



Funeral Consumers Alliance
of
Champaign County

(formerly Champaign County Memorial Society)

<http://ilabs.inquiry.uiuc.edu/ilab/fcacc> or through a link at www.funerals.org

ANNUAL MEETING

Monday, April 6, 2009 at 7:00 p.m.
Provena Covenant Medical Center Auditorium
1400 W. Park Street, Urbana
(plenty of free parking!)

Final Wish Fulfillment

Peter Dyck

Pastoral Minister at

Provena Covenant Medical Center

A brief business meeting will precede the discussion.

Guests are welcome

Nominations to the Board of Trustees

The nominating committee (Allen Avner, Dan Eaton, David Eisenman)
proposes, with their consent,

Robert Espeseth, 3-year term

Carolyn Mullally, 3-year term

Anne S. Martel, 3-year term

Current Board members are:

Tom Eaton, President ('10); Chuck Dold, Vice President ('10);

Sandy Volk, Secretary ('10); Richard Jerrard, Treasurer ('09);

Mary Ann Alexander ('11); Allen Avner ('09); Robert Espeseth ('09);

Brenda Smith ('11); Janice Wilson ('11)

The following members have been appointed to the 2010 nominating committee:

Robert Espeseth, convener; Dan Eaton, David Eisenman

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

PRESIDENT'S MESSAGE

The speaker at our annual meeting this year is former board member Peter Dyck, whose speech is entitled "Final Wish Fulfillment". The board wishes to thank Peter not only for being our speaker at a bargain rate, but for arranging to have our annual meeting at the Provena Auditorium again. Retiring from the Board this year are Richard Jerrard and Allen Avner. As Treasurer, Dick has capably performed the most important function in any organization—looking after the money. Allen has been the convener of the nominating committee and has been in charge of our website in addition to the normal board duties. The board thanks both Dick and Allen for their service.

Board member Bob Espeseth, who last year agreed to serve the remaining year of Peter Dyck's three-year term when Peter stepped down, has decided to serve an additional three-year term.

The board experienced several tragedies in the past year. Board member Connie Solberg died. Board member Janice Wilson recently lost her husband Curt. Our condolences and prayers go out to Jan and both families for their losses. Brenda Smith was nominated to fill the empty spot on the board and she accepted.

Several months ago some current and former members of the board met with Jane Zawadowski and Nance Klehm about their efforts to start a natural or green cemetery in Illinois. They are looking to buy and close on some land by May 2009; it would need to be a 40-100 acre plot priced at no more than \$3000 per acre. They were looking at some plots in Rantoul at the old Air Force base, but if anyone has any other ideas for them or would simply like more information about their plans, you can contact any board member or call Nance Klehm at 773-762-0277 or e-mail Jane Zawadowski at: zawelski@sbcglobal.net. Jane will be the featured guest on Steve Shoemaker's show "Keepin' the Faith" on WILL AM 580 on April 12, 2009 at 5:00 p.m.

The current state of the economy is having an effect on the national Funeral Consumers Alliance, which depends on income from investments as well as dues payments from local chapters. A dramatic reduction in investment income has left the national organization with a large budget shortfall, and in addition to the normal expenses of the organization they are currently defending a defamation lawsuit brought by outspoken funeral director Thomas Lynch. Details about the suit can be found on the FCA website at www.funerals.org. Please consider making a donation to the FCA national office this year; we will collect any donations at the annual meeting and keep them separate from any donations to our local chapter.

A recent experience at my law practice reminded me that much work needs to be done regarding the practices of funeral homes. While probating an estate I examined a copy of an invoice from a local funeral home. At several places in small print on the invoice it stated that "If you selected a funeral that may require embalming...you may have to pay for embalming." In a section where the reason for embalming was listed, the blank was filled in with: "State of Illinois". If I didn't know better, I would get the impression from reading the invoice that embalming was required by law. As you probably know as members of the Funeral Consumers Alliance, it isn't.

I will end this message with a plea for anyone interested in serving on the Board of Trustees to contact a member of the board and let them know; we are always looking for people interested in serving.

--Tom Eaton

- ***FCA-CC would like to establish a member e-mail list. If you would like to join the FCA-CC e-mail service please send an e-mail to Tom Eaton at tomeaton1999@yahoo.com***

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 grave liner or vault, or fee for placing a liner in the grave. For these costs, see cemetery survey. There is no sales tax on services. All prices are subject to change without notice, so it is wise to ask for a copy of the current General Price List from Funeral Homes. Federal law requires Funeral homes to provide a General price List to anyone who asks and to answer specific questions about prices when asked by phone.

The month and year of latest price verification appears in the cell containing the name and address of the funeral home or cemetery.

FUNERAL HOME EXPENSE INFORMATION

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 (1/08) 407 N. Bourne St. Tolono IL 61880 217 485-7555 (also in Sydney & St.Joseph)	\$2,663	\$3,023	\$2,600	\$1,273
Hambrick & Miller Funeral Home (6/07) 1203 N. Market Champaign IL 61820 217 351-8115	\$1,900	\$3,200	\$1,400	N/A
Heath & Vaughn (2/09) 201 N. Elm St. Champaign IL 61820 217 239-1212	\$1,775 <i>Discounted price for FCA-CC members</i>	\$4,495 <i>Discounted price for FCA-CC members</i>	\$1,895 <i>Discounted price for FCA-CC members</i>	\$1,995 <i>Plus \$2.25/mile mileage</i>
Lux Memorial Chapel (2/08) 1551 E.Grove Rantoul IL 61866 217 892-9644	\$2,490	\$3,260	\$2,280	\$1,840
Melker Bluit Parker Mortuary (1/08) 704 N. Fourth Street Champaign IL 61820 217 359-5530	\$1,775	\$4,045	\$1,485	\$1,800
Mittendorf-Calvert Funeral Home (2/09) 611 E. Pennsylvania Ave. Champaign IL 61820 217 352-4004	\$2,290	\$4,225 <i>includes visitation plus service next day</i>	\$1,895	<i>Check with Funeral Home for current cost</i>
Morgan Memorial Home 1304 Regency Drive W. Savoy IL 61874 217 356-5858 (3/08)	\$2,300	\$5,050	\$2,085	\$1,525 <i>plus mileage \$2.25/mile</i>
Owens Funeral Home (1/08) 101 N. Elm St. Champaign IL 61820 217 352-4231 (also Blair-Owens, Mahomet)	\$1,695	\$5,845	\$1,831	\$1,810 <i>plus mileage \$2.25/mile</i>
Renner Wikoff Chapel (3/09) 1900 Philo Road Urbana IL 61802 217 367-1122	\$2,880	\$5,100	\$1,950 <i>includes refrigeration, crematory on premises</i>	\$1,525
Twin City Memorial Chapel 110 W. Vine (4/06) Champaign IL 61820 217 351-8119	\$1,000	\$2,900	\$1,300	\$700

Champaign County Cemetery Survey

NOTE: ALL CEMETERIES REQUIRE GRAVE LINER OR VAULT FOR COFFIN BURIAL
Minimum cost, installed, is approximately \$800

Cemetery	Interment Space	Grave Opening/Closing	Markers, Installation, etc.	Miscellaneous
Bailey Memorial Cemetery c/o Mr. Michael Freese Freese Funeral Home 407 N. Bourne St. Tolono IL 61880 217 485-7555 (4/07)	\$400/space	\$425/full grave \$225/child \$225/cremated remains	no response given	
Craw Cemetery Association c/o Mr. John Hadden P.O. Box 72 Sadorus IL 61872 217 598-2950 (4/07)	\$1,600/full lot (8 spaces) \$800/half lot (4 spaces) \$500/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 Louis "Bud" Mesker, Pres. P.O. Box 141 Urbana IL 61803 217 328-1543 (3/08)	\$750/space \$1,400/2 plots \$450 infant/cremated remains	\$785 Monday-Friday \$945 Saturday \$1,145 Sunday & Holidays \$545 infant/cremated remains	Contact Kelley Monument or Adams Memorials	
G.A.R. Cemetery (1/08) c/o Brad I. Mohr, Trustee P.O. Box 134 Homer IL 61849 217 896-2749	\$300/space	\$300 \$100 burial of cremated remains	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 (1/08) 4112 W. Bloomington Road Champaign IL 61821 217 356-6332	\$995-\$1,495 (\$400 discount for pre-need purchases)	M-F until 3:00 p.m. \$765 Sat. until noon \$915; after noon \$1,015 Burial of cremated remains: \$415-\$615	Markers are available from Grandview.	Caskets: \$1,805-\$3,190 Vaults: \$1,038-\$1,273
Mahomet Twp. Cemeteries c/o Paul Christie P.O. Box 492 Mahomet IL 61853 217 202-1909 (3/08)	\$1,100--township resident \$2,200--non-resident	\$375 \$165 burial of cremated remains	Consultation for placing of a marker--\$10	Income from sale of spaces goes to Mahomet Township Cemetery Endowment Fund.

Champaign County Cemetery Survey
continued

NOTE: ALL CEMETERIES REQUIRE GRAVE LINER OR VAULT FOR COFFIN BURIAL
Minimum cost, installed, is approximately \$800

Cemetery	Interment Space	Grave Opening/Closing	Markers, Installation, etc.	Miscellaneous
<p>Mt. Hope Mausoleum & Cemetery, Roselawn Cemetery, Woodlawn Cemetery, Lincoln Memorial Gardens Office: 611 E. Pennsylvania Champaign IL 61820 217 384-7002 (2/09)</p>	<p>Mt. Hope: \$895-\$995/space Roselawn: \$995-\$1095 Woodlawn \$595-\$895 Lincoln \$595-\$695</p>	<p>Graves* Infants or Cremains Weekdays 9 a.m.-3 p.m. \$950 \$500 Saturdays 9 a.m.- 1p.m. \$1,140 \$600 Sat. 1 p.m.-3 p.m. \$1,900 \$1,000 *Sun./Holiday 9a.m.-3 p.m. \$3,325 \$1,750 *see note on right</p>	<p>Monument or flush memorials permitted in most gardens.</p>	<p>Crypt Entombment, Crypt Cremation, and Niche Inurnment available Chapel rental \$400 Tent fee \$250 Vaults \$600-\$3,898 *Saturday opening and closing rates apply if a Sunday burial is required for religious reasons.</p>
<p>Mt. Olive Cemetery (1/08) c/o Ms Tamí 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 Block 17</p>	<p>Adults: Weekdays \$400 Saturdays \$450 Sundays/Holidays \$475 Cremated remains \$150</p>	<p>no response given</p>	<p>We are a not for profit cemetery.</p>
<p>St. Boniface Cemetery (1/08) c/o Mr. Larry Hardiman 410 County Road, 1100 N Seymour IL 61875 217 687-2622</p>	<p>Four grave lots: \$500 in parish \$1,000 out of parish</p>	<p>To be arranged by your funeral provider.</p>	<p>no response given</p>	<p>no response given</p>
<p>St. Mary's Cemetery (4/07) 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>	<p>\$500/space</p>	<p>\$500 grave liner and vault are not required</p>	<p>Marker or monument</p>	<p>An annual notice in the church bulletin solicits funds for upkeep of the cemetery.</p>
<p>Shiloh and Naylor Cemeteries (2/08) 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>	<p>\$375 by a recommended independent service.</p>	<p>Foundation needs to be approved before installed.</p>	<p>Sexton Joel Moore cell: 217 202-6361</p>

Funerals are for the Living

*Reprinted by permission from the FCA pamphlet
"Did You Forget"*

Media and salespeople urge you to plan your funeral for "peace of mind." But a piece (or peace) will be missing if you have not included in the planning process those who are likely to survive you.

As parents we try to help our children learn how to handle money; we talk about our political values and probably even sex. But one of the greatest gifts in the lessons of life is to be prepared for the death of a close family member or friend.

How are we doing? Not very well. Barely 25% of the people who arrange for a funeral got their information from family members and friends, according to a 1995 funeral industry survey. More than half got their information from morticians. Unfortunately, the funeral industry has had such widespread and documented abuse that the federal government was forced to pass consumer protection regulations which, among other things, told funeral directors they could no longer lie to the public. Enforcement of these regulations is weak and far from ideal. Even at best, survivors are vulnerable to manipulative sales tactics at a time of grief.

Here are some issues that caring people will want to resolve with those who will be left behind:

- **What money I have I want to leave for the living. I don't want a lot spent on my funeral. In fact, the least expensive funeral makes a lot of sense to me —once I'm gone, it won't matter. Yet, I know that funerals are for the survivors. What funeral rituals are important to you?**

Check with all those who are likely to be at hand when your death occurs. Help them to look at funeral rituals that cost money and those which can be personalized with little or no expense such as a scrapbook of remembrance. Oprah Winfrey did a show questioning high-cost weddings. Interviews with those who attended showed that the expensive, fancy flowers and fancy dresses were not the things people remembered. A fancy casket probably won't be remembered either. And in some families, it will become an issue when one family member who would have honored your preference for inexpensive arrangements is

expected to share the cost of a more elaborate one or watch your estate diminish, simply because a more dominant family member got swept up in the emotions of the moment.

Remember, for a memorial service without the body present, your family does not need the services of a mortician—having something to do can be very therapeutic for survivors. Your family certainly wants to know what your preferences are, but if you plan everything yourself, you may limit the meaningful involvement of those who need an opportunity to express their caring.

- **I wouldn't buy a car without taking it for a test-drive. I don't want my funeral to be a test-drive and the real thing all wrapped into one. Let's look at exactly what the choices are.**

Morticians sometimes prey on emotions to increase their funeral profit — "I'm sure you want the best for your mother." They also know that few consumers are well-educated on funeral issues and don't shop ahead of time. Funeral Consumers Alliance literature will let you know what your options are and will explain fair funeral practices. But, the cost of various options may help determine what is chosen. If the funeral consumer group near you has not done a price survey, be sure to get the General Price List (GPL) from every mortuary in your area. It could save your estate thousands of dollars.

It is more important to help your family learn how to shop for a funeral than to sign up with a particular mortuary right now. Wall Street companies have bought up and consolidated many formerly locally owned funeral homes around the country. They often employ high-pressure sales tactics to drive up the cost of funerals, according to dismayed ex-employees. The funeral home you might work with today may not be the best place to do business next month. And make sure your survivors are educated about the tricks of the funeral trade **before you die**.

- **Who will pay for my funeral?**

Settle this part before there are any hard feelings. If you have set aside funds to pay for your funeral, do family members know how much there is, where it is being kept, and how to get to it? Be sure to read our brochure **Preparing Your Funeral, Benefits and Dangers**.

- **If I choose body donation to a medical school, will you be comfortable with that choice?**

One elderly gentleman decided to change his plans when a daughter was unhappy with the idea of body donation. On the other hand, the FCA brochure on **Body Donation** might answer the daughter's concerns. Cremated remains can usually be returned to the family, making body donation more of a "loan." Does this make it easier for someone to consider? If you make the arrangements ahead of time, will that help with any reluctance? Most medical schools prefer that you do.

- **I would like to be cremated, but the crematory is not likely to accept my body unless everyone agrees. How do you feel about cremation?**

Hard feelings may erupt among surviving siblings, for example, if there is no agreement on the final method of disposition. If you sign a cremation permit ahead of time, would that make it easier for others to honor your wishes? About two-thirds of states allow you to sign legal documents specifying your funeral wishes ahead of time, or giving that authority to anyone you like. For a list, check www.funerals.org/pref.htm. (Apart from the emotional issues, there are financial concerns with any form of disposition. Cremation is often the least expensive, and will significantly reduce cemetery costs.)

- **I do not want to be embalmed but I understand that, if my death is sudden and unexpected, some of you may need a time to say good-bye. Would you be satisfied with a private family viewing—without any embalming or restoration—rather than a public display of my body?**

In an unexpected death, an autopsy is often required. Yet the hospital may cooperate with a family's request to view a body there. In fact, it may be needed for identification purposes in some instances. If the body has been moved to a mortuary before all family members have arrived, let the undertakers know what your wishes are. The "Private Viewing" option is often left off the funeral home's General Price List, so there may be no additional charge. Many people assume embalming is required. Not so, in most instances. In fact, this is the only country where embalming is so widespread, thanks to heavy promotion by the industry. Most morticians do not choose embalming for themselves, according to **Funeral Monitor**.

- **Let me tell you where my will and important papers are.**

Our affiliates have an end-of-life planning kit, **Before I Go, You Should Know**. The write-in booklet has pages on which you can list the vital information needed after death—death certificate information, preferred funeral arrangements, assets and other resources. It comes in a freezer pouch with a door magnet, "Matters of Life and Death Inside," as well as a state-specific Living Will and Durable Power of Attorney for Healthcare. All your immediate survivors—not just one—should have a copy of this. A first-to-call son on vacation out of the country will mean that another will need to be notified.

Franklin Roosevelt left detailed instructions for his funeral, but he deposited them in his safe without informing anyone. Only after his funeral did his family realize that he explicitly rejected much of what had been done—the embalming, the use of an expensive casket, and the grave liner or vault. He desired a rapid return of his crippled body to the elements.

--Cremation Concerns

By W. E. Phipps

- **What if my family doesn't want to talk about death and funerals?**

Insist. Try a little humor while it's still easy to smile. We're all "terminal"—we just don't always know when. Don't take "no" for an answer. Those who have the most difficulty talking about funerals are probably the ones that need your help the most. It will be the most loving thing you can do.

Retiring Board Members

Our FCA-CC board members all serve as volunteers to you the membership of the Funeral Consumers Alliance of Champaign County. They are elected for three year terms and are eligible to be elected for an additional term if willing. Our out-going board members this year are Allen Avner and Richard Jerrard. We thank them for their years of service to our organization.

Please Note:

- **FCA—CC Annual Meeting Monday, 7 p.m. April 6, 2009 at Provena Covenant Medical Center.**
- **"Keepin' the Faith" Sunday, April 12, 2009, 5 p.m. WILL-AM 580. Establishing a Green Cemetery in Illinois.**
- **FCA-CC would like to establish a member e-mail list. If you would like to join the FCA-CC e-mail service please send an e-mail to Tom Eaton at tomeaton1999@yahoo.com**

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/We already have joined 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.*

If you no longer wish to receive the FCA-CC newsletters, please contact our president,
Tom Eaton at tomeaton1999@yahoo.com or 217 351-0938 afternoons/evenings.
FCA-CC would like to establish a member e-mail list. If you would like to join the FCA-CC e-mail service
please send an e-mail to Tom Eaton at tomeaton1999@yahoo.com