CREATIVE CHOICES

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2018 Issue 1

The Newsletter of the Funeral Consumers Alliance of Central Texas

You are invited to our 2018 Annual Meeting

Saturday, February 24, 2:00 to 4:00 p.m.

Location:	Hyde Park Christian Church, Austin, TX
	610 East 45th Street (between Red River and Duval Street)
Meeting Topic:	How to Talk with Your Doctor and Other Healthcare Providers
	Learn and practice helpful techniques for talking with your medical providers about your medical advance directives, your healthcare and treatment options, and your end-of-life choices
Co-Facilitators:	Garrick Colwell and Nancy Walker (see page 5)
Making its Annual Debut:	FCACTX's 2018 Funeral Home Price Survey

2018 FUNERAL HOME SURVEY UNDERWAY

As this newsletter goes to press, our volunteers are collecting General Price Lists and Casket Price Lists from over 50 funeral providers located in our five-county service area.

The survey will be available February 24.

HOW TO GET ONE OR MORE COPIES OF THE NEW SURVEY:

- Pick one up at the annual meeting
- Download the survey from our web site at www.fcactx.org
- Ask us to send it to you as an email attachment
- Ask us to mail it to you

  Email us at office@fcactx.org or call us at 512-480-0555. (We check voice mail at least once a day.)

- Come by our office, Suite 112 in the AGE Building at 3710 Cedar Street (on the corner of Cedar and West 38th Streets, a block west of Speedway). The office is open on Mondays from 10 to noon. If another weekday would be more convenient for you, please call the office to make an appointment.

Be sure to pick up or download extra surveys to share with people you care about. And don't forget to mention that we have knowledgeable speakers available to talk to any group or organization in our service area. **Let's spread the word!**

The FCA of Central Texas Board of Directors recognizes that our mission *would not be possible* **without our dedicated volunteers.**

Heart-felt thanks for donating your time, your skills and your talents –
serving on our Board, staffing our office, answering after-hours calls, planning events, making presentations, collecting price lists for our annual funeral home price survey, and more –

Frances Allen
Sabiha Bandali
Sandy Booth
S. Lemuel Bradshaw
June Hankins
Lamar Hankins
Don Harris
Clint Henderson
Gary Lichtenstein
Ellen Macdonald

Judy Mataya
Sarah Reves
Gene Schneider
Jo Schneider
Cate Smith
Jesse South
Nancy Walker
Barbara Wand James
Wendell Williams

The Board also extends sincerest thanks to more than 100 members who financially supported our work in 2017.

A special shout-out of gratitude to Chuck and Sue Howe, who sent us a donation every month (even though they don't live in our five-county service area)

Stay in touch …	**Call or email us**	**Visit our Web site**
To join or donate to FCA of Central Texas	X	X
To download price surveys and/or advance directive forms	X	X
To access our 2017 newsletters with clickable links		X
To update your phone number, email, or mailing address	X	
To request a presentation on one or more end-of-life topics	X	
To explore volunteer opportunities	X	
To arrange a visit with us in our office and/or our library	X	

Phone: 512-480-0555
Email: office@fcactx.org
Website: www.fcactx.org/

Mailing address:
3710 Cedar St., Mailbox 13
Austin, TX 78705-1449

FCACTX's Funeral Home Price Survey – My Favorite Resource

by Sabiha Bandali, LMSW, Hospice Social Worker

I have the privilege of working with people who are at the end of their life journeys here on this earth. The work I do is like "walking on sacred grounds," a phrase that my wise hospice mentor shared with me years ago when I entered the field of hospice work. Little did I know then how quickly working with the dying and their grieving families would become my calling and a source of great fulfillment.

Because I am a hospice social worker, my car trunk is filled with resources of all kinds – booklets and flyers about in-home caregiver support, medical alert systems and resources, how to get mail delivered to your doorstep, and senior living facilities in our area; advance directive documents; and more. However, the **only** resource that I carry in my workbag for **every** visit is my all-time favorite resource, FCACTX's annual funeral home price survey.

As a hospice social worker, it is often my challenging task to bring up end-of-life conversations in a manner that is sensitive and respectful. Where making final choices is concerned, some families have completed plans right down to the choice of music at the funeral. Others refuse to talk about it until death arrives. There is no right or wrong way.

When we are able to talk about these matters, the survey turns the conversation to comparing costs and shedding light on the various options meticulously explained in the narrative. Now, this final task becomes more manageable and less daunting.

Time and again, I have seen relief on my clients' faces when — in the midst of decision making, dealing with the complexities of illness, the anticipatory grief of losing a loved one — the survey information helped them work through the tedious, sometimes painful process of making final arrangements. Often, the decisions made by the dying person lifted financial and emotional burdens off the family.

After having these conversations, most families experience relief because they now have more time for final goodbyes and grieving, rather than sorting through the complexities of funeral planning. They tell me they are grateful that the survey provided easy access to information needed to make final plans, giving them more precious time with their loved ones whose remaining time on earth was short. What a gift!

The 11 qualities of a good death, according to research

A recent study published in the *American Journal of Geriatric Psychiatry*, which gathered data from terminal patients, family members and health care providers, aims to clarify what a good death looks like. The literature review identifies 11 core themes associated with dying well, culled from 36 studies:

- Having control over the specific dying process
- Pain-free status
- Engagement with religion or spirituality
- Experiencing emotional well-being
- Having a sense of life completion or legacy
- Having a choice in treatment preferences
- Experiencing dignity in the dying process
- Having family present and saying goodbye
- [Experiencing good] quality of life during the dying process
- Good relationships with health care providers
- An "other" category (cultural specifics, having pets nearby, health care costs, etc.)

In laying out the factors that tend to be associated with a peaceful dying process, this research has the potential to help us better prepare for the deaths of our loved ones — and for our own.

Source: https://qz.com/727042/the-11-qualities-of-a-good-death-according-to-research/

How Social Security Can Help When a Family Member Dies

Information from the Social Security Administration's web site

Usually, the funeral director will report the person's death to Social Security. You'll need to give the deceased's Social Security number to the funeral director so he or she can make the report.

Some of the deceased's family members may be able to receive Social Security benefits if the deceased person worked long enough under Social Security to qualify for benefits. *Contact Social Security as soon as you can to make sure the family gets all the benefits to which they're entitled*. Please read the following information carefully to learn what benefits may be available.

We can pay a one-time payment of $255 to the surviving spouse if he or she was living with the deceased. If living apart and getting certain Social Security benefits on the deceased's record, the surviving spouse may still be able to get this one-time payment. If there's no surviving spouse, a child who's eligible for benefits on the deceased's record in the month of death can get this payment.

Certain family members may be eligible to receive monthly benefits, including

- A widow or widower age 60 or older (age 50 or older if disabled);
- A widow or widower any age caring for the deceased's child who is under age 16 or disabled;
- An unmarried child of the deceased who is younger than age 18 (or up to age 19 if he or she is a full-time student in an elementary or secondary school); or
- Age 18 or older with a disability that began before age 22;
- A stepchild, grandchild, stepgrandchild, or adopted child under certain circumstances;
- Parents, age 62 or older, who were dependent on the deceased for at least half of their support; and
- A surviving divorced spouse, under certain circumstances.

If the deceased was receiving Social Security benefits, you must return the benefit received for the month of death or any later months. For example, if the person dies in July, you must return the benefit paid in August. If the benefit is received by direct deposit, contact the bank or other financial institution and ask it to return any funds received for the month of death or later. If the benefit is paid by check, do not cash any checks received for the month the person dies or later. Return the checks to Social Security as soon as possible. However, eligible family members may be able to receive death benefits for the month the beneficiary died.

Source: www.ssa.gov/pubs/EN-05-10008.pdf

Social Security: 1-800-772-1213; www.ssa.gov/

Be sure to ask these questions if they are relevant to you and/or your family member(s):

- What if, at the time of death, there is no spouse, parent, child, or stepchild?
- What happens to the funds paid in?
- What happens to contributions made if the decedent died before being old enough to collect benefits?

Introducing our Annual Meeting Co-Facilitators

GARRICK COLWELL

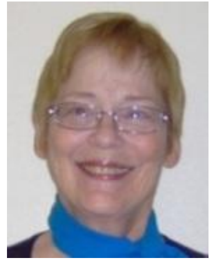
Garrick co-facilitates The 3 Ds of Advance Care Planning: Decide - Discuss - Document™ workshop series and group discussions on *Being Mortal*, a documentary based on Dr. Atul Gawande's best-selling book by the same name.

Garrick is a Respecting Choices® Person-Centered Care First Steps® Advance Care Planning Certified Instructor and Facilitator.

As a volunteer and a Certified Grief Recovery Specialist, Garrick collaborates with Hospice Austin to offer Conversations On Grief, a monthly online grief support program. He is also a volunteer for Seton Hospital's *No One Dies Alone* (NODA) program.

Garrick is a co-creator of Kitchen Table Conversations, which has provided workshops for residential and faith communities as well as AARP and other organizations for seniors.

Professionally, Garrick is an Executive Coach and Business Development Consultant with a private practice in Austin.



NANCY WALKER

Nancy co-facilitates with Garrick The 3 Ds of Advance Care Planning: Decide – Discuss – Document™ workshop series and group discussions of *Being Mortal.*

Since beginning her volunteer work with FCACTX in 2010, Nancy has served on our board, worked in our office, produced our newsletter, and maintained our membership list. In addition to giving presentations on end-of-life topics, she has conducted classes for a variety of community groups and for Austin's Lifetime Learning Institute and The Osher Lifelong Learning Institute (FORUM, LAMP, NOVA, QUEST, SAGE) at The University of Texas.

Along with Garrick Colwell and Amy Temperley, Nancy is a co-creator of Kitchen Table Conversations.

Before retiring, Nancy developed and presented in-house training for the Texas State Comptroller's Office and the Texas Workforce Commission. She considers her volunteer work with FCACTX to be the best job she's ever had!

Obituary Cost Comparison

Placing an Obituary in the Austin-American Statesman

$9.46 per line and a $75 flat fee for the digital obituary, which includes a guest book, social sharing capabilities, video and photo galleries options. A line typically includes 60-65 characters.

For additional details, including information about photos (placement, format, etc.), contact the Statesman at **512-445-4005.**

Multiple Days: 30% discount for 2nd day, 3rd day, etc.

Death Notices are free. They include name, age, hometown, date of death, name of funeral home, information about visitation and/or services.

Placing a Member's Obituary on our website: FREE

If you want the "extras" provided by the *Statesman* but still want to save hundreds of dollars, consider putting a brief obituary in their publication with a link to the full obituary on our website. For details, contact our office at 512-480-0555 and/or send the obituary to us at office@fcactx.org.

Sorting Through What's Left Behind:
Tips from a pro on tackling a dreaded task

By Paula Berman via Modern Loss

After a loved one is gone, it's never easy to sort through everything that remains behind. Paula Berman, a professional organizer and productivity consultant, knows this first hand. Having worked over the years with numerous bereaved families, she knows which items have proved most difficult to sort through, how to approach family disputes over who gets what, and what to consider when deciding what to keep and what to give away.

What are some of the unique challenges of working with a bereaved family?

Clients bring their personal organizing roadblocks with them to the organizing sessions. In their own lives they may struggle with letting go of items because of sentimentality, aspirational hopes and dreams of using items, an overestimation of the value of items, and a need to find the perfect recipient for each donated item. When the emotional element of loss is added to these scenarios and clients have to organize their loved one's belongings, it can become increasingly difficult and stressful for them to make decisions. Often they second-guess themselves after they have made decisions.

Pam Manning McCutcheon, who tragically lost her son Max to a car crash in 2010, told me, "When in doubt — store it." Pam, a former professional organizer and member of The Compassionate Friends, a support organization for bereaved parents, acknowledges that her advice is not very "organizer-like." But she adds, "You can never get it back once it's gone. Grief has so much pain already, why add to it by regretting giving something away before you are ready?"

Are there any rooms or items that your clients have found especially hard to go through? If so, which ones — and why do you think they prove so difficult?

Clients who have taken care of loved ones in their homes at the end-stage of life find it hard to be in the rooms where they took care of their loved ones. Often there are still medical supplies in the room and the flood of memories this generates can be overwhelming.

Other items that trigger memories and are hard for clients to go through:

- photographs (especially if the most recent ones were taken during last stages of the deceased's illness)
- items that contain the loved one's handwriting (e.g., books with the person's name in them and handwritten notes, diaries, and recipe cards)
- items containing the loved one's name and an image/photo (e.g., driver's license and membership cards)
- clothing/jewelry/watches
- certificates and trophies of the deceased's accomplishments

Family members have different organizing styles. If one person has a "just donate everything and move on" personality and another family member, for example, has an "I need to keep everything" personality, then the potential for conflict increases. In addition, the process is impacted by each family member's relationship with the deceased, relationships among family members, and perceptions of the deceased's relationship with other family members.

(continued on page 7)

Sorting Through What's Left Behind *(continued from page 6)*

What do you advise when things get tense?

- Identify 1-3 charities that the deceased supported before you start the organizing process. Unless you know exactly who would want, need or use something, avoid trying to find the perfect recipient for each individual item. Trust that the donated items will go to deserving recipients. (And keep track of all donations for tax purposes.)
- Find an appraiser for the items you want to sell. This will resolve any family member disputes about the monetary value of an item.
- When possible, set aside time to organize when everyone is feeling mentally and physically strong enough to sort, organize and make decisions.
- Designate a "safe" zone for disputed items. Set agreed-upon rules to facilitate the process. If interactions turn into heated debates —
    1. Place the disputed item in the "safe" zone.
    2. Take a breather, e.g., walk around for a few minutes and get some fresh air.
    3. Come back and work through the next set of items.
    4. Return to the "safe" zone when everyone feels they can manage their emotions.

How have you helped guide your clients through this admittedly difficult process?

Each day is different. I always keep a box of tissues handy. I always assess how a client is feeling at each appointment. If they are feeling strong enough to work through the more difficult items (these items vary from person to person), then we tackle those piles.

Any additional organizational tips for bereaved individuals and families?

- For the sentimental person, I would caution against turning your home into a longterm storage facility for the deceased's belongings. By all means hold on to everything you are not yet ready to part with or make a decision about, but when it comes time to select which items to keep, choose what you want to live with and enjoy and appreciate. The things you keep should bring joy to your life and should make you smile and think of the deceased fondly when you use and see the items.
- Document everything: what each family member receives, what is sold and the payment amount received, and what is donated and the value of each donation. Losing a loved one causes stress, and stress impacts one's ability to remember things. Don't rely on memory as a means of recall for the organizing process.
- Collate and organize all documentation that might be needed for any potential financial, legal or medical reason.

Source: http://modernloss.com/what-remains/

Funeral Home Ownership Updates

Records at the Texas Funeral Service Commission indicate that **A Plus Cremations**, a new cremation provider in Georgetown, is under common ownership with the three **Beck** funeral homes in FCACTX's five-county service area. Beck's funeral home in Liberty Hill has closed, as has Angel Funeral Home in Austin.

After acquiring all funeral homes owned by Weed-Corley-Fish in 2017, **Service Corporation International (SCI)** now owns **15 funeral homes** in our service area. In addition to five **Cook-Walden** funeral homes, two Cook-Walden cemeteries, and four **Weed-Corley-Fish** funeral homes, SCI owns **Neptune Society** and **Fuller-Sheffield** in Austin, **Austin Cremations** (Round Rock), **Marrs-Jones** (Smithville), **Marrs-Jones-Newby** (Bastrop), and **Condra** (Taylor).

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Email office@fcactx.org, call 512-480-0555, or complete and mail this form to our office.

Please update my contact info:

____
Name(s)

____
Street or P. O. Box

____
City, State, Zip

____
Phone

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Email address

☐ Help me transfer my membership to an FCA affiliate outside the Central Texas area.

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Austin, TX 78705-1449

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YOUR CREATIVE CHOICES NEWSLETTER FROM FCA OF CENTRAL TEXAS

OPEN RIGHT AWAY FOR NEWS ABOUT

- **OUR 2018 ANNUAL MEETING**
- **OUR 2018 FUNERAL HOME PRICE SURVEY**
- **AND MORE!**

Time-Sensitive

This newsletter with clickable links is on our website.