



# Funeral Consumers Alliance of Philadelphia

Promoting informed advance planning  
for funeral and memorial arrangements

Summer 2016  
Issue #2

## President's Column



**David Morrison, Esq.**  
President

### **Our main goal is to become "The Source" for information on:**

- ▶ how to shop for funeral goods and services
- ▶ your consumer rights
- ▶ traditional funerals
- ▶ DIY funerals (without a funeral director)
- ▶ green burials
- ▶ organ and body donation
- ▶ cemetery and grave marker rights

### **Beating the high cost of funerals**

With hard work from our board and volunteers, we now have over **140 General Price Lists** from funeral homes all over the greater Philadelphia area. Direct cremation ranges from \$700 to \$4,465 (for the same thing!), and immediate burial from \$900 to over \$7,000! Wow.

**Consumers turn to us for guidance and answers.** With our help a daughter took on the chairman of the PA State Funeral Board for refusing to transfer prepaid funds to another funeral home. She then took the issue to the State Funeral Board which resulted in him being voted out of the chairmanship.

*"My wife has just passed away, and I have been out of work for a while. I really have nothing, not even for cremation. What can I do?"* We told him about the Anatomy Gifts Registry (tissue and organ donation). *"She would really have liked that."* In four weeks he had her ashes back — cost, \$35. *"I am so grateful."*

### **Negotiating the funeral**

Our members save thousands by shopping around, asking for a General Price List, and choosing only what they want. Remember, the FTC funeral rule states that you have the right to decline anything you do not want.

### **Not Using Funeral Directors**

A member of a funeral group for Nepalese refugees died unexpectedly of a heart attack at age 46. A hexagonal coffin from an Amish cabinet maker cost \$315. His friends and family dug the grave. Total cost of the funeral and cemetery costs — \$815. With the help of FCA, no funeral director was needed, although the experience of the Nepalese funeral group for the paper work was essential. We now have several religious groups in PA who handle their own. Would you be interested in having a speaker explain how this can be done to your group? We also speak about alternatives to the traditional funeral, home funerals, green burial, how to shop for funerals, cemetery rights and more. Please call or email to discuss or if you'd like more information!

### **Legislation**

We are working with the PA Funeral Directors Association on a problem we share — making sure designated agent forms are recognized. We need a simple statute that recognizes a funeral agent, regardless of how it is designated — in a funeral home questionnaire, a "Last Wishes" form, **Before I Go** Kit, etc. ♦

## Meet Our New Board Member



**The Reverend Patrick Walker, Board Member.** As an ordained United Methodist clergy person, Patrick is personally familiar with the funeral industry in our country and in particular Pennsylvania. He has been looking for the opportunity to explore and assist in alternatives to what has become our “traditional” funeral practices.

Patrick learned about green burials from an article on Promessa ([www.promessa.se](http://www.promessa.se).) Promessa is an ecological burial process introduced by biologist Susanne Wiigh-Mäsak of Sweden. You can see her TED Talk at [https://youtu.be/xC81Zb\\_LCPs](https://youtu.be/xC81Zb_LCPs).

Patrick also brings a background in non-profit development and fundraising, and he remains active on several non-profit boards in South Central PA. He sought out the FCA after doing his own online research. “What they are providing makes a lot of sense to me,” said Rev. Walker, “they are teachers — providing knowledge to the general public that has been hidden by the industry and avoided by our cultural disassociation with death.”

He resides in Northern York County and is a Community Engagement Specialist with Church World Service. He began his tenure on the Board of the FCA of Philadelphia at the April Board meeting.

“Dying is  
a very dull,  
dreary affair,  
and my advice  
to you is to  
have nothing  
to do with it.”

Somerset Maugham

## Don't Pre-Pay

We encourage planning ahead, but **discourage paying ahead.**

**Why?** Pre-paid contracts are **restrictive**. You might die while traveling. You might move. You might change your mind about what you want. The funeral home you chose might be sold to someone you neither like or trust (such as a corporation) or it might go out of business. Pre-paid funds can be raided. The merchandise you chose and paid for might no longer be available by the time you die.

Why would you consider pre-paying? Most people say it's because they don't want to be a burden to their survivors and want “everything taken care of.” Unfortunately, even with the best planning, you can't take care of everything. Your death will be a sad event and involve some decision-making by your survivors. The best thing you can do to make their time easier is to figure out what you want and share your wishes with them. Ask us for our planning form! (And see article on back page about our kit, **Before I Go.**)

If you are worried that your survivors will have trouble coming up with the funds to pay for your services, consider setting the money aside in a joint savings account with a trusted friend or relative who knows your wishes.

**One reason to pre-pay is if you are spending down for Medicaid for institutionalization.** The money goes into an irrevocable trust, which means it cannot, by law, be cancelled or refunded. However, you can switch funeral homes. ♦





# You're Invited

**The Funeral Consumers Alliance of Greater Philadelphia  
Annual Meeting and Cemetery Tour**

## *West Laurel Hill Cemetery Tour of Historic Areas and Green Burial Section*

**Saturday, September 24, 2016**

**12:30 pm Annual Board Meeting**

**(All welcome)**

**in the "Atrium" of Bringhurst**

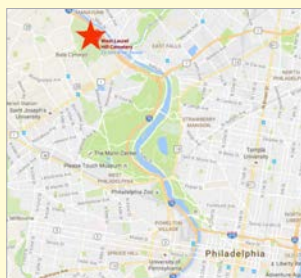
**Funeral Home**

**followed by**

**2:00 pm Cemetery Tour**



*Incorporated in 1869, West Laurel Hill Cemetery is a non-profit and non-denominational cemetery. It is also an arboretum, an outdoor sculpture garden, and a historical and cultural text that tells the stories of 19th, 20th and 21st century Philadelphia and the people who lived there.*



**West Laurel Hill Cemetery  
215 Belmont Ave.  
Bala Cynwyd, PA 19005  
(610) 664-1591**

**RSVP appreciated**

**By phone or e-mail**

**267-712-9695 • [fcaphilly@gmail.com](mailto:fcaphilly@gmail.com)**

**Or for more information**



Funeral Consumers Alliance  
of Greater Philadelphia  
P.O. Box 25646  
Philadelphia, PA 19130

Return Service Requested

## Reminder

As an advocacy group for consumers, we educate the public on their rights and options when planning for and/or purchasing funeral goods and services.

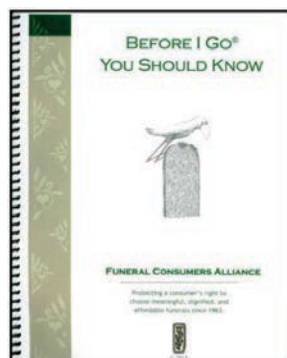
**We do not, however, offer financial assistance of any kind,** or have access to any funds to distribute or donate for those needing money. We are available for phone consultations or email to answer your questions and help you make plans, and will always do our best to show you how you can reduce your costs either in advance or at time of need.

## Before I Go Planning Kit

### What To Do When Someone Dies

There is so much to do. Right away you need to make decisions about body disposition; choose a funeral home, burial, cremation or donation; whether to have the body embalmed or not; choose a casket or urn, etc. You'll also likely be planning a service, writing an obituary, and contacting relatives and friends. And, too soon after, you'll be faced with collecting paperwork and making numerous calls to cancel or transfer insurance, accounts, clubs, ownership and registration of cars, property, bank accounts, retirement plans, pension plans, claim social security and veteran's benefits, start the probate process, and more. It's easily overwhelming.

The FCA has made it all much easier for you with the new **Before I Go** kit. Ideally, the workbook is completed before death, but it is also an excellent checklist for what needs to be done when the time comes.



**Before I Go** includes 30 pages of space to:

- Record your detailed funeral wishes
- Leave instructions for your pet care
- Tell survivors where to find your assets and how to wind down your online life
- Two free chapters from the book **Final Rights** with all the funeral and burial laws and consumer protections specific to your state.

Makes a great stocking-stuffer! They can be ordered online for only \$15. Get one: <https://www.funerals.org/bookstore/>.