

## BRIEFINGS FROM Funeral Consumers Education Foundation

May 2011

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Sandy Lofy Administrative Secretary A message from our President

#### **Rumors of Our Demise Greatly Exaggerated!**

You may recall that our April 2010 letter speculated about Funeral Consumers Alliance of Oregon being disbanded. FCAO is pleased to announce we're still here! Stronger than ever. And, FCAO is celebrating its 50th anniversary serving the people of Oregon.

In May seven enthusiastic new members stepped forward to join two members from the previous Board. We have much to show for our ef-

#### 50th ANNIVERSARY MEETING Funeral Consumers Alliance of Oregon (Oregon Memorial Association)

Sponsored in part by Funeral Consumers Education Foundation

#### Saturday, May 14, 2011 from 2 to 4pm at:

St. Michael & All Angels Church 1704 N. E. 43rd (Corner of N.E. 43rd and Broadway) Portland OR 97213-1402

See our website for program, driving directions, and a map

#### 2010-11 Board of Trustees

Cliff Wamacks, *President,* Attorney, Retired

Alan McPherron, Vice President Prof. Emeritus, Anthropology

Jim Sitzman, Secretary, OR Dept Land Conserv. & Devel. Retired

Jeanne Staehli, *Treasurer, CPA* Retired

Nancy Bieber, OR Workers Comp Div, Retired

Patti Blenkinsop, Homemaker

Sylvia Bouneff, Teacher, Retired

Paul King, Newspaperman, Retired

Leon Paulson, Educator, Retired

forts. We established a tax deductible educational foundation (Funeral Consumers Education Foundation) to help us serve our members and the public better. We now have a program to communicate with our members by e-mail.\* Also, we are putting the finishing touches on our first survey of mortuary prices across the state (see inside).

Although revitalized, much still needs to be done. Memberships have always been the major source of FCAO income and we need to enroll new members.

Here is where you come in. Mention FCAO to your friends. Give them a copy of this newsletter or one of our brochures. Suggest they visit our web site. If you are a member of a church, service organization, or other group, invite our Speakers Bureau to make a presentation.

\*To subscribe, please send us your e-mail address.

---- Cliff Wamacks, President

# FCEF Conducts Price Survey to Help Consumers Make Informed Choices

Federal law requires mortuaries to provide a General Price List of their products and services upon in-person request. However, we know that few consumers are prepared to comparison shop when they are dealing with the very recent death of a loved one. To facilitate this process for Oregon consumers, the Funeral Consumers Education Foundation (FCEF, our new non-profit affiliate of FCAO) has conducted a comparative price survey, available on the FCAO website in time for our Annual Meeting.

To date, more than 75 mortuaries have responded to our survey request, and our volunteers were able to obtain some GPLs from mortuary websites. Our report will offer a quick visual comparison of prices for direct cremation, direct burial, and either the cost of a basic burial with funeral service or the mortuary's basic cost for professional services. (Some price lists do not include a package price for the burial with funeral service.)

To some extent, we are forced to compare apples with oranges. For example, many mortuaries listed price for a direct cremation includes all transportation costs and a low cost container for the remains. A few charge an extra fee for these items. Burial prices rarely include the cost of a casket or a burial plot, and these costs can vary widely both between mortuaries and within any given mortuary's available inventory. Nevertheless, the survey results demonstrate a wide range of prices for the most basic services, and illustrate the importance and benefit of obtaining information before the need for them arises. Our survey shows, for example, a range of under \$500 to over \$2500 for a direct cremation. Differences are both geographic and reflect variations in emphasis: Some mortuaries describe themselves as low-cost alternative establishments, while others stress long traditions of service. The table below provides a sneak peak at the final results. The names and addresses are fictitious because the included results are such a small sample of the final survey, but the prices and comments are actually those submitted by the survey participants:

F	CEF	Price	Survey	: Sample	Report

Name & Address	Contact Name	Phone	Direct Cremation	Direct Burial	Burial w/Funeral Prof Service	Comment		
ABC Mortuary	John Doe	503-111-0000	\$695	\$1449	\$4249 (BF)	We are a full service funeral home offering burials & cremations. We are the only funeral home in town with an on-site crematory.		
DEF Mortuary	Jane Doe	503-000-1111	\$1965	\$1980	\$1496 (BF)	Our emphasis is on service. We provide and help with all kinds of services, burials, cre- mations, grave markers and green burials.		
GHI Mortuary	Jim Doe	503-101-1010	\$528	\$663	\$338 (PS)	No comment provided		

#### Annual Meeting Program Notes: Our 50th Anniversary Meeting: Current Trends

**Compassion and Choices**. Have you seen the film "How to Die in Oregon"? It features three individuals (filmed in real life) where the case for ending one's own life is heart-rendingly strong. The women shown helping out—down to mixing the lethal dose of sleeping pills, asking the individual "Do you really want to go ahead with this?", then giving it to them are mostly members of an organization *Compassion and Choices*. (Speaker, Jason Renaud, Executive Director, Compassion & Choices of Oregon)

**Home Funerals**. Some people nowadays are opting for a funeral of the kind that was the near–universal practice 150 years ago, and before that back into prehistory: the home funeral. People choosing such a funeral for a loved one are often assisted by members of *Sacred Endings*. (Speaker, Nancy Ward, Family Funeral Guide, Sacred Endings)

**Green Burial**. No embalming (formaldehyde), no cremation (bad for atmosphere), no concrete vault. The ultimate is burial in a biodegradable container such as a home-made pine coffin, without embalming, and in land as close to natural wilderness as possible. Many cemeteries are setting aside land that comes as close as possible to these ideals. (Speakers, Alan McPherron, anthropologist, David Nobel, River View Cemetery Funeral Home)

#### Thank You Retiring Board Members

**Patti Blenkinsop** has been on the board since 2009. Patti's prime interest in serving was to assure state—wide access to reasonable mortuary services.

**Paul King** joined the board last year. As a newspaperman, Paul was interested in improving communications with Oregon consumers and FCAO members.

An election to fill Patti and Paul's seats will be held at the May 14 annual meeting.

#### What's New? Funeral Consumers Education Foundation! That's What!

On October 15, 2010, IRS was "pleased to inform you....we have determined you are exempt from federal income tax under section 501(c)3 of the Internal Revenue Code. Contributions to you are deductible..." Thus, the Funeral Consumers Education Foundation (FCEF) was born.

Your Board of Trustees was even more pleased than the IRS! Already more than a thousand dollars of tax deductible donations have been received. Some of those dollars paid for collecting data for the Price Survey presented in this newsletter.

Nine hundred dollars of these contributions have been allocated to publicize the upcoming FCAO meeting on May 14 where the public is invited to learn from a forum of speakers about home funerals, green burials, and the Oregon Death with Dignity law. FCEF is your consumer reporter on the funeral industry, as well as an information source about end–of–life options. We plan free workshops for the public about how to get your kids to talk with you about your end-of-life choices. Here is where you come in. We'd like you to get your lodge, or service club, or your book group to invite us to send a speaker to the next meeting.

To increase your awareness we are always seeking new information that will be useful regarding the funeral industry. We'd like to share what we are learning with you more frequently than once a year. But the cost of mailing this newsletter to our 12,000 members is expected to exceed \$4,000. We struggle to cover that cost. By the time you read this, it will be possible to make a tax-deductible contribution by credit card, on-line, at www.fca-oregon.org. A new website, www.fcef-oregon.org, will be up soon. You can always write a check, payable to FCEF, and mail it to us in the enclosed envelope. That would help pay the \$400 first-year cost of implementing the online donation system. Another option: Come to the annual meeting, enjoy the program (see article to the left), and donate while you are there!

#### Help us Stay in Touch

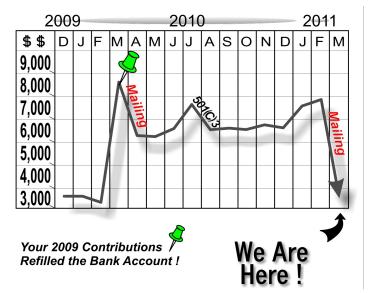
To receive announcements and subscribe to our new e-mail newsletter,

please send your e-mail address to fcaoregon@gmail.com

#### *Treasury Report* Where Are You in this Picture?

In Dec. 2009, FCAO's bank balance was \$3,600 and dropping. It soared to \$8,600 in March 2010 after your generous donations were transferred into the account. (You donated \$9,000 but \$3,600 went to printing and mailing the fund raising letter.) Facing the expense of another mailing for the annual meeting, a resolution to disband was being considered. Instead you elected nine volunteers to the board to carry on. Staff and phones are costing around \$800 per month. (Our Office Manager is paid for about half the hours she works.) Income from enrolling new members increas-

## End of month cash balances over 15 months from December 31, 2009 to March 31, 2011



es every month. Record fees from contract mortuaries help our bank balance grow just a bit even after paying dues of 12% of our revenue to national Funeral Consumers Alliance. In July we loaned FCEF \$400 to apply for an IRS determination. (See adjoining *Foundation* article.) Since then FCAO's cash has increased every month reaching \$7,900 in February. But look at the forecast! The highlight of our year is the membership meeting on May 14. The high cost of mailing the announcement for this meeting (over \$4000) could be reduced if we were able to communicate with our 12,000 members by e-mail. *To subscribe, please send us your e-mail address.* 

## Donation Envelope Enclosed!

Funeral Consumers Education Foundation 13038 SE Kronan Drive Clackamas OR 97015

Donation Envelope

#### 50TH ANNIVERSARY MEETING Funeral Consumers Alliance of Oregon Saturday, May 14, 2011

### Keep Your Membership Current

Many of you may not realize that, in some geographic areas, we changed contract mortuaries a few years ago. We recommend you do the following:

Review your paper work to determine if you have simply filed preferences with a mortuary, or have actually signed a contract with a particular mortuary.

## If you have made prepaid arrangements with a former participating mortuary:

- 1. Stay with the mortuary and they will honor your prepaid arrangements. Anything you prepaid is an arrangement directly between you and the funeral home.
- 2. Review your paperwork to see if you purchased a life insurance policy or a trust. A life insurance policy is generally portable to other funeral homes. If you purchased a trust, your money has been deposited in an account and you may be able to withdraw those funds. Check with the funeral home to see if you have this option.

If you have filed paper work with a former participating mortuary, but have not prepaid for your arrangements:

- Contact the previous mortuary in writing and request to have the originals returned to you, unless you prefer to remain with the previous mortuary, with the understanding that FCAO membership prices are no longer guaranteed.
- 2. Contact our office to receive a new Personal Instruction Form so that one of our current contract mortuaries can begin a file for you.

Always keep your funeral planning information with your important papers and discuss them with your family, so they can present the originals to the chosen funeral home when arrangements are made.

