



*FUNERAL CONSUMERS ALLIANCE OF CHAMPAIGN
COUNTY*

(formerly Champaign County Memorial Society)

ANNUAL MEETING

Monday, April 23, 2007 at 7:00 p.m.
Provena Covenant Medical Center Auditorium
1400 W. Park Street, Urbana
(plenty of free parking!)

Go Wild When You Die!

New Burial Options for the 21st Century

Kimberley and Billy Campbell
Founders of Ramsey Creek Preserve
The first green cemetery in the United States

A brief business meeting will precede the discussion.
Guests are welcome

Nominations to the Board of Trustees

The nominating committee proposes, with their consent,

Charles Dold, 3-year term

Tom Eaton, 3-year term

Sandra Volk, 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 ('09);

Allen Avner ('09); Peter Dyck, ('09); Dan Eaton ('08);

Bill Hatch ('07); Gay Roberts ('08)

The following members have been appointed to the 2008 nominating committee:

Allen Avner, convener; David Eisenman, and Janice Wilson

membership co-chairs: Hiram and Jean Paley; audit committee: Ruth Romig and Bob Spitze

“The one book you should read before you die:”

Grave Matters

by
Mark Harris

~

A Journey through the Modern Funeral Industry to a Natural Way of Burial

Published by Scribner in January 2007, this book explores a different type of burial or disposition in each chapter. It is very well written and extremely informative. *The list price is \$24.00, but it is available at various on-line sites such as Amazon.com for much less. This title is also available as an eBook.*

Green Burial?

At the 2006 FCA-CC annual meeting, board member Dan McCollum asked audience members' preferences for funeral arrangements upon arrival at the meeting and again after he had explained a bit about Green Burial. Nearly everyone responding said that they would consider changing their plans if Green Burial would be available to us here in Champaign County. This year your FCA-CC board decided to follow-up on Dan's presentation last spring by inviting the founders of the first Green Cemetery in the country, Ramsey Creek Preserve in Westminster, South Carolina to come to speak with us. Dr. Billy Campbell and his wife, Kimberley Campbell will be here to tell us their experiences in organizing Ramsey Creek Preserve. Be sure to attend the annual meeting on April 23, 2007 to learn more about Green Burial.

Ramsey Creek Preserve

Reprinted from the Memorial Ecosystems website

www.memorialecosystems.com

Memorial Ecosystems Inc. opened Ramsey Creek Preserve in 1996, the first “green cemetery” in the United States. The preserve was formed to harness the funeral industry for land protection and restoration, to fund non-profits, education, the arts and scientific research, and to provide a less expensive and more meaningful burial option.

Our award-winning company aspires to protect, restore and permanently endow one million acres of wild-lands over the coming decades. More than merely financing protection, the inherently spiritual nature of our endeavor means that we can foster closer ties between human communities and the natural communities that they depend on.

Our main focus is to develop multi-functional memorial nature preserves that we create with the cooperation and assistance of non-profit organizations. Through becoming members of the preserve during life, and choosing burial in the preserve after, our clients leave a permanent legacy for their families, their communities and the natural world. We are committed to being the leaders in environmentally and socially responsible death care.

Websites to check out!

Funeral Consumers Alliance of Champaign County now has a website:

<http://tinyurl.com/2x8fzt>

We will try to include information from our newsletter and other important information for our members here in Champaign County. From our site you may link to the Funeral Consumers Alliance, our national organization: www.funerals.org

Other sites of interest include:

www.naturalburial.org

www.forestofmemories.org

www.memorialecosystems.com

to mention just a few.

Making a Donation

Our organization, the Funeral Consumers Alliance of Champaign County, 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.

We spend money each year to support the FCA, our national organization, and locally on printed materials, including this newsletter, mailings, brochures, reprints of pamphlets from the FCA and our annual meeting. We also have a website to share information on local types of funeral services and costs that are available.

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

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

Please note when reading the Funeral Home Expense Information which follows: A full service funeral includes visitation, funeral, use of facilities and staff services, professional fees, transfer of remains, hearse, casket and embalming. The prices do not include cemetery costs of interment; price of grave space, ground opening and closing fee, price of (required) grave liner or vault, and fee for placing liner in grave. For these costs, see cemetery survey. There is no sales tax on services.

FUNERAL HOME EXPENSE INFORMATION* SPRING 2006

Funeral Homes Answering FCA—CC Survey	Immediate Burial <i>Lowest price casket No visitation, embalming, or church/graveside service.</i>	Minimum Full Service Funeral <i>Lowest price casket, one hour visitation, no church/graveside service.</i>	Direct Cremation <i>Includes lowest crematory charge, but no urn for ashes.</i>	Delivery to Anatomical Gift Association 2240 W. Fillmore Chicago IL 60612
Freese Funeral Home 407 N. Bourne St. Tolono IL 61880 217 485-7555 (also Sydney & St. Joseph)	\$2663	\$3023	\$1658	\$1273
Hambrick & Miller Funeral Home 1203 N. Market Champaign IL 61820 217 351-8115	\$1500	\$1800	\$795	\$1.50/mile
Heath & Vaughn 201 N. Elm St. Champaign IL 61820 217 239-1212	\$1650	\$2200	\$995 <i>limitations apply</i>	Service not offered
Lux Memorial Chapel 1551 E. Grove Rantoul IL 61866 217 892-9644	\$1850	\$3400	\$1275	\$1075
Melker Bluit Parker Mortuary 704 N. Fourth Street Champaign IL 61820 217 359-5530	\$1395	\$1900	\$1300	\$500
Mittendorf-Calvert Funeral Home 611 E. Pennsylvana Ave. Champaign IL 61820 217 352-4004	\$1400	\$4225	\$1060	\$900
Morgan Memorial Home 1304 Regency Drive W. Savoy IL 61874 217 356-5858	\$2150 <i>includes graveside service</i>	\$4845 <i>includes graveside service</i>	\$1941 <i>includes temporary box for ashes</i>	\$1495 <i>plus mileage</i>
Owens Funeral Home 101 N. Elm St. Champaign IL 61820 217 352-4231 (also Blair-Owens, Mahomet)	\$1695	\$4750	\$1406	\$1400
Renner Wikoff Chapel 1900 Philo Road Urbana IL 61802 217 367-1122	\$2375	\$4725	\$1775 <i>includes refrigeration, crematory on premises</i>	\$1425
Twin City Memorial Chapel 110 W. Vine Champaign IL 61820 217 351-8119	\$1000	\$2900	\$1300	\$700

Champaign County Cemetery Survey

Spring 2006

NOTE: ALL CEMETERIES REQUIRE GRAVE LINER OR VAULT FOR COFFIN BURIAL

Minimum cost, installed, is approximately \$800

<u>Cemetery</u>	<u>Interment Space</u>	<u>Grave Opening/Closing</u>	<u>Markers, Installation, etc.</u>	<u>Miscellaneous</u>
Bailey Memorial Cemetery c/o Mr. Bill Maxwell 994 County Road, 800N Tolono IL 61880 217 485-3285	\$300/space	\$375/full grave \$175/child \$175/cremation		
Craw Cemetery Association c/o Mr. John Hadden P.O. Box 72 Sadorus IL 61872 217 598-2950	\$900/full lot (8 spaces) \$550/half lot (4 spaces) \$450/quarter lot (2 spaces) Single spaces not available	Contact Rodger Musson, 217 369-2383 for arrangement.		We do not do grave openings or marker installation.
East Lawn Cemetery 802 N. Cunningham, Urbana c/o Katherine J. Murphy P.O. Box 141 Urbana IL 61803 217 328-1543	\$600-\$750/space \$1,100-\$1,350/2 plots	\$700	Contact Kelley Monument or Adams Memorials	
G.A.R. Cemetery c/o Brad I. Mohr, Trustee P.O. Box 134 Homer IL 61849 217 896-2749	\$300/space	\$300	Arrangements are made by family to monument company of choice.	G.A.R. Cemetery is owned and operated by American Legion Post 290.
Grandview Memorial Gardens 4112 W. Bloomington Road Champaign IL 61821 217 356-6332	\$495-\$1,495/grave mausoleum crypts: \$2,995-\$6,495/space depending on level	\$945/grave	\$1,400-\$1,500 depending on size, color and design chosen by family.	Caskets: \$1,495-\$2,595
Mahomet Twp. Cemeteries P.O. Box 492 Mahomet IL 61853 217 586-5757	\$1,100--township resident \$2,200--non-resident	\$375	Consultation for placing of a marker--\$10	Income from sale of spaces goes to Mahomet Township Cemetery Endowment Fund.

Champaign County Cemetery Survey

Spring 2006 continued

NOTE: ALL CEMETERIES REQUIRE GRAVE LINER OR VAULT FOR COFFIN BURIAL

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<u>Cemetery</u>	<u>Interment Space</u>	<u>Grave Opening/Closing</u>	<u>Markers, Installation, etc.</u>	<u>Miscellaneous</u>
<p>Mt. Hope Mausoleum & Cemetery, Roselawn Cemetery, Woodlawn Cemetery, Lincoln Memorial Gardens Office: 611 E. Pennsylvania P.O. Box 2156 Champaign IL 61825 217 384-7002</p>	\$795-\$1,095/space	<p>Graves* Infants or Cremains Weekdays 9 a.m.-3 p.m. \$675 \$355 Saturdays 9 a.m.-noon \$895 \$575 All Openings/Closings Sat. noon-3 p.m. \$1,075 Sun./Holiday 9-11 a.m. \$1,620 *Plus \$100 Vault Supervision fee</p>	Monument or flush memorials permitted in most gardens.	<p>Add'l Opening/Closing <i>Crypt Entombment</i> \$875-\$1,620 <i>Crypt Cremation</i> \$450-\$1,620 <i>Niche Inurnment</i> \$295-\$1,620</p>
<p>Mt. Olive Cemetery c/o Ms Tami Fruhling-Voges P.O. Box 945 St. Joseph IL 61873 217 469-7218</p>	<p>\$450/space \$500/space HillsideAdd. \$200/ ½ space for ashes in Bk. 17 \$150/interment of ashes</p>	<p>Adults: Weekdays \$400 Saturdays \$450 Sundays/Holidays \$475</p>		We are a not for profit cemetery.
<p>St. Boniface Cemetery c/o Mr. Michael Tracy 410 County Road, 1100 N Seymour IL 61875 217 687-2638</p>	<p>Four grave lots: \$400 in parish \$1,000 out of parish</p>	To be arranged by your funeral provider.		
<p>St. Mary's Cemetery St. Mary's Road, Urbana Contact: Father Tom Royer St. Mary's Catholic Church 612 E. Park Avenue Champaign IL 61820 217 352-8364</p>	\$500/space	\$500	Marker or monument	An annual notice in the church bulletin solicits funds for upkeep of the cemetery.
<p>Shiloh and Naylor Cemeteries Township Supervisor, Newcomb Township 355 County Road, 2770 N Mahomet IL 61853 217 897-1167</p>	<p><i>Township Resident:</i> \$600/ 6 spaces <i>Non-Resident:</i> \$3,000/ 6 spaces Spaces may be purchased in multiples of two.</p>	Services not offered by cemetery.	Foundation needs to be approved before installed.	Sexton Joel Moore home: 217 897-6666 cell: 217 202-6361

Twelve Reasons People Spend “Too Much” for a Funeral

1. Fulfilling the role of grieving

“helplessness.” Many people feel so devastated and overwhelmed at a time of death that they assume they should leave all funeral planning to the funeral director. Said one mortician: That’s like giving the funeral director a blank check. Being actively involved in funeral planning can be very therapeutic, and you won’t be grieving over the bill later.

2. Guilt or proof of love. People often think that how much they spend is a demonstration of how much they love someone. And spending is often used as a way to make up for perceived omissions—“I should have visited the nursing home more often.”

3. Poor family planning. When Mom dies, it may be altogether too easy to say, “I want one just like Dad’s funeral,” without looking at the actual cost to see if that would make a difference. If Mom had always said she wanted something “simple” and you aren’t sure what she meant, you may end up purchasing a great deal more than something truly “simple.” Or perhaps Mom told everyone what kind of funeral she wanted, but she had no idea that it would cost far more than anyone could afford. One gentleman was still paying for his wife’s funeral when he died eight years later.

4. “What will other people think?” Fear of being “different” or “cheap.” Funeral sales literature today commonly refers to a “traditional” funeral package (meaning elaborate and a good profit margin for the mortician), with one funeral often looking just like the next. Families can enjoy making their own traditions. A unique and personalized memorial observance is what others will remember.

5. Status in the community. One may feel obligated to put on a big “show” when the deceased has been prominent during his or her lifetime. For the cremation of the author of The

American Way of Death, Jessica Mitford’s family spent just under \$500. Shortly thereafter, they hosted a grand memorial gathering. It was very much in keeping with Jessica’s disdain of lavish funeral merchandise but love of a good party.

6. Didn’t shop around for a funeral home with ethical prices.

Many assume a funeral will cost just about the same anywhere. Or perhaps there’s only one funeral home nearby, so why bother. Surprisingly, you can save thousands of dollars—if you take the time to get prices before the moment of need. If you are choosing body donation or an immediate burial or cremation, without any funeral rituals at the mortuary, then it may not matter how far away the funeral home is.

7. Failure to get or read the price list.

This is related to the previous item but is especially important if you choose a funeral home without shopping around. The Federal Trade Commission protects a consumer’s right to choose only those funeral goods and services you want. Although some funeral homes are not yet in compliance with the required price disclosure in a clear format and may not give the price list in a timely way, anecdotal reports indicate that many consumers aren’t reading the information when they do get it. Sometimes price is not the issue when making funeral choices, but—if it is—the General Price List will let you see what each choice will cost before you decide.

8. Legal misinformation. Most people don’t know what the laws are. Embalming is not routinely required, for example. Some circumstances may precipitate the need for embalming, but in **no** state is it necessary when burial or cremation is planned within a day or so. Some cemeteries may require a grave liner or vault, but not all. There is **no** state law that does. Most people also don’t know that in 42 states a family or church group may handle a death without the use of a funeral home.

9. Ill-informed about deceptive funeral practices. Although the Federal Trade Commission’s Funeral Rule says that morticians may not lie to consumers, many are using devious ways to suggest that some caskets are “protective” while others are not. In a sealer casket, the anaerobic bacteria take over and the body putrefies instead of the natural dehydration that would otherwise occur. “Sealer” vaults, likewise, give no advantage except for the income of the funeral director.

10. Ill-informed about the true cost of caskets and other funeral merchandise. “You get what you pay for.”

Most people know what’s involved in growing a head of lettuce or a few tomatoes and would think \$10 each was an outrageous price; they probably would stop buying them. Yet few consumers realize that caskets are usually marked up 300-500% or more. A casket that is listed for \$1,295 at the funeral home might wholesale for only \$325. That same casket is probably available from a casket retailer for \$650.

11. Not asking enough questions.

If a funeral home price list includes a statement regarding cash advance items that reads: “We charge you for our services in obtaining these items,” did you realize that the funeral director will be making a profit on placing the obituary, for example—something you could have done yourself? You’ve been warned in writing, but how much extra will that cost? If the GPL shows that caskets begin at \$595 did you ask to see one if it was not on display?

12. Skilled (or manipulative) sales tactics of the mortician.

The industry knows that most people pick the price in the middle. Therefore, few casket displays will have the low-cost ones included, assuring that the “middle” casket yields a good profit for the mortuary. If you have chosen cremation, you may be told you must purchase an urn or temporary container. Not true. Or maybe it’s a little more subtle—“Now it’s time to pick out the urn.”

Remember: Undertakers are business folks who deserve to be paid for what they do. However, it is your job, as a funeral consumer, to be well-educated about your funeral choices, to determine the kind of funeral or memorial service that meets the needs of your family, and to locate an ethically-priced facility that will honor your choices with caring and dignity.
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<http://www.funerals.org/>

Common Funeral Myths and Facts

Reprinted with permission from the Funeral Consumers Alliance fall, 2006 newsletter.

MYTH: Embalming is required by law.

FACT: Embalming is never required for the first 24 hours. In many states, it's not required at all under any circumstances. Refrigeration is almost always an alternative to embalming if there will be a delay before final disposition.

MYTH: Embalming protects the public health.

FACT: There is no public health purpose served by embalming. While medical science has trounced this myth time and again, mortuary school-educated funeral directors continue to make this false claim. A dead body is less of a threat to public health than a live one that is still coughing and breathing.

MYTH: It's always necessary to view the body for "closure."

FACT: Some families feel a need to view the dead, especially if the death was sudden, traumatic, or came at a young age. But for natural deaths that come at the end of a long life, many people have said their goodbyes while the person was alive. Friends and neighbors outside the family circle rarely feel a burning need to view the corpse—they've come to the funeral to support the family.

MYTH: "Protective" caskets help to preserve the body.

FACT: While gasketed caskets may keep out air, water, and dirt for a while, the body will decompose regardless. In fact, a gasketed or "sealer" casket interferes with the natural dehydration that would otherwise occur. Fluids are released from the body as it begins to decompose, and the casket is likely to rust out from the inside. Likewise, no vault will keep the casket or body dry and preserved indefinitely.

MYTH: Cremated remains must be placed in an urn in a cemetery lot or niche.

FACT: There is no reason you can't keep the cremated remains in the cardboard or plastic box that comes from the crematory. It's legal in all states to scatter or bury cremated remains on private property (with the land-owner's permission). Feel free to scatter in the woods or the water—there are no "cremains police" checking on what you do, and government officials confirm they're not concerned about scattered ashes, no matter what laws are on the books (and there are very few at that).

MYTH: It's a good idea to prepay for a funeral, to lock-in prices.

FACT: Funeral directors selling preneed funerals expect the interest on your money to pay for any increase in prices. They wouldn't let you prepay unless there was some benefit for the funeral home, such as capturing more market share or being allowed to pocket some of your money now. Pre-paid funeral money is not well protected against embezzlement in most states. Furthermore, if you were to move, die while traveling, or simply change your mind—from body burial to cremation, perhaps—you may not get all your money back or transferred to a new funeral home. The interest on your money, in a pay-on-death account at your own bank, should keep up with inflation and will let you stay in control.

NOTE—If you are going on Medicaid or SSI, you may need to set aside your funeral money to shelter it from an asset spend-down requirement. Check

with your state's Medicaid office to see if a **private**, irrevocable account—one that stays in your name, not with a funeral home—will satisfy the asset test.



Come to the FCA-CC Annual Meeting

"Go Wild When You Die"

New Burial Options for the 21st Century

Dr. & Mrs. Billy Campbell

founders of

Ramsey Creek Preserve

**Monday April 23, 2007
7:00 p. m.**

**PROVENA COVENANT
MEDICAL CENTER
AUDITORIUM
1400 W. Park Street,
Urbana**

plenty of free parking!

Guests are welcome!



Brochures available!

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

FUNERAL CONSUMERS ALLIANCE OF CHAMPAIGN COUNTY
309 West Green Street
Urbana IL 61801

ADDRESS SERVICE REQUESTED

I/We wish to make a contribution for a new membership in the
Funeral Consumers Alliance of Champaign County.

I am/We are already a member of the Funeral Consumers Alliance.

Here is a contribution for \$_____ to help defray ongoing expenses.

Name(s) _____

Address _____

_____ phone _____

*Please make your check payable to the Funeral Consumers Alliance of Champaign County
and mail to: 309 West Green Street, Urbana, IL 61801.*