



SPRING 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 9,500 plus 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,

Our next Annual Member Meeting will take place on Sunday, April 19, 2015, 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. Allen Dave from the Allen Dave Funeral Home will be this year's speaker. We also extend an invitation to you to attend our brief board meeting afterwards.

Our funds are running low. May we ask you 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 and recently for ads in *The Houston Chronicle*.

Again, our sincerest thanks!

Our new president, **Jerestene Leath**, has written a *Christmas in July* letter that she sent to family and friends after experiencing the unexpected death of a loved one. With her permission, the following is a summary of her letter:

Death, dying, grief and mourning are real experiences that most of us neglect to think about or discuss. Though alive, death is imminent that all shall die. It is written. About now you may be feeling that you have been hit blind side. You may be questioning if this greeting is a Christmas letter. Yes, it is. It may not feel fuzzy to read about End of Life issues, funerals and that type of stuff. No argument. But, thinking about death whether it is mine, yours or that of a loved one is no easy assignment. Neither is contemplating a serious illness or a disability. Planning for this inevitable event does not have to make you feel helpless or morbid. It can provide you a sense of

control over your own life. It can provide a comfort and freedom to learn what to do to protect, if not you, then someone you care about and love.

Consider doing these three things: First, locate the Will. Second, notify key persons of the death. Third, plan a social funeral gathering. Everyone needs a will! You need not be wealthy. Do you own a car? Pets? Tools? Jewelry? Savings and checking accounts? Other documents to prepare are Health and Financial Powers of Attorney and a Revocable Living Trust, to name just a few. And now, after the funeral, what do you do with the rest of your life? Life continues after loss. Grief has a purpose and an end. If you are needing continued assistance for settling the affairs of the deceased, ask for it. Remember to climb the ladder, within a framework of time, one step and one day at a time. Much like living, in death and dying there are transformation beginnings from start to finish. Process is unavoidable. progress is assured.

Jerestene Leath

Inheritance not all about money

Too often in the world of wealth management, estate planning is about splitting up the money after people are gone. I think this is too bad. For me, leaving a legacy of wisdom and love is more important than leaving money. When I think of estate planning, I focus on what makes a good life and what the things are that shape such a life and create value in it. A worthwhile approach is to think about how you can share your wisdom with those you care about and give them a picture and a memory of who you are for years to come. Here are some ways to do that:

- **Write a letter to each of your loved ones.** If you have a spouse, a couple of kids, grandchildren, good friends and some others who are important in your life, that is a lot of work. But I hope you take the time to do this. You should personalize each letter with stories that have meaning for each person. I believe spending time reflecting on what your family and friends mean to you is an activity you'll enjoy.
- **Make a video of yourself.** I'm 62. I don't think I'll have the opportunity to directly talk to my great-grandchildren. Thanks to the technology, an easy way to let your future generations know something about you is to make a video. You can share stories about your life, values that you want to pass on, and hopes and dreams you have for them.
- **Record what you've learned.** Over the past couple of decades, you accumulate enough wisdom. You can talk about, either in written or electronic form, your view of life. You can talk about what mistakes you made personally or generationally, how you feel about the mistakes and what the takeaways are.
- **Tell people you love them while you are alive.** One of the problems with estate planning is that your loved ones don't find out what is on your mind until you're dead. Don't forget to tell people how much you love them. You never know when the last time is that you have the chance to say that.

Patrick, Josh. "Inheritance not all about money." *The Wall Street Journal* 1 February 2015 Sunday ed.: C2. Print.

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 prior to funeral, incl. embalming, basic casket (Monday – Friday only)	\$2495 - \$2995

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	409.986.9900
Direct cremation (Harris County)	\$ 835
Contact funeral home for all other prices	

CLAIRE BROTHERS FUNERAL HOME 7901 Hillcroft St, Houston 77081-7205	713.271.7250
Email: funeral198@aol.com /Website: www.clairebrothersrileysmith.com	
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. 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/willed body) <i>Cremation free; charges for death certificate.</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. 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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Note:

- Prices do not include the costs for a death certificate or cemetery charges, unless otherwise stated.
- Certified copies of death certificate: 1st copy \$21, addl. copies ordered with the original \$4 each.
- If you need more copies later, you pay again \$21 for the 1st 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.

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.

Prepaid Funeral Insurance/Preneed Contracts

Information can be accessed on our website www.funeralshouston.org under Frequently Asked Question (FAQ) section and then Prepaid Funeral Insurance.

The FCA National Office has an article on Preneed Contracts on its website. Go to www.funerals.org and search for *The Pitfalls of Preneed*.

More about Preneed from our Treasurer Wayne Derrick:

We have had experience with many situations that have gone sour. By the time the person dies, paperwork has often been lost. Then the funeral home claims they do not have any record. In some cases, the funeral home goes out of business, not leaving any money. Sometimes the funeral home has bought an insurance policy to cover the liability. In Texas several insurance companies have gone bankrupt, and the customer is out of luck. Often the product does not cover cemetery expenses, and these can be several thousand dollars. The person may have been sold an expensive plan, and by the time the person dies, he may need the money elsewhere. Or people learn they can get cremation for under \$700, or even get free cremation.

What if the person gets Alzheimer's disease. Health care may cost \$4000-5000 a month and the person can live 5 years not knowing his family members. A sizable estate can be depleted (as was my wife's father).

Some funeral homes will do a complete funeral service for under \$3000, or under \$2500, including casket, and some cemeteries will sell plots, opening and closing, and an outer container for \$2300. But most people do not shop around for the best deal.

By the way, you are entitled to cancel a contract, and get as much as 90% back, under Texas law.

Writing Obituaries

An obituary, unlike a eulogy, is not intended to be a tribute. Obituaries, as published, are concise factual accounts of a person's life meant to contribute to the historical record. Remember, published obituaries are one of the most-often utilized archival materials for historians, genealogists, scholars and the general public. Nor is an obituary a paid death notice. Paid death notices are formulaic announcements of a person's death. Historically, they were published as part of a newspaper's classified advertising.

Make sure you include the following basic information in the obituary:

- Name, age, occupation of the deceased
- Time and place of death
- Birth date and birthplace
- Survivors – typically immediate family
- Funeral and disposition arrangements
- Outstanding or interesting activities and achievements
- Memberships in fraternal, religious or civic organizations
- Service in armed forces

Ask others to proof your copy.

Obituaries in newspapers are optional. The notice in the newspaper can be brief with a reference to the funeral home's website where detailed information about the deceased is available.

Your Notes:

<p>SPRING 2015 NEWSLETTER</p> <p>FUNERAL CONSUMERS ALLIANCE OF HOUSTON</p> <p>Member of the Federation of Nonprofit Funeral Information Societies</p> <p>1504 Wirt Road, Houston, TX 77055</p>	<p>NONPROFIT ORG.</p> <p>U.S. POSTAGE PAID</p> <p>HOUSTON TX</p> <p>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/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