of behavior is a clear violation of federal anti-trust and monopoly

laws, but few states are paying attention. In addition, only a few states require cemeteries to give you a copy of the rules pertaining to allowable markers and visiting hours before the sale. Because of these problems, you need to be proactive.

We recommend:

- Get a printed, itemized price list for all services and merchandise before you buy.
- Get a copy of the cemetery's rules and regulations ahead of time. Pay particular attention to the type and size of monuments that are allowed. Remember, cemeteries have the right to set such rules, and it's no good to spend money on a monument the cemetery won't allow to be set.
- Be aware of the cemetery's rules on grave decorations ahead of time. Most cemeteries will bar glass items and excessive decorations such as numerous pinwheels, picket fencing, etc. It is legitimate for a cemetery to set such standards for aesthetics and safety, but be sure you know what they are before you buy.
- Do not do business with any cemetery that will not provide you with this information ahead of time. If their business attitude before the sale makes you uncomfortable, imagine how you'd feel down the line with a friend or relative buried there in perpetuity, knowing you had no choice but to deal with this business.
- Think long and hard before you buy a cemetery plot ahead of time. It may be enticing to "act now before prices go up" but buying interment rights ahead of time can be a costly mistake. It is difficult to predict with certainty that you'll still be living in the cemetery's area many years down the road and transporting a casket a long distance can be extremely costly for your survivors. It can be quite difficult to sell a grave you no longer need and with the cremation rate rising, it's only getting harder to sell graves on the secondary market. However, purchasing ahead of time may make sense if you have a family tradition or strong feelings about using a specific cemetery or if you are choosing one that is likely to run out of space.
- How Much Will It Cost?—Prices for cemetery services vary so widely around the country, it's impossible to give an average figure. In many rural areas, small, nonprofit cemeteries will sell you a full-sized grave for \$300 or so, and perhaps charge \$200 to \$500 to open the grave. Cemeteries in urban areas—particularly those owned by for-profit companies—often charge \$5,000 to \$10,000 for a full-sized grave or mausoleum space. Even burial of a small urn can be very costly; one family complained that a corporate-owned cemetery charged them \$800 just to turn a few screws and remove the small plate that opened the columbarium space for the urn.
In very broad terms, it's not unusual to expect to pay at least \$2,000 for the cemetery costs of a full-casket burial over and above the cost of the funeral. But your mileage will vary; as with all death-related costs, shop around ahead of time.
- Miscellaneous—In many areas, full body burial is allowed on your own property; check the zoning rules in your county.
- It is legal in every state to bury or sprinkle cremated remains on private property with permission of the landowner.
- Beware bogus veteran's sales tactics offering a free grave to the vet but charging an inflated rate to the spouse. Remember that vets and their spouses are entitled to free burials in a VA cemetery and free or nearly free in a state VA cemetery.

BUYING AND SELLING A CEMETERY PLOT

There are over 1 million cemetery plots for sale in the US. We get occasional calls from people who want to know how to sell their plots. Also, if someone wants to buy a plot, they can buy one much cheaper than offered by the cemetery. If a cemetery is willing to buy one, it may offer only 10% of the current selling price. Here are some internet sources:

- www.gravesolutions.com
- www.plotexchange.com free classified ad
- www.finalarrangementsnetwork.com
- www.thecemeteryexchange.com
- www.thecemeteryregistry.com

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

ALDINE CREMATIONS 9504 Airline Dr., Houston, TX 77037 http://www.aldinecremation.com 15% discount for FCA Houston members	281.591.6055
Direct cremation up to 250 lbs.	\$ 1,195
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

ALLEN DAVE FUNERAL HOME Houston, Humble, Cypress, Katy, Klein, Spring, Sugar Land, The Woodlands 2103 Cypress Landing Dr., Houston, TX 77090 Brenham, Lyons, Somerville Caldwell, Bryan & Navasota Killeen & Central Texas Harker Heights Temple, TX Shreveport, LA Email: allendaveusa@yahoo.com /Fax: 713.634.2707 Website: www.AllenDave.com	713.480.2966
Direct cremation up to 275 lbs. (if body is picked up at a hospital, morgue, or other public facility. If p/u at other location, incl. home, add \$200.)	\$695
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	\$2495 - \$2995
prior to funeral, incl. embalming, basic casket (Monday – Friday only)	

BERESFORD FUNERAL SERVICE 13501 Alief-Clodine, Houston, TX 77082 Email: info@beresfordfunerals.com /Fax: 281.933.9094 Website: beresfordfunerals.com	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
GREEN BURIAL: The Beresford Funeral Home uses the Carmen Nelson Bostick Cemetery in Tomball, TX, a privately owned cemetery. Please contact Beresford for information.	

CARNES FUNERAL HOME 3100 Gulf Fwy (near exit 16), Texas City, TX 77591 http://www.carnesfuneralhome.com Direct cremation (Harris County) Contact funeral home for all other prices	409.986.9900 \$ 835
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CLAIRE BROTHERS FUNERAL HOME 7901 Hillcroft St, Houston 77081-7205 Email: funeral198@aol.com /Website: www.clairebrothersrileysmith.com	713.271.7250
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) Languages spoken: English, Spanish, Cebuano, Filipino, French, Italian. Services: Protestant, Catholic, & others.	

DEER PARK FUNERAL DIRECTORS 336 E. SanAugustine 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
Distance charges and available services: Contact the funeral home	
GREEN BURIAL: 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> (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.)	\$ 5595
*Natural Burial Trundle & Shroud (instead of Green Burial casket)	\$ 4545

FOREST LAWN FUNERAL HOME & CEMETERY 8706 Almeda-Genoa Rd, Houston, TX 77075 http://www.forestlawnfuneralhomehouston.com	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 (closed casket), 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 (open casket), 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 Gravesite Service , incl. service fee, embalming, dressing & casketing, viewing per day, gravesite service & equipment, removal within 40 m of funeral home, hearse, service vehicle, casket, outer burial container, 1 death certificate, 20 prayer cards	\$5122
Traditional Funeral with Church Service , 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. Languages spoken: English, Spanish, Vietnamese. Services: Protestant, Catholic, Jewish, Hindu, Buddhist, Islamic, Greek Orthodox.	

CEMETERY: HOUSTON MEMORIAL GARDENS 16000 Cullen Blvd, Pearland 77581 Plot, open/close grave, grave liner. Prices increase due soon. Phone for new prices.	281.485.2221 \$2,300
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ORGAN DONATION (call or refer to website) – May save the lives up to 5 persons: Life Gift Organ Donation Center (www.LifeGift.org) LifeLegacy Foundation (www.LifeLegacy.org) BioGift (www.biogift.org)	713.737.8111 888.774.4438 866.670.1799
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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/willed body) University of TX Health Sciences Center (www.uth.tmc.edu/nba/willabody) Cremation free; charges for death certificate.	713.798.3858 713.500.5603 713.798.3858
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Donations have some limitations, such as cancer, HIV / AIDs, tuberculosis, or hepatitis B/C.

Other Contact Resources: Bereavement Foundation Harris County Burial Assistance Texas Funeral Service Commission Texas Department of Insurance Monuments, headstones, etc. Rose Monument Co. Call for service delivery information	281.980.7505 713.696.1952 888.667.4881 888.827.8818 713.880.8091
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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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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/CHECK OF \$ _____ IS ENCLOSED.

Current Member

Membership Application

Name(s) _____

Email Address _____

Street Address _____

City, State, Zip _____

Phone / Cell _____

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