



CREATIVE CHOICES

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2017 Issue 3

The Newsletter of the Funeral Consumers Alliance of Central Texas

If you received calls from Neptune Society, you could get a payment from a \$15 million class action settlement.

- A settlement has been reached with **SCI Direct, Inc. doing business as Neptune Society** (“SCI Direct” or “Defendant”) in a class action lawsuit about whether it violated the Telephone Consumer Protection Act (TCPA) by making prerecorded calls to consumers without their consent and calls to consumers without a proper “Do Not Call” policy in effect.
- You *may* be included in the settlement and eligible for a payment from it if you received prerecorded telephone calls without your prior express written consent or telephone calls made by or on behalf of SCI Direct and promoted its goods and services (including the cremation services offered by Neptune Society).
- Your rights are affected whether you act or don’t act.

Complete details and list of consumer options at www.scidirectsettlement.com/faqs.aspx.

How do I know if I am part of the settlement?

You are included in the settlement as a Settlement Class Member if you fit one or both of the following descriptions:

Prerecord Class: Since October 16, 2013, all persons within the United States to whose telephone number Defendant SCI Direct, Inc. placed a telephone call using CallFire, Inc.’s calling platform when that call was dispositioned as “Answering Machine,” “Live Answer,” or “Do Not Call.”

DNC Class: Since May 27, 2012, all persons within the United States to whose telephone number Defendant SCI Direct, Inc. placed (or

had placed on its behalf) two or more telephone calls in a 12-month period.

In general, if you received *either* a prerecorded call or call using an “artificial” voice from SCI Direct (also known as the Neptune Society) at any time since October 16, 2013, *or* you received two or more calls within a 12-month period from SCI Direct (after May 27, 2012), you are likely included.

How can I file a claim?

Claim Forms may be submitted online – www.scidirectsettlement.com/media/1166451/v4/scz_claim_110317_final-web.pdf – or printed from the website and submitted to the Settlement Administrator at the address on the form. Claim Forms are also available by calling 1-855-200-6242 or by writing to the Settlement Administrator, Strache v. SCI Direct, Inc. Settlement Administrator, P.O. Box 404039, Louisville, KY 40233. **Submitting a claim is the only way you can receive a payment from this settlement.**

If you submit a Claim Form, you will give up the right to sue SCI Direct in a separate lawsuit about the legal claims this settlement resolves.

Deadline: February 13, 2018

What can I get from the settlement?

SCI Direct has agreed to create a **\$15,000,000 Settlement Fund**. After deducting Court-approved attorneys’ fees and costs, incentive awards for the Class Representatives, and settlement administration expenses, the balance will be

(continued on page 2)

**No need to type out web addresses (URLs).
Our 2017 newsletters with clickable links are online at
www.fcactx.org/resources/newsletters.html.**

SCI / Neptune Society Settlement (continued from page 1)

distributed to Settlement Class Members who submit valid Claim Forms. Under the settlement, SCI also agrees to develop and implement certain internal policies, trainings, and procedures to ensure compliance with the TCPA.

Payments will be distributed pro rata (proportionately) to all Settlement Class Members who submit valid Claim Forms.

How do I get out of the settlement?

To exclude yourself from the Settlement Class, you must submit a written request for exclusion. Your request for exclusion must include: (1) your name, address and telephone number; (2) a statement that you are a Settlement Class Member and wish to be excluded from Kelly Strache v. SCI Direct, Inc. d/b/a Neptune Society, Case No.17-cv-4692; and (4) your personal signature. Your request for exclusion must be mailed to Strache v. SCI Direct, Inc. Settlement Administrator P.O. Box 404039 Louisville, KY 40233-4039.

This is the only option that allows you to sue, continue to sue, or be part of another lawsuit against SCI Direct related to the legal claims this settlement resolves. However, you will give up the right to get a payment from this settlement. **Deadline: January 12, 2018**

Source (with more FAQs about the settlement) at www.scidirectsettlement.com/faqs.aspx#a9

2017 Educational Outreach

Lectures and presentations, panels

- Austin Shambhala Center
- Caregiving Café
- Church of Conscious Harmony
- Cobblestone Court Senior Housing Community
- First Unitarian-Universalist Church
- Friends Meeting of Austin
- Longhorn Village
- Rebekah Baines Johnson Center
- UT NOVA

Multi-session events

- Lifetime Connections without Walls (3 tele-learning sessions)
- End-of-Life Options: 8-session spring class through Lifetime Learning Institute (LLI)
- End-of-Life Options: 8-session fall class through LLI
- UT FORUM: 6-session seminar

Four-session advance care planning workshops in collaboration with Kitchen Table Conversations (www.kitchentableconversations.org/)

- Alzheimer's Texas
- St. David's Episcopal Church
- AARP (workshop sessions at Lady Bird Johnson Wildflower Center)
- Lifetime Connections without Walls (3 tele-learning sessions)

News about our next LLI *End-of-Life Options* class

Dates: Tuesdays, 10 a.m. to Noon, Feb. 13 – April 3, 2018

Location: Genesis Presbyterian Church, 1507 Wilshire Blvd., Austin

Class limited to 20 participants

Cost: \$20 to LLI + \$10 at first class session for plentiful handouts

Registration for this and other LLI classes begins **January 8, 2018**.



Storing Advance Directives Online



Services are available to store copies of your documents and to make them available on your behalf. This is a particularly effective way to store your documents to protect against theft, fire, flood or other natural disasters as well as for people who travel.

Below are some options for this type of service.

Directives Online www.directivesonline.com/ 1-805-358-1090

Provides anywhere, anytime access to advance directives for healthcare professionals, controlled access to important estate documents for trusted family and friends.

Cost: \$49 per year for standard plan; \$90 for premium plan. Monthly payment plans offered.

DocuBank www.docubank.com/ 1-866-362-8226

The DocuBank SAFE allows you to upload and store documents that you want quick, convenient access to online.

Cost: One year: \$55; five years: \$165

LegalVault <http://legalvault.com/> 1-877-269-0076

Allows you to securely store advance directives for convenient retrieval in the event of an emergency.

Cost: No prices posted online because this package is available only through law firms that partner with LegalVault.

MedicAlert www.medicalert.org/ 1-888-412-8209

Initial purchase of a MedicAlert product includes one free year of "My MedicAlert Services" ensuring health information is made available in the event of an emergency.

Cost after first year: \$24.99 per year

Financial Hardship: This is a one-time benefit providing three years of sponsored services.

Sponsored individuals must then reapply for these benefits. Details about eligibility at

www.medicalert.org/donate/sponsored-membership

Storage of advance directives is available in an "add on" package called MedicAlert Advantage.

www.medicalert.org/user/add-on-services

MedicAlert Advantage provides the following service enhancements:

- **Medical Document Storage** – Storage of [Advance Directive/DNR Orders](#), X-Rays, MRIs, cat-scans, special medical instructions, and more. Documents are made available, when needed, to your designated healthcare proxy and/or medical professionals.
- **24/7 Family Notification** - After communicating your health information, MedicAlert contacts your loved ones and provides information about your location and the status of your condition.
- **Travel/Global** – Services are available in more than 50 countries; translation services are available in 140 languages.
- **Exclusive Discounts** - Rewards and perks offered include special partner discounts.

Cost: \$29.99 per year

My Directives www.mydirectives.com/

Cost: Free (Details at <https://mydirectives.com/en/about/company/>)

MyDirectives is a **digital platform** that lets you create, store, update, retrieve and share an emergency, critical and advance care plan using a form that we call the Universal Advance Digital Directive (uADD)[™]. For Apple iPhone users, MyDirectives MOBILE is a **free Apple Store app** that you can use to designate your healthcare agents, locate and share your uADD and record your preferences on organ donation. Both are designed to give you confidence your voice can heard if you ever suffer a health emergency and cannot communicate with family, caregivers, or medical personnel. Unlike the other vendors listed above, MyDirectives is **not** a storage service where you can upload advance directives and other documents but it does seek to educate the public about the importance of directives.

Who Knew? (Did You?)

Who Must Comply With the Funeral Rule?

Excerpt from *Complying with the Funeral Rule* (The Federal Trade Commission's 36-page compliance guide for funeral providers)

All "funeral providers" must comply with the Rule. You are a funeral provider if you sell or offer to sell both funeral goods and funeral services to the public.

Funeral goods are all products sold directly to the public in connection with funeral services.

Funeral services are:

- services used to care for and prepare bodies for burial, cremation, or other final disposition; and
- services used to arrange, supervise, or conduct the funeral ceremony or final disposition of human remains.

You are a funeral provider if you sell or offer to sell funeral goods and both types of funeral services. **You do not have to be a licensed funeral director and your business does not have to be a licensed funeral home to be**

covered by the Funeral Rule. Cemeteries, crematories, and other businesses can also be "funeral providers" if they market both funeral goods and services.

You must comply with the Rule even if a particular consumer buys only goods or only funeral services, but not both. If you offer to sell both goods and services, you must comply with the Rule for every customer. However, you are not covered by the Rule if you sell only funeral goods, such as caskets, but not services relating to the disposition of remains.

You are covered by the Rule even if you organize your business to sell goods through one company and services through another.

If you are a funeral provider, you cannot avoid being covered by the Rule by restructuring your business.

Does the Rule Apply to Pre-Need Arrangements?

The Rule's requirements . . . apply to both pre-need and at-need funeral arrangements

Source: www.ftc.gov/system/files/documents/plain-language/pdf-0131-complying-with-funeral-rule_0.pdf

Death Away from Home

Members frequently ask what to do when a death occurs away from home. If the death occurs in the United States and the intention is to cremate the body, we suggest that the cremation be performed by a funeral provider located in the area where the death occurred. The cremated remains may then be mailed (via USPS) to the family or transported by other means. If the decision is to fly with the cremated remains, call the airline you intend to use to ask about their specific policies. If they allow passengers to carry cremated remains on board, be sure to transport them in a container that will pass through airport security's x-ray machines.

But what happens if a death occurs while you're in transit? Perhaps on a cruise ship ----->



Cruise ships have morgues on board. Roughly 200 people die on cruises each year, especially on those that carry a lot of seniors, so most ships have a small morgue and are prepared to store up to 10 bodies.

weird-facts.org

@factsweird

Evaluating Online Grief Support

If you are among the thousands of individuals looking for information, comfort or support with caregiving and grief, or to participate in an online grief forum or message board, it's important to recognize that not all Web sites are of equal quality.

How can you be reasonably certain that the site you find is safe and reliable, and that the information it offers is accurate? As mentioned in an [earlier post](#)^{*}, before you decide to join any online grief forum or message board, you are wise to consider these precautions:

- **Investigate before you participate.** Notice whether the service is sponsored by a reputable organization, and learn whether the moderators are qualified to offer information and support.
- **Read about the moderators** to learn about their background, education, training, licensure and certification. Make sure they have experience in facilitating groups and knowledge about the normal grief process. Read some posts written by the moderators to get a sense of their approach to grieving people.
- When health information or advice is offered, **check to see that references are cited.**
- **Make certain that the group or forum you select is made up of mourners with whom you can identify.** Read some of the posts in a given forum to decide if you can relate to the people gathered there.
- **Look for a statement of the group's purpose and its "ground rules."** These should appear on the site's main (or "home") page.
- **Look for an option that enables you to report to the moderator(s) any post that you find objectionable.**
- **Use your own good judgment and common sense.** If something doesn't feel right, if you don't feel safe, accepted or understood, trust your instincts, leave immediately and find another group.

Source: www.griefhealingblog.com/2014/11/grief-healing-notified-of-honcode.html

* Earlier post: www.griefhealingblog.com/2010/10/finding-reliable-grief-information-and.html

Community Bereavement Support Groups provided by Hospice Austin

Most support groups meet for eight weeks at Hospice Austin's main office unless otherwise stated. Groups are offered throughout the year. With the exception of our Drop In Groups and Conversations on Grief Webinar, we recommend participants be at least 2-3 months out from their loss. However please give us a call to register in advance even if your loss was very recent. Call (512) 342-4700 or (800) 445-3261 for more information or to register.

Support groups, which are open to the entire community, are free. Donations are gratefully accepted.

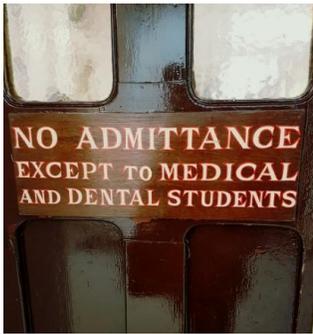
- **Loss of Spouse/Partner Group** – For those over 60 years old
- **Loss of Spouse/Partner Group** – For those under 60 years old
- **Loss of Parent Group** – For adults grieving the death of their mother or father
- **Loss of Sibling Group** – For adults grieving the death of their brother or sister
- **Loss of Adult Child Group** – For those grieving the death of an adult child
- **Drop In Grief Groups** – For any adult grieving the death of a loved one.
No registration required.

South Austin – 1st & 3rd Tuesdays, Noon to 1:00 pm
Shepherd of the Hills Presbyterian Church (5226 W. William Cannon Dr. 78749)

North Austin – 2nd & 4th Tuesdays, Noon to 1:00 pm
Hospice Austin (4107 Spicewood Springs Rd. 78759)

Information on these and other grief support groups at www.hospiceaustin.org/patient-family-services/bereavement/

Thanking Whole Body Donors Posts on DEATHub's Facebook page (04-18-17)



Facebook has an array of groups where members share information about death, dying, and other end-of-life topics. Recently several members of the DEATHub group posted their thoughts about whole body donation.

If you are considering donating your body for medical education or research, you may find the following posts of interest.

First Post: So today was my first day of anatomical dissection. As my course only runs for a little while longer I won't be around when the time comes to meet and thank the donor's family for the wonderful thing their loved one has done.

I am so grateful to the individual who donated his body so that my peers and I can learn. I am humbled beyond belief and completely in awe. I don't know your name or what led you to decide to leave your body to science but you are an unsung hero. In one day you have helped me understand more than I could from any book and for that I am eternally grateful.

I am honored to work with you to secure my knowledge and am so thankful for every one of your lessons. You are teaching me to value all that it means to be human and inspiring me to no end. Thank you, sir.

M. C. Response: I took a tour of a local Med school when I was in high school. I remember seeing the cadavers and thought about how amazing of a gesture those gifts were to help prepare our future doctors, and the benefits to future generations. Do you get any kind of biography on the patient, or is this part of your task (cause of death)? Do you identify them as Mr. or Ms. So and So, by their first name, or do you create an identity for them?

E. S. Response: I'm working with a male so I address him as sir. I like to tell him what I'm doing at any given moment as I feel it's the nice thing to do.

I don't know anything else about him, over the course of the classes I may see cause of death but I'm not too sure. The only other information I have is what other classes he will be in. It's such a privilege.

E. C. Response: My father donated his body/ When it's my time I will do the same. I got to meet the students who had my father. His death was a little easier on my family when we learned how much working on his body had helped them. We spent some time telling them stories of dad and the crazy humor he had. I only wish more people would donate after death, so others can learn and help mankind.

C. R. Response: I and my classmates were in awe of our cadaver. His body, even in advanced age, taught us so much. Grateful is a pale word sometimes. Humbled is better.

Making Old Grave Markers Readable

An FCA member in the Virginia Blue Ridge discovered that **Spray and Forget House and Deck Outdoor Cleaner** works very well on grave markers. When the FCAVBR member located the graves of several ancestors, she saw that lichens and moss had made the inscriptions impossible to read. An application of Spray and Forget cleaned the headstones and revealed the texts.

The product is available at hardware stores and on line. The manufacturer claims that it is a "non-corrosive, non-caustic, non-acidic formula that is biodegradable and eco-friendly."

FCACTX does not endorse this product, but we want to pass on information that FCA members have found useful.

Grieving the Loss of a Pet

Typically, the holidays are a time for joy, for meaningful times with family and friends. For those who have lost a beloved pet, these same holidays may be difficult, as memories, which fill the heart, may also renew the sense of loss. Sometimes reading about pet loss isn't helpful; but sometimes it is, if only to know that we are not alone in our grief.

One of many helpful pages from Marty Tousley's **Grief Healing blog** is at www.griefhealingblog.com/. Listed below is a sampling of articles posted on Marty's blog, articles about the grief that accompanies the loss of a cherished animal companion. The list includes not only articles by Marty, but also a rich assortment of resources offered by other authors. To access the complete list of articles with one click, go to www.griefhealingblog.com/p/pet-loss-articles.html.

[Afraid to Love My Remaining Pets](#)
[Anticipating the Death of a Cherished Pet](#)
[Bill of Rights for Grieving Animal Lovers](#)
[Children and Pet Loss: A Family Deals With An Accidental Death](#)
[Common Myths, Misconceptions about Pet Loss](#)
[Death of a Pet: Breaking The Sad News](#)
[Deciding on After-Death Care for a Cherished Pet](#)
[Deciding When to Bury The Body](#)
[Do Pets Go To Heaven?](#)
[Finding Support for Pet Loss](#)
[Funerals for Pets?](#)
[Guilt In The Wake of A Euthanasia Decision](#)
[Helping Seniors with Pet Loss](#)

[How Long Before Adopting Another?](#)
[Is Pet Loss Comparable to Loss of a Loved One?](#)
[Memorializing a Cherished Pet](#)
[National Pet Memorial Day](#)
[Offering Support: What to Say \(or Not\) to a Grieving Animal Lover](#)
[Pet Loss: Finding Support in A Group](#)
[Pet Loss: Is It a Different Kind of Grief?](#)
[Pet Loss: When Nothing Eases The Pain](#)
[Pet Loss: Why Does It Hurt So Much?](#)
[Sharing The Sad News with Grandchildren](#)
[Using Children's Books to Help with Grief](#)
[Using Story to Explain Pet Loss to Children](#)
[When A Pet Goes Missing](#)

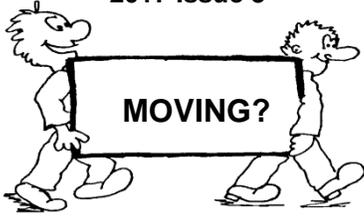
| Stay in Touch ... | Mail or Email Us | Visit our Website |
|---|------------------|-------------------|
| To join or donate to FCA of Central Texas | X | X |
| To download advance directive forms | X | X |
| To access our 2017 newsletters with clickable links | | X |
| To update your phone number, 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 | |
| To request information, a presentation or a class | X | |

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AND

WARMEST HOLIDAY WISHES

FROM FCA OF CENTRAL TEXAS

**Our mission is to help people make educated, practical
choices that will meet their needs at the end of life.**