



# CREATIVE CHOICES

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Winter 2016

*The Newsletter of the Funeral Consumers Alliance of Central Texas*

## You are Invited to our 2016 Annual Meeting

**When:** Saturday, February 27, 2016  
2:00 to 4:00 p.m.

**Where:** Meeting Hall, Hyde Park Christian Church  
610 East 45<sup>th</sup> Street, Austin, TX

**Keynote Topic:** Our speaker will boldly go where only the bravest dare to venture – exploring options and opportunities to plan for our own possible incapacity, termination of life support and death. He will explain, compare and distribute copies of the following legal forms: Statutory Durable Power of Attorney, Medical Power of Attorney, Directive to Physicians, Declaration of Guardian, Disposition of Remains, HIPAA Release and Out of Hospital Do Not Resuscitate Order. He will also help us decide whether we need a will or a living trust for our financial assets and will present new options for passing on our intellectual assets: getting organized, transferring passwords securely and writing an Ethical Will.

**Keynote Speaker:** Elder Law Attorney H. Clyde Farrell (Read his bio on Page 3.)

**Making Its Annual Debut:** Our 2016 Funeral Home Price Survey

**Directions to the Meeting:** Hyde Park Christian Church is located on East 45<sup>th</sup> Street, between Red River and Duval Streets.

The entrance to the meeting hall is on the right side of the building.

**BRING SOMEONE NEAR AND DEAR TO YOU!**

## 2016 Funeral Home Price Survey Available February 27

A big round of thanks to volunteers who obtained General Price Lists (GPLs) and Casket Price Lists (CPLs) from 49 funeral providers in our five-county service area. All price lists were collected in January. Because prices may change at any time, be sure to compare the effective dates shown in column 2 of the survey to the effective dates on any price lists you obtain during the year.

The non-declinable **Basic Services Fees** (in the last column of the survey) are for **comparison purposes only**. Please **do not add** the costs in this column to prices shown in other columns. The Basic Services Fee shown in column 9 is included in the cost of a hypothetical Full Service Funeral in column 5. Typically, most funeral providers prorate this fee in their charges for Direct Cremation and Immediate Burial.

Similarly, the **Refrigeration** charges shown in the survey are primarily for comparison purposes and should not be automatically added to prices shown in other columns. Although refrigeration is an option for any type of funeral service, it is usually associated with **Direct Cremation** and **Immediate Burial**. **Be sure to ask funeral directors how many days of refrigeration are included in their prices for these two kinds of funeral services, especially if they have the body in their care on weekends and holidays.**

### Where to get the new funeral home price survey:

- At our Annual Meeting on February 27
- Online February 29 under the **Price Shop Funerals** tab at <http://fcactx.org/>
- At our office on or after February 29 (Come by the office or call or email us to send it to you.)

## President's Message



A hearty and heart-felt hello to all our members as we begin what is already promising to be an excellent year for FCA of Central Texas!

First, I would like to thank everyone who supported our work in 2015 by sending us donations, becoming members, and connecting our Speakers Bureau to people who were eager for reliable information about end-of-life options.

The Board joins me in thanking all our members who renewed their memberships with a donation. We thought you'd like to know that 96 of you surprised us with renewal donations even though you had donated earlier in the year. Special mention goes to one couple who sent us **seven** donations between January and December. What makes their gifts even more special is the fact that they don't live in our service area! Finally, we want you to know how grateful we are that 43% of the members who renewed sent more than the \$20 suggested renewal donation. What a welcome affirmation of our mission, our work, and our volunteers! Thank you!

Equally important for our office operations, your responses are helping us update and streamline our member database. When you renew your membership, you let us know that you are reading – and appreciating – the kinds of information we provide in our newsletter.

If you haven't renewed or contacted us yet, please be assured that you are still a welcome member of the FCACTX family. We simply ask that you let us know if you would like to continue receiving our newsletters as part of your active membership. Yes, renewal donations are appreciated but educating and serving our members will always be our highest priority. So, please be in touch.

As I move into the President's chair, I would like to thank Nancy Walker for her six years of Board service. The 2016 Board is delighted that Nancy will continue speaking on behalf of the organization, editing our newsletter, and working in our office. Her enthusiasm for our mission continues to inspire us all.

Sarah Reves, Board President  
president@fcontext.org



Send address, email and phone number changes, editorial items, testimonials, letters, and inquiries to: [office@fcontext.org](mailto:office@fcontext.org)

~ OR ~



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### 2016 Board of Directors:

- **President:** Sarah Reves
- **Vice President:** Gene Schneider
- **Treasurer:** Jo Alene Kirkel
- **Secretary:** Julia Houston Rector
- **Directors:** Sabiha Bandali, Sherman Lemuel Bradshaw, Cate Smith, Jesse South

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- President Emeritus:** Leon Lebowitz

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**Notary Services:** Frances Allen, Clint Henderson

**Photography:** Jake Lorfing

**Webmaster:** Betsy LeClair

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

## A Warm Welcome for New Board Member, Cate Smith



Our new board member, Cate Smith, is a licensed clinical social worker. She received her BA in Economics from San Diego State University and her Masters of Social Work from the University of Texas at Austin.

Cate and her husband have two adult daughters. They have lived in Austin since moving from California 14 years ago when her husband retired from the Navy.

Cate has experience in a variety of behavioral and medical health care settings working with children, adults and groups. She currently works for Heart to Heart Hospice of Austin providing emotional support and counseling to terminally ill patients and their families.

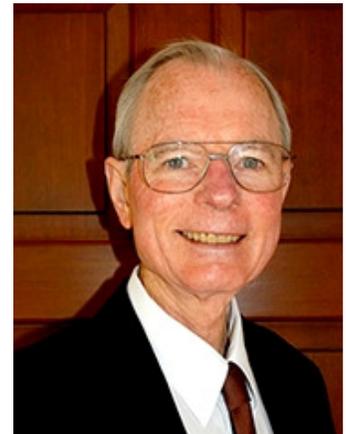
Hospice work has given Cate a greater appreciation of the importance of helping people make educated end-of-life decisions. She looks forward to contributing to the advancement of the FCACTX mission.

## Introducing H. Clyde Farrell Annual Meeting Keynote Speaker

H. CLYDE FARRELL has been in private Elder Law practice since 1993. He is a Certified Elder Law Attorney, certified by the National Elder Law Foundation, as recognized by the State Bar of Texas Board of Legal Specialization, and is a Certified Financial Planner™ practitioner. Prior to founding his Elder Law practice, he served as an Assistant Attorney General in the Texas Attorney General's office, where he established the Elder Law Section and served as its first Chief.

Mr. Farrell is a founding Director and past President of the Texas Chapter of the National Academy of Elder Law Attorneys and past President of Family Eldercare in Austin. *Texas Monthly* has named Mr. Farrell a "Texas Super Lawyer" (a Thomson Reuters service published in *Texas Monthly*) each year from 2003 through 2014. He was also included in THE BEST LAWYERS IN AMERICA (2008-2014) and AMERICA'S TOP FINANCIAL PLANNERS (2008-2011 and 2013).

Mr. Farrell is a regular featured speaker on Elder Law matters at continuing education conferences for attorneys and financial planners; his research and articles are available from the conference organizers, such as the State Bar of Texas and University of Texas CLE. He has authored and co-authored many books and articles on Elder Law topics.



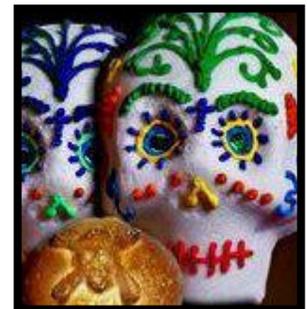
## New Death Café Austin Venue for 2016!

Death Café Austin continues to be a great resource for people who want to talk informally with others about end-of-life topics, which vary from session to session because they are determined by the people who attend each event. The meetings will provide you with a safe, heartfelt place to discuss your own experiences with death and dying. This group is for sharing rather than fixing or promoting.

**New meeting location:** Life in the City Church  
205 East Monroe, not far from the intersection of South Congress and East Monroe.

**Meeting Dates and Time:** First Wednesday of each month, 6:30 to 8:30 p.m.

For more information, directions, or parking details, email [deathcafeaustrin@gmail.com](mailto:deathcafeaustrin@gmail.com) or call 512-444-8100. Information and informative articles are also available on Death Café Austin's [Facebook](#) page. Great thanks to longtime FCACTX member Brooks Kasson for hosting the Death Café events.



The Board of FCA of Central Texas recognizes that our mission *would not be possible*  
**without the dedication and generosity of our members.**

A heart-felt thanks to all of you!

**We welcome our new members.**

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Tamara Chauncey	Robert H. & Olive Anne Holder	Susan Helfert Shaw	
Martha Christie	Hand & Marie Jensen		

**Volunteers, thank you for donating your time, your skills and your talents –**  
serving on our Board, staffing our office, answering after-hours calls, planning events, making  
presentations, participating in our strategic planning activities, collecting general price lists, and more --

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**Special thanks to members whose donations were wonderfully generous.**

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**Every donation keeps us moving forward! Thank you for your support.**

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# What Do You Want To Do With Your Digital Assets?

Ruth Susswein, **Consumer Action** ([www.consumer-action.org](http://www.consumer-action.org))

With the dizzying number of digital accounts we amass these days—from Facebook and Google to PayPal and Twitter, not to mention online banking, automated bill payments, photo collections and rewards programs—it’s important to think about what will happen to those accounts when you’re no longer living. These digital assets deserve your attention now. You’ll want to have a plan so that you choose whether to entrust your digital details to someone (your digital account manager) or delete them.

## Keep a record

Start your digital estate plan by making a list of all of your digital accounts and their logins (usernames and passwords). Include email accounts, websites/blogs you own, social media sites, online stores, LinkedIn, frequent flier programs, your PayPal account, etc. (For more information on requirements for financial accounts, see **Online or off, financial accounts follow clear rules** ([www.consumer-action.org/news/articles/digital\\_estate\\_planning\\_spring\\_2015#financial](http://www.consumer-action.org/news/articles/digital_estate_planning_spring_2015#financial))). Also include the account name, account number (if any) and any other personalized information needed to access the account (such as security questions). Given the sensitive information, encrypt or password-protect the file.

Some recommend creating a separate document just for the passwords. If so, provide clear instructions on where your survivors can find it.

## Leave instructions

Create a detailed instruction sheet. This is where you explain which accounts you want closed and deleted and which accounts you’d like to share with others. Decide what specific information should always remain private and which details you want to share. For example, you may want to transfer your photos or a music collection to someone who would appreciate them, but not your emails. Clearly explain whether the information should be shared with all those interested, or limited to only those you name or the one person you designate as your digital account manager. Some companies will allow you to tell them who else may access your data, while others won’t provide options. Apple iCloud accounts, for example, are not transferrable after you die. The account’s contents will be deleted upon notice of your death unless you and a loved one jointly use one iCloud account (and Apple ID). Twitter prohibits anyone from accessing your account but will delete it upon request with proof of death.

Some companies allow for digital directives. For example, Google enables users to plan their “digital afterlife” by using its Inactive Account Manager. The company allows users to select a trusted contact to access their Google accounts (Gmail, YouTube, Google+ Profiles, etc.) or have all data deleted after three to 18 months of inactivity. Sometimes these services are available in instances other than death; you can appoint someone to handle your online accounts if you’re incapacitated. For example, [Knotify.me](http://Knotify.me) allows you to arrange in advance to transfer your (encrypted) digital accounts to loved ones for free.

To review some of the many services now available to prepare your accounts for the digital afterlife, see Consumer Action’s 2015 [Digital Estate Planning Guide](#) [a FREE resource for personal and educational purposes].

## Ensure your plan’s safety

Store your instruction sheet safely in your home in a locked fire- and flood-proof cabinet or safe, or with a trusted friend or relative. If you list such instructions in your will, do not include passwords or other highly private information, as the will becomes a public document after your death.

If you choose to store your passwords online, here are some sites that electronically encrypt and store passwords for free: LastPass, KeePass, 1Password, Dashlane and RoboForm. For contact information, see Consumer Action’s **Digital Estate Planning Guide** ([www.consumer-action.org/downloads/english/Digital\\_Estate\\_Planning\\_Guide.pdf](http://www.consumer-action.org/downloads/english/Digital_Estate_Planning_Guide.pdf)).

## Who has access?

Designate a digital executor or online account manager. Choose someone who is responsible, trustworthy, organized and technically adept. (You won’t want to assign these duties to someone who’s uncomfortable online.)

You may want to select the same person who will handle your physical estate (your financial accounts, jewelry, real estate, etc.). You could choose an heir, a close friend or an attorney with no financial ties to you.

You can authorize your digital executor to delete accounts, disburse memorable items to family and friends, transfer data and notify people of your passing. The digital estate planning service Everplans says that, as a fairly new concept, digital executor designations are not legally binding in many states but can still provide a clear guide as to your wishes. Everplans offers sample language to use when naming a digital executor to manage and dispose of your digital assets.

The more planning for your digital estate you do now, the more likely it is that your online accounts and assets will be handled as you would choose.

## AGE Health Equipment Lending Program



### BEFORE YOU BUY ...

Before you purchase health equipment that you or your family member may need, be aware that AGE of Central Texas may have – at no charge – exactly the item(s) you’re looking for.



The AGE of Central Texas **Health Equipment Lending Program** makes a wide variety of health and mobility equipment available to the community through free, no-time-limit loans of donated equipment. Each year, equipment is loaned at no charge to seniors, individuals with disabilities, and those in need.

#### To Borrow Equipment:

- **Call the Lending Program** at 512-600-9288 or email [help@ageofcentraltx.org](mailto:help@ageofcentraltx.org) to see if the equipment you need is in stock. The staff will ask you a few simple questions so they know who you are and how to get in touch with you.

**Office hours are 8:30 a.m. to Noon and 12:30 to 4:30 p.m., Monday through Friday.**

- **Tell them what you need.** If they have it, you can pick it up the same day! If they don't have it, they will call you when the item you requested is donated.
- **Pick it up.** After completing one simple form, you can pick up the item(s) at the Lending Center, which

is located down the hall from the FCACTX office in the AGE Building at 3710 Cedar Street.

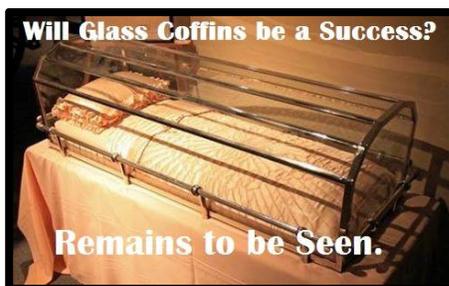
#### To Donate Equipment:

If you have "gently used" health or mobility equipment gathering dust in your home, or unneeded incontinence products like adult diapers and bed pads, bring them to the Lending Center. They will clean and repair donated items and then make them available to people who need them. Donated items may be tax deductible.

#### Items needed most urgently are:

- Wheelchairs
- Rollators (walkers with seats and hand-brakes)
- Shower chairs
- Shower transfer benches
- Adult incontinence products (especially pull-up-style diapers)

PLEASE NOTE: The AGE Lending Center is not able to accept prescription medications or medical equipment that can only be distributed via prescription (such as oxygen concentrators). There are other equipment items they are not able to process through this program due to space and staff limitations.



## Consumer Update from the Federal Trade Commission

Public interest in growing in protecting digital assets. The Federal Trade Commission is also paying attention.

### \$100 Million for LifeLock Violation



LifeLock agreed to settle charges that it violated a 2010 FTC settlement order. According to the FTC, the company failed to establish and maintain a comprehensive information security program to protect people’s sensitive personal information – including credit card, Social Security, and bank account numbers. The FTC also alleges LifeLock falsely advertised that it protected people’s data with the same safeguards as financial institutions, and that it would send alerts to people as soon as they received any indication that they

may be a victim of identity theft. LifeLock is paying \$100 million to provide refunds for people affected by the company’s order violations.

Winter 2016



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**FROM FCA OF CENTRAL TEXAS  
(FORMERLY AMBIS)**