



funeral consumers alliance
of champaign county
(formerly Champaign County Memorial Society)

ANNUAL MEETING

Monday, April 24, 2006 at 7:00 p.m.
1st Presbyterian Church
602 W. Green Street, Urbana
(enter off Orchard Street on east side of the church)

FUNERAL CHOICES:

Legal, Low Cost Alternatives

Moderator: Steve Shoemaker

Panelists:

Amy Gajda, U. of I. College of Law

Rich Herr, Kelley Vault and Crematory

Dwain Northrup, Champaign County Coroner

Chuck Vaughn, funeral director

Dan McCollum, FCA board member, on green burial

A brief business meeting will precede the discussion.

Guests are welcome

Nominations to the Board of Trustees

The nominating committee (Richard Jerrard, David Eisenman and Anna Merritt) propose, with their consent,

Allen Avner, 3 year term

Peter Dyck, 3 year term

Richard Jerrard, re-election, 3 year term

Current Board members are:

Grace Schoedel, President ('07); Steve Shoemaker, Vice President ('08);

Sandy Volk, Secretary ('07); Richard Jerrard, Treasurer ('06);

Peter Dyck, (appointed until April '06 election); Dan Eaton ('08); Bill Hatch ('07);

Dan McCollum ('06); Gay Roberts ('08)

The following members have been appointed to the 2007 nominating committee:

Dan Eaton, convener; Charles Dold, Betty Lazarus,
membership chairs: Hiram and Jean Paley; audit committee: Bob Spitze and Susan Stone

Free Newsletter Offer

Funeral Consumers Alliance, Inc. (our national organization) publishes a national newsletter that rounds up consumer news and national trends in funeral options and consumer advocacy. Find out what's going on in 49 other states with a free one-year subscription! (normally \$10/yr.)

Name-----

Address-----

I am a member of:

FCA of Champaign County, IL

Mail to:

Funeral Consumers Alliance
33 Patchen Road
South Burlington, VT 05403

Or email your information to:
newsletteroffer@funerals.org

Back to Basics: A Funeral Rule Brush-up

Reprinted with permission from Funeral Consumers Alliance Newsletter, summer, 2005

The FTC Funeral Rule gives families important rights when buying funerals. Consumers can use the Rule to control funeral costs and arrange funerals or cremations that are meaningful to them. But to use it, you have to know it. Here are the options and disclosures mortuaries are supposed to provide and to disclose to you on their General Price Lists (GPLs). Unfortunately, cemeteries, crematories and other providers don't really fall under the Rule. We receive many complaints about cemeteries, for example, that don't disclose their prices or misrepresent requirements. **Beware.**

1. You have the right to select only those goods and services you want, unless a law requires any particular purchases.

2. You will be charged a non-declinable fee for the basic services of the funeral director and staff. This is the only fee you cannot decline, unless there are other state-specific legal requirements. Unfortunately, this fee is often inflated to thousands of dollars, and is unconnected to the actual goods and services you choose.

3. Embalming is not required by law, except in certain special cases. Only two states that we know of—Minnesota and New Hampshire—require embalming for public viewing under any circumstances. Some states do not require it at all. Of those that do, most consider refrigeration an acceptable alternative if the body is not buried or cremated within a short time.

Unfortunately, funeral homes are allowed to require embalming for public viewing, though this is "necessary" only because morticians prefer it to other alternatives. You do not have to pay for embalming if you did not authorize it.

4. Aside from the non-declinable fee, you can choose (or decline) any of the services or goods the funeral home offers. The FTC requires funeral homes to list the following 16 items on their GPLs (if they are services the funeral home usually offers):

- Transfer of remains to funeral home
- Basic services of funeral director and staff
- Embalming
- Other body preparation

- Forwarding remains to another funeral home
- Receiving remains from another funeral home
- Facilities and staff for viewing
- Facilities and staff for memorial service
- Equipment and staff for graveside service
- Hearse
- Limousine
- Direct (simple) cremation
- Immediate (simple) burial
- Price range for caskets
- Price range for outer burial containers (vaults)

~Important~

--You do not have to purchase a package of goods and services, although funeral homes may offer packages. Mortuaries must allow you to choose item by item.

--You have the right to build or bring in a casket from another vendor. Funeral homes may not refuse an outside casket, nor may they charge you an additional "handling fee".

--You do not have to purchase a casket for cremation. You may choose a simple "alternative container" of cardboard or wood instead.

Hopefully, the Funeral Rule will be expanded to cover cemeteries, crematories, and third-party vendors in the future.

A Bit of History

In 1969, spurred on primarily by some members of the Unitarian Church in Urbana, a group of local residents formed a branch of the Chicago Memorial Society. These were the times when Jessica Mitford's *The American Way of Death* was widely read and discussed. In 1975, the organization established itself as the Champaign County Memorial Society, the only such organized, independent group downstate. Initially, its main objective was to contract with a single funeral director who would provide dignified, inexpensive funeral and burial services. When the first (and only) willing provider could not afford to continue, the Society re-focused its action on providing vital information on a variety of topics enabling members to make well-informed decisions among end-of-life choices. The Champaign County Memorial Society was part of a nationwide alliance known as Funeral and Memorial Societies of America, *FAMSA*.

Among the topics addressed by experts, both within and outside the Society, were: hospices, final arrangements check lists, funerals and memorial services, cremations and burials, fees and services of local funeral homes, crematories and cemeteries; advance medical directives including living wills, durable powers of attorney for health care, patient directives re withholding, withdrawing or terminating life-sustaining treatments, policies and practices of local health care providers, organ and tissue donation; self deliverance and assisted suicide; information about relevant legislation.

Several years ago the national organization changed its name to Funeral Consumers Alliance and urged all its member organizations to change their names to Funeral Consumers Alliance of _____. In our case, following the urging of the national group, we voted, on April 23, 2001, (with reluctance on the part of some members), to change our name to Funeral Consumers Alliance of Champaign County. When we did that, we also decided to apply for 501 (c)(3) status with the federal government. In going through this process, with the help of the Law Clinic at the University of Illinois, we discovered that for a few years, a form required by the State of Illinois had not been filed and our incorporation had been terminated. By paying a small fee, we were able to regain our incorporation retroactively and change our name. Also, we were granted 501 (c)(3) status by the IRS, so donations made to the Funeral Consumers Alliance of Champaign County may be deducted on one's federal tax return.

Over the last many years, a biennial survey of local morticians, crematoria and cemeteries has been conducted by our organization and is printed in the annual newsletter. As the population ages and people have more options, candor increasingly characterizes consideration of end-of-life choices, and both membership and attendance at annual meetings have seen a large increase as people seek reliable information. By whatever name, the Funeral Consumers Alliance of Champaign County will continue to provide important information to the membership. --Hiram Paley & Susan Stone

Making a Donation

This organization needs only a small amount of money to keep doing its work. All members of the Board of Trustees, and all Officers, are volunteers. However, some contributions are needed each year. Many other affiliates of the Funeral Consumers Alliance charge annual dues. We do not! But if you would like to **make a gift** to the Funeral Consumers Alliance of Champaign County, please send it to:

**309 W. Green Street,
Urbana, Illinois 61801**

Your gift is tax deductible, since we are an officially recognized charity, 501(c)(3), in the State of Illinois. The former President of the FCA-CC, Hiram Paley (and former Mayor of Urbana), helped FCA-CC gain this beneficial designation.

We spend money each year to support the FCA, our national organization, and locally on printed materials, including this newsletter, mailings, brochures, and reprints of pamphlets from the FCA. We are also considering having a website to share information on local types of funeral services and costs that are available. There would be some fees connected with this project.

This may well be the most low-key request for financial assistance you have ever read... We're happy to try and keep it that way.

--FCA-CC Board of Trustees

Brochures available!

Come to the annual meeting a little early and browse our pamphlet and brochure table for useful information!

Funeral Ethics Organization

This organization's mission is to promote ethical dealings in all death-related transactions by working for better understanding of ethical issues among funeral, cemetery, memorial industry practitioners, law enforcement, organ procurement organizations, and state agencies, as well as better understanding between these and the general public.

Funeral Ethics Organization is a resource for consumers, funeral industry members, organ and tissue procurement agencies and willed body programs, law enforcement, media and legislators.

Among the benefits of FEO membership is their quarterly newsletter. You can join on-line:

www.funeralethics.org

or by mail:

Funeral Ethics Organization
P.O. Box 145
Hinesburg, VT 05461

Membership is \$25.00, which includes subscription to the FEO newsletter.

Web page for FCA—CC?

Your FCA board would like to have its own website. If you are able to design and maintain a site for us please contact Grace Schoedel at:

g.schoedel@insightbb.com
217 367-8798

Our mailing list:

If you no longer wish to receive FCA-CC newsletters, please contact Grace Schoedel at:

g.schoedel@insightbb.com
217 367-8798

Glossary of Obsequies

Reprinted with permission from
Funeral Consumers Alliance
Newsletter, Spring, 2005

Tarting-up terminology is a time-honored way to make something mundane sound more glamorous than it is. Here's a selection of our favorite verbal puffery from funeral home price lists we've collected over the years, and plain-English translations. We didn't make any of this up. Send your favorites to:

fca@funerals.org

Jargon

1. Tonsorial Care
2. Cosmetology
3. Disinfecting of Epidermis
4. Hygienic care
5. Funeralize
6. Floral Tributes/Floral Offerings
7. Family Services Counselor
8. Casket Coach
9. Service Vehicle
10. Thermal Reduction and Bacterial Stabilization
11. Shelterization of Remains
12. Opening and Closing
13. Interment Space
14. Fiberboard
15. Transfer of Remains
16. Cremains
17. Encased Remains
18. Preparation Room
19. Preneed
20. At Need

☺ ☺ ☺ ☺

English

1. Washing and trimming hair, beard
2. Makeup
3. Washing skin
4. Washing
5. Conduct a funeral
6. Flowers
7. Salesman/Saleswoman
8. Hearse
9. Car

10. Refrigeration
11. Keep the body
12. Dig grave, fill it in
13. Grave
14. Cardboard
15. Pickup/haul body
16. Ashes
17. Body in a box
18. Embalming room
19. Before death
20. At death

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Subscribe to the FCA Online Discussion List!

Want to talk about death and funerals, but can't find a conversation partner? Have questions about funeral practices, laws and regulations, or about FCA affiliate groups? The FCA email discussion list is open to anyone. Join by sending an email to:

[Join-
deathcare@sparky.listmoms.net](mailto:deathcare@sparky.listmoms.net)

People from around the country--FCA volunteers, board members, the public, and even some funeral directors--participate in this email discussion. Many post funeral and death-related news articles several times weekly. Join today!

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Funeral Choices:
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