



# CREATIVE CHOICES

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The Newsletter of the Funeral Consumers Alliance of Central Texas



## True or False: "There ain't no such thing as a free lunch."

This newsletter with clickable links is on our website at [www.factx.org/newsletters.html](http://www.factx.org/newsletters.html)

A report by an actively concerned consumer

Recently I attended "free lunch" events hosted by Neptune Society at the Olive Garden and their new mealtime competitor, Smart Cremation at LaMadeleine. As we waited well over an hour for our meals, we were expected to listen with open ears, open minds and closed mouths to similar pitches for prepaid funeral contracts. At the end of her presentation, the Smart Cremation sales rep offered us a \$732 "today only" discount to close the deal. Neptune's rep and his two associates used the "divide and conquer" approach, focusing entirely on nailing down one-on-one appointments within the next week. None of this shocked me.

*(continued on page 3)*

**FCA OF CENTRAL TEXAS  
ASKS FOR YOUR SUPPORT  
ONLY ONCE A YEAR  
  
NOW IS THE TIME**

## Your FCA: a nonprofit you can brag about

True enough, not everyone is eager to talk about funerals. But you'd be hard pressed to find someone who has no interest in their rights as a consumer. Nor would it be easy to find a person who doesn't appreciate the benefits of working together for the common good. That's why our name, Funeral Consumers Alliance, says, right up front, what we're about. For 55 years, you and our other members have made it possible for us to educate people about the ways and means of the funeral industry. Our website, our funeral home and cemetery price surveys, our presentations, our classes, our new Death Matters meetup, our phone consultations, and our email responses to anyone who contacts us provide reliable information to anyone who wants it.

Who else provides this kind of free, reliable information? No one.

How are we able to continue doing it? We rely on you and our other members to respond when, once a year, we ask you to support our work and our mission.

**We're here for you! Thanks for being here for us!**

FCA of Central Texas, an all-volunteer 501(c)(3) nonprofit organization

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

**President's Corner**  
**Gail Karwoski**



**A Message from**  
**Executive Director**  
**Nancy Walker**



If we have not yet met, I hope to meet you soon. As always you and our other members are welcome to attend our board meetings to learn more about FCACTX and to contribute your ideas.

As your 2019 Board President, I invite your suggestions, concerns, issues, and questions, so that, together, we can ensure that FCACTX is serving you and our community with excellence.

As noted on the first page of this newsletter, we are making our annual – and only – appeal for your financial support. Unlike many other nonprofits, we choose not to overwhelm our members with repeated requests for contributions.

In addition, we ask you to support our mission by volunteering your time, knowledge, experience, skills, and enthusiasm. Currently we are seeking volunteers to

- help once a year with annual meeting planning, set up, hosting, and/or refreshments
- set up the meeting room for our Death Matters meetup (one Saturday morning each month at the AGE Bldg.)
- use Excel spreadsheet software to cross-train on maintaining our member list
- provide occasional clerical support: filing, reading and replying to correspondence, assembling new member packets, etc.
- catalog library items
- write articles for our newsletters
- serve as our ambassador by promoting our free presentations to communities with which you are affiliated
- join our speakers bureau, which has presentation guides, handouts, and PowerPoint presentations ready for your use

Come and join our team and reap the rewards of knowing that your efforts are for a very great cause.

Gail Karwoski  
Email me at [president@fcactx.org](mailto:president@fcactx.org), or  
leave a message at 512-480-0555

Dear FCA friends,

Let me say right up front that I love our FCA and what we're doing to inform and protect you and everyone else in our community. Our information is especially important because – sooner or later – every one of us is likely to die.

As we mull over our mortality, my hope is that more of us will come to accept that death is as natural as birth. Then, just as we prepare for an impending arrival, we will feel more comfortable making plans for our inevitable farewell.

A first step in making those plans is to clarify the values and priorities that underpin the way we live our lives now and the manner of eventual departure.

The next steps are to document and discuss our end-of-life priorities.

When it comes to talking about these matters, we may encounter road blocks. One way to step around the resistance is to start a conversation that focuses solely on what gives our **lives** meaning now.

In the classes our FCA teaches and at our monthly Death Matters meetups I've watched and listened with delight as people, talking in small groups, spoke about their values and priorities. With open minds and hearts, they enjoyed discovering that their thoughts and feelings became clearer and more certain when they actually put them into words.

With these positive experiences in mind, I invite you to use the **Living Matters, Dying Matters** insert included in this newsletter. Take it out, complete one or both parts; then take time to discuss Part 1 with your loved ones. (Call or email me if you need additional copies.)

In initiating this conversation, you will be setting the stage for another talk about what matters most at the end of life.

Do priorities shift over time? That, too, is likely to be a lively discussion!

I'd love to hear from you,

Nancy Walker

[execdir@fcactx.org](mailto:execdir@fcactx.org); 512-480-0251



## True or False: “The devil is in the details.”

What did shock me was how much misinformation was offered with conviction by the sales reps from Neptune Society and Smart Cremation. For example:

**Unverifiable Claim:** Two funeral homes in Austin are under federal investigation for embezzlement. The owner of one fled to Europe, but his son will be going to jail. The owner of the other funeral home will also be going to jail.

- **Truth:** When asked for the names of the two funeral homes, the rep said to look for an article in the *Austin American Statesman*, going back a few months. The only articles I found reported that Austin Peel Funeral Home was fined by the Texas Department of Banking for selling preneed funeral contracts without a license. (Just to be thorough, violations of The Federal Trade Commission’s Funeral Rule do not result in jail time.)

**False Claim:** Interment of an honorably discharged veteran at a veterans cemetery isn’t necessarily free. Costs depend on the military rank of the veteran.

- **Truth:** Honorably discharged veterans are entitled to interment at no charge in a state or national veterans cemetery. Period.

**False Claim:** Witnessing a cremation is against the law.

- **Truth:** If arrangements are made in advance, family members may witness a cremation. (Witnessing typically involves watching the body being placed in the cremation retort.)

**Unverifiable Claim:** It’s a common practice for funeral providers to “pad” the cost of certified death certificates.

- **Truth:** Death Certificates currently cost \$21 for the first and \$4 for each additional certificate ordered at the same time. If a funeral home charges a different amount for these (or any other cash advance items), a disclosure statement to this effect must be included on the Statement of Goods & Services Selected. Our FCA has yet to hear of this kind of price padding.

**False Claim:** Local funeral homes (i.e., funeral homes not owned by a corporation such as SCI, which has properties all over the country) will not drive more than 100 miles from their front door.

- **Truth:** As indicated in the “One-Way (free) Mileage Radius” column in our 2019 *Funeral Home Price Survey*, funeral homes do not charge for extra mileage until they have exceeded their stated mileage radius. After that, they may choose to impose their specific mileage charge for additional miles driven. Only a few providers in our survey indicated on their General Price Lists that they limit their travel to a specific geographic area.

**False Claim:** When charging for extra miles, local funeral homes charge \$4 to \$7 per loaded mile.

- **Truth:** Actual figures taken from General Price Lists given to us by every funeral home in our 2019 *Funeral Home Price Survey* start as low as \$1.95 per mile. Only two funeral homes charge more than \$3.95, one at \$4.25, the other at \$4.50.

### Hold Your Questions!

Most alarming to my consumer sensibilities was the fact that questions or requests for specific information were actively discouraged. The Smart Cremation rep told us up front to hold our questions to the end. But “the end” came to five minutes because she hadn’t started her presentation on time.

Neptune took question deterrence to a new level by directing us at the outset to write our questions on the back of their “contact/appointment” sheet. As the presentation came to a close, we were advised that our questions would be answered only in the privacy of a one-on-one meeting. In other words, no appointment, no answers.



## Consider the Stats

More than 90% of people believe it's important to talk about their loved ones' and their own wishes for end-of-life care. **Fewer than 30% of people have actually done it.**

70% of people say they prefer to die at home. **70% die in a hospital, nursing home, or long-term-care facility.**

80% of people say that if seriously ill, they would want to talk to their doctor about end-of-life care. **Only 7% report having had this conversation.**

82% of people say it's important to put their wishes in writing. **23% have actually done so.**

**No matter what your age or where you live, the likelihood that you will die continues to hold steady at 100%.**

## How our values inform the ways we live and die

Some people say that humans are the only animals that know they are going to die. Nonetheless, even though death is life's one certainty, most people avoid thinking about it and most definitely do not want to talk about it.

The fact that you are reading this newsletter indicates you are open to thinking about mortal matters.

When it comes to **talking** about our own mortality, many of you tell us you are experiencing considerable resistance from family and friends alike.

When encountering — or anticipating — resistance, remember, **you don't have to get it all said in one conversation.** Rather than preemptively announcing your end-of-life wishes and plans to unreceptive ears, you might start in by saying that an obituary, a funeral, or a memorial service led you to give some thought to how you will be remembered. Values have a lot to do with that.

We invite you to use the **Living Matters, Dying Matters** insert in this newsletter to ease into conversations that will not only be informative and productive but may bring

family members to a closer understanding of one another's values and priorities.

Hopefully, inviting others to reflect on their current values will set the stage for you to discuss your end-of-life wishes with them.

Clarifying values is an important step toward specifying in our advance directives what medical care we would or would not want if our condition rendered us unable to speak for ourselves.

Reflecting on the meaning of life and death may have other benefits as well. You may find yourself able to do and think about things you never felt comfortable doing or thinking about before. You may decide to create a "bucket list."

People in their dying days often speak of experiencing enormous growth

You may decide to make a long-overdue change in your life or to put new energy into an activity you once loved but had to set aside because of other priorities. You may be drawn to reach out to someone you haven't spoken to in years. Wherever your reflections take you, we hope they will inspire you to live now, as fully as you can.

# Living Matters



**Start here**

Part 1: Reflecting on **what matters most** to you **now**, put a check by all that apply.

	Accountability		Fame		Pleasure
	Achievement		Family		Playfulness
	Adventure		Forgiveness		Poise
	Authenticity		Freedom		Popularity
	Authority		Friendship		Power
	Autonomy		Generosity		Purpose
	Beauty		Gratitude		Reputation
	Boldness		Growth		Respect
	Community		Happiness		Responsibility
	Compassion		Honesty		Self-Awareness
	Competency		Humility		Self-Respect
	Confidence		Independence		Service
	Connection		Intimacy		Simplicity
	Consciousness		Justice		Solitude
	Control		Kindness		Spontaneity
	Cooperation		Knowledge		Spirituality
	Courage		Leadership		Stability
	Creativity		Learning		Wealth
	Determination		Love		Wisdom
	Dignity		Loyalty		_____
	Excellence		Openness		_____
	Fairness		Passion		_____
	Faith		Peace		_____

# Dying Matters

Part 2: What do you think will matter most to you **at the end of your life?**

1. Put a check by all that apply.
2. Then, if you like, circle the ones that you consider essential.

	Accountability		Fame		Pleasure
	Achievement		Family		Playfulness
	Adventure		Forgiveness		Poise
	Authenticity		Freedom		Popularity
	Authority		Friendship		Power
	Autonomy		Generosity		Purpose
	Beauty		Gratitude		Reputation
	Boldness		Growth		Respect
	Community		Happiness		Responsibility
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	Confidence		Independence		Service
	Connection		Intimacy		Simplicity
	Consciousness		Justice		Solitude
	Control		Kindness		Spontaneity
	Cooperation		Knowledge		Spirituality
	Courage		Leadership		Stability
	Creativity		Learning		Wealth
	Determination		Love		Wisdom
	Dignity		Loyalty		_____
	Excellence		Openness		_____
	Fairness		Passion		_____
	Faith		Peace		_____

**Next step:** Share your answers with those close to you . . . and open the conversation by inviting them to talk about their answers, too.

## On the Lighter Side



Coffin float with lid, should you want to avoid a viewing (\$75 and up)  
[www.pompomfloats.com](http://www.pompomfloats.com)



“One day, son, all of this will be yours.”

\* \* \* \* \*

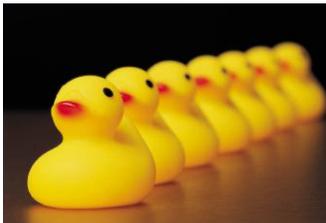
## Public Service Announcement

**Warn Central Texas** is a program promoting voluntary registrations for notification by local officials during times of disasters or public safety events. The program makes contact by cell phone, email, text or mobile app. Residents of [Bastrop](#), [Blanco](#), [Burnet](#), [Caldwell](#), [Fayette](#), [Hays](#), [Lee](#), [Llano](#), [Travis](#) and [Williamson](#) counties, learn more and register at <https://warncentraltexas.org/> or call (512) 916-6000.

### Ready to get your ducks in a row?

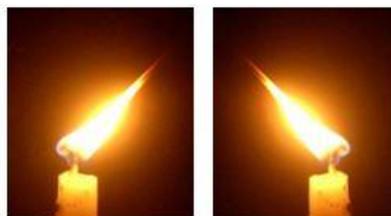
If so, register for our upcoming class:

### What to Do & Know Before You Go



- When: Tuesdays, 10 a.m. to noon  
September 10 – October 29
- Where: Genesis Presbyterian Church, 1507 Wilshire Blvd.
- Cost: \$30 to register; \$10 for handouts at 1<sup>st</sup> class meeting
- Class limit: 20 participants
- Registration: By mail or on the LLI website
- More info': Call or visit Lifetime Learning Institute (LLI)  
512-206-4232; [www.lliaustin.org](http://www.lliaustin.org)  
Registration opens August 14

Remembering  
 you with  
 Gratitude and  
 Affection



★ Jim Moss (1933 ~ 2019)

★ Leo Osterhaus (1920 ~ 2019)

Thank you, Jim and Leo, for your many years of selfless service to our FCA

# Win-Win Opportunities



## **Gone For Good: a great way to de-clutter your home and support our FCA**

### **Gone For Good turns your treasures into charitable dollars.**

Retta, Sandy, and Gail – the three women who volunteer their time and know-how to Gone For Good – tell us their donors are motivated not only by the satisfaction of clearing out their homes, but, more importantly, by their passion for an issue, a cause, or a specific charity.

### **How it works**

#### **You donate your items to Gone For Good**

If you have an item of value that you no longer want, donate it to **Gone For Good** and take the tax deduction. Gone For Good comes to you to pick up your donations.

#### **Gone For Good sells your donated items**

Gone For Good sells your treasure by using social media, their [website](#), and a booth at the [Antique Marketplace](#) at 5806 Burnet Road. In some cases, they may be able to arrange an estate sale at your home.

#### **Our FCA benefits!**

When your donated item is sold, FCA of Central Texas receives a check from Gone For Good. The only expenses deducted from the sales revenue are Gone For Good’s expenses: rent, moving, and storage. Retta, Gail and Sandy, like all our FCA volunteers, offer their services at no charge.

#### **How to get started:**

Make a quick call to **Gone For Good at 512-297-6302.**

\* \* \* \* \*

## **A Unique Gift for Someone You Love**

Whenever you donate \$35 or more, you can assign double-duty to your donation by giving a gift membership to someone you love. Just attach a note to your payment and we will contact you to put the gift membership process in motion.

\* \* \* \* \*

## **Planned Giving**



An easily overlooked way to support FCA of Central Texas is a non-cash gift – such as a car, motorcycle, boat, or mobile home – that can be converted into cash to help us achieve our mission. You may also support our FCA through your estate plans. Some gifts may provide a tax advantage and/or may not require the assistance of an attorney.

For information about planned giving opportunities, strategies, and benefits to you as well as to FCA of Central Texas, please contact volunteer CPA Gary Lichtenstein at [gary@lichgroup.com](mailto:gary@lichgroup.com); 512-924-8456. A longtime FCACTX member, Gary can answer your questions and provide guidance on your options.

**YES! I am making a tax-deductible donation to support FCA of Central Texas.**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State & Zip: \_\_\_\_\_

Phone: ( \_\_\_\_\_ ) \_\_\_\_\_ Email: \_\_\_\_\_

**PLEASE  
PRINT**

**Payment Method:**

- Check enclosed (payable to **FCA of Central Texas**)
- Credit Card: 16-digit-number: \_\_\_\_\_ Donation: \$ \_\_\_\_\_  
(Visa, MC or Discover) Expiration Date: \_\_\_\_\_ 3-digit Security Code: \_\_\_\_\_
- I'll use my credit card or PayPal account to donate online at [www.fcactx.org](http://www.fcactx.org)

**Contact me to discuss volunteer opportunities.**

**We do not  
keep credit  
card  
information  
on file.**

**Thank you for mailing this coupon to  
FCA of Central Texas, 3710 Cedar St., Box 13, Austin, TX 78705-1449**

*FCA of Central Texas is a 501(c)(3) nonprofit organization.*



**WE'RE HERE FOR YOU!**

Call us at **512-480-0555**

Email us at [office@fcactx.org](mailto:office@fcactx.org)



Send mail to  
**FCA of Central Texas**  
3710 Cedar Street, Mailbox 13  
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**Visit us online at [www.fcactx.org](http://www.fcactx.org)**

- \* To join or donate to FCACTX
- \* To download advance-planning forms, newsletters, surveys, and other items of interest



Follow us on **Facebook** at  
<http://tinyurl.com/qbupvud>  
to read a variety of interesting articles.  
(Please LIKE us, too!)



Come to our monthly **Death Matters meetup** for lively discussions about end-of-life topics. For details about our next meetup, go to [www.fcactx.org/events](http://www.fcactx.org/events) or call 512-480-0555.

**OUR DEDICATED VOLUNTEERS**

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- Treasurer: Jan Hanz
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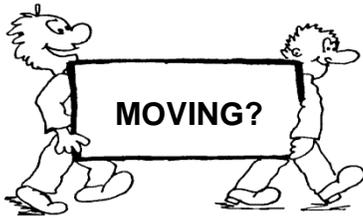
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of Central Texas**  
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us at 512-480-0555, or complete  
and mail this form to our office.

**Please update my contact info:**

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Name

\_\_\_\_\_  
Street or P. O. Box

\_\_\_\_\_  
City, State, Zip

\_\_\_\_\_  
Phone

\_\_\_\_\_  
Email address

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

## ***CREATIVE CHOICES***

***The Newsletter of the Funeral Consumers Alliance  
of Central Texas (formerly AMBIS)***



A sampling of what's inside this issue . . .

- "Ain't no such thing as a free lunch": a consumer report on misinformation provided by Neptune Society and Smart Cremation while pitching their preneed funeral contracts
- How our values inform our living and our dying
- Insert to facilitate end-of-life conversations
- In memory: Jim Moss & Leo Osterhaus
- Upcoming End-of-Life Options class through LLI
- Win-Win

This newsletter with clickable links is on our website  
at [www.fcactx.org/newsletters.html](http://www.fcactx.org/newsletters.html).