



# CREATIVE CHOICES

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The Newsletter of the Funeral Consumers Alliance of Central Texas

## Latest News on FEMA Funeral Assistance Program for Covid-19 Related Deaths

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

**Who qualifies for assistance?** You may qualify if you incurred funeral expenses on or after January 20, 2020. The funeral expenses were for an individual whose death -- in the United States, including the U.S. territories or the District of Columbia -- may have been caused by, or was likely the result of, COVID-19.

**What funeral expenses are covered?** Eligible COVID-19 funeral assistance expenses typically include, but are not limited to:

- Funeral services
- Cremation
- Transportation for up to two individuals to identify the deceased individual
- Transfer of remains
- Casket or urn
- Burial plot or cremation niche (see Note)
- Marker or headstone
- Clergy or officiant services
- Arrangement of the funeral ceremony
- Use of funeral home equipment or staff
- Costs associated with producing and certifying multiple death certificates
- Additional expenses mandated by any applicable local or state government laws or ordinances

Note: Not clear if this item includes the opening / closing cost for the plot or niche.

**Is there a reimbursement limit?** If you incurred COVID-19-related funeral expenses for more than one individual, you may receive a maximum of \$9,000 per deceased individual and a maximum of \$35,500 per application in cases where you incurred funeral expenses for multiple deceased individuals.

**Are pre-planned and pre-paid funerals eligible for COVID-19 funeral assistance if the individual died from COVID-19?** No.

**What if I used life insurance to pay for funeral expenses?** FEMA does not consider life insurance proceeds, death gratuities, or other forms of assistance not specifically intended to defray funeral costs as a duplication of benefit. Therefore, applicants who used life insurance to pay for funeral expenses may be considered for COVID-19 funeral assistance.

**Does FEMA consider annual household income when determining how much COVID-19 funeral assistance I can receive?** No

**Can a funeral home employee assist me with the COVID-19 funeral assistance application process?** While a funeral home employee may help an individual gather required documentation, they cannot speak on behalf of the applicant unless the applicant designates them to act on their behalf through a power of attorney.

**How to Apply?** Applications are accepted **only by phone**. When you call, it will take about 20 minutes to apply. Once you have applied and received your FEMA application number, you may submit required documentation to FEMA by FAX, mail, or upload to your [Disaster Assistance](#) account.

Find this information and answers to **many more questions** at <https://www.fema.gov/disaster/coronavirus/economic/funeral-assistance/faq>.

The website was last updated on July 15, 2021.

## A Message from Our Board President



When I turned 50 years old, I recognized that I wasn't going to live forever. I needed to start looking for documents that would be essential if I couldn't speak for myself – documents that provide a written account of what I wanted or did not want in case of drastic illness. It took a lot of searching and asking friends, doctors and family. I felt it shouldn't be this hard to find that kind of information. Then I discovered the Funeral Consumers Alliance of Central Texas (FCACTX) website.

Thanks to our dedicated FCACTX board members, volunteers, and donors, I was able to access free end-of-life documents and a funeral home price survey that provided me with the information I was looking for.

Years ago, one of my lifelong mentors advised me to give to my family, my church, and my community. This sage advice still guides me today. As a result, after attending FCACTX's End-of-Life Options class in spring, 2018, I decided to help FCACTX with their annual funeral home survey and to accept an invitation to join the Board of Directors.

I didn't have much experience with end-of-life topics, but I wanted to help individuals in our Central Texas communities — just as I'd been helped. The good news is that, over the past three years, I have learned a lot! I have had access to a wealth of information and resources including online webinars. I've also had the support and guidance of other board members.

FCACTX, like many other nonprofits, has had its share of challenges during the pandemic. Our board leaders are using this time to revitalize our procedures, to find new ways to serve our community, and to build a strong team of board, committee, and task-specific volunteers.

If you've been seeking ways to get involved in meaningful volunteer work, I invite you to talk with me about joining our FCACTX team. We are looking for individuals who can help us expand our social media presence; further develop our promotional efforts to reach more community groups and organizations; and – in January – help us with our annual funeral home price survey by gathering price lists from funeral homes in Bastrop, Caldwell, Hays, Travis, and Williamson counties.

Please e-mail me, Mary Scrudder, at [president@fcactx.org](mailto:president@fcactx.org). I will be happy to send you information and set up a time to chat with you.

\* \* \* \* \*



## Our FCA's class through Lifetime Learning Institute (LLI) is set to kick off September 14! Be in the Know before You Go

If you feel a bit squirmy about final arrangements for yourself or anyone else, this class will help you think about and discuss a wide variety of options with more comfort and ease. You'll learn from subject-matter experts who welcome questions and have nothing to sell. We'll discuss prices at local funeral homes and cemeteries; prepaid funeral contracts; hospice care; organ, tissue, and whole body donation, green burial, and more. You'll be invited to participate in relaxed, small group discussions to help you incorporate your end-of-life values and priorities into healthcare directives specifying what interventions you would or would not want should you be unable to speak for yourself. Completion of advance directives requires some reading and thoughtful consideration between several class sessions.

Class size: Limited to 20 participants

Note: Host site requires COVID vaccinations

Dates: Tuesdays, 10 am to noon, September 14 through November 2

Location: Genesis Presbyterian Church, 1507 Wilshire Blvd. (ample parking)

Cost: \$30 to LLI, plus \$10 to FCACTX at first class session for extensive handouts

Questions: Contact class coordinator, Nancy Walker, [execdir@fcactx.org](mailto:execdir@fcactx.org) / 512-480-0251

**NOTE:**  
The church's spacious Fellowship Hall will give us ample room to "spread out" during class sessions.



Register online at <https://lliaustin.org>

# How to Deal with the Physical Symptoms of Grief

by Nineka M. Okona

Creaky hips were my first sign that something *different* was going on. It was the fall of 2017, and my hips groaned and crackled whenever I moved from the spot where I spent hours staring blankly at a TV. My hips ached as I slept and as I sat. Nothing could soothe them, not even painkillers or a [few extra stretches](#) per day.

This was a pain I'd never experienced, but it mirrored the emotional anguish I was enduring. My best friend had just died, and my body held massive stress. It was as if my hips were bracing for impact from the next inevitable devastation. The seasons were changing, and all I could think about was how much my life had suddenly shifted. The persistent pain was yet another transition through which I was struggling.

It turns out that creaks, aches, and phantom pains are pretty normal for [people dealing with grief and bereavement](#). I didn't know about the physical symptoms of grief at the time—I thought my decreased activity and shock were likely culprits. While my bleary-eyed TV-watching marathons didn't help, the pain was a symptom of something bigger. Grief had made a home within my body, and I carried it with me as I moved.

[Katherine Shear, MD](#), founder and director of The Center for Complicated Grief at Columbia University School of Social Work, is a psychiatrist and internist. In her clinical work, she's seen the physical symptoms of grief firsthand. "A lot of people have pain in their body," she says. "It can be very intense and can be anywhere. [There's also] the usual bodily stress responses meaning things like cardiovascular symptoms, gastrointestinal symptoms, and muscle tensions."

In other words, grief hurts. Acute grief, which [The Center for Complicated Grief](#) defines as the early period following a significant loss, is an incredibly distressing time. Even though most of us emphasize the emotional weight, bodies react to the stress and pain as well. Dr. Shear says that altered sleep and weight fluctuations are common, too. Understanding that our bodies react to loss helps correct the misconception that grief is limited to yearning for a loved one or what is gone. Dr. Shear's work helps us to see grief as an embodied event, and it helps us treat it as such. Our response to loss connects to every single body part. Our bodies roar as we wrap ourselves around a newly-arrived reality.

I recently published [Self-Care for Grief](#), a book I began working on at the beginning of the pandemic, a global event that has left [so many of us reeling from all types of loss](#). I set out to create a grounding resource for anyone processing physical, emotional, mental, and spiritual loss. If physical pain has become a part of your grieving journey, you'll find a few tips below.

## Recognize that your pain is normal

As we mentioned above, physical symptoms, as well as weight fluctuations and sleeping habits, are a natural part of grief—they aren't a sign that your process is strange or wrong. It's worth restating that grief can include a wide range of physical symptoms: You may get sick more often, deal with stomach upset, decreased focus, exhaustion, or general aches and pains. All of these fall within the realm of [normal grief reactions](#). While addressing any physical concerns, remind yourself that the pain you're feeling is a valid part of healing. Just as physical cuts and sores take time to mend, so does the enormous pain of loss.

## Approach your physical symptoms of grief with curiosity and self-compassion

I've learned throughout my grief journey that you can't be too kind, too compassionate, or too generous with yourself. Embracing softness and self-compassion was huge for me—especially as a Black Nigerian woman. Even before I lost my best friend, my body felt like a battlefield—a receptacle for pain and roughness. Grieving required me to reside in my softness. Please commit to giving yourself that same grace.

To find your softness, Dr. Shear references [My Grandmother's Hands: Racialized Trauma and the Pathway to Mending Our Hearts and Bodies](#) by Resmaa Menakem. “[Menakem] believes that the most important thing to do is find a way to settle—to start really paying attention to your body,” Dr. Shear says. “You want to focus on your body—where you’re feeling tense and where you’re not feeling good in some way—and try to pay attention to it. Acknowledge it, then try to settle—to release whatever it is that you’re experiencing in your body.”

### Embrace gentle movement

When I realized my aching was grief-related, one of the first things I turned to was yoga. Instead of doing intense hip-opening exercises, a friend suggested I try both restorative yoga and [yin yoga](#). Both are slower-paced and involve holding poses for more extended periods. For me, those moments on the mat were life-altering. There, I was in the valleys of my grief, mourning over a dear friend who should still be alive. I had space to feel what was coming up and release it, too.

Within weeks, the aching in my hips dissipated. My grief remained, but over time it felt more manageable. I had given myself the chance to hold my grief without judgment, and it was a step toward what Dr. Shear calls [integrated grief](#)—the kind of pain we spend the rest of our lives existing alongside.

Maybe yoga isn't for you, though. Perhaps you like hiking or leisurely trail walks. Maybe you want to feel the wind against your cheeks. Or maybe weight lifting fits what you need. In the throes of grief, getting out of bed can be a challenge, so be gentle with yourself and go in the direction of what feels right. You can adjust and experiment with what works.

### Consider talking to a healthcare provider about your concerns \*

If any of the sensations you're experiencing worry you, it's okay to discuss your concerns with a healthcare provider. For instance, if you're dealing with gastrointestinal distress, a doctor can recommend something to soothe nausea, or they can suggest lifestyle changes to lessen cases of upset stomach.

Additionally, you can chat with a mental health professional or grief counselor who might be able to help you work through emotional challenges while you tend to your physical needs. Grief can be harrowing, and it's perfectly fine to seek multiple methods of support.

Source, with thanks to Well and Good: <https://www.wellandgood.com/physical-symptoms-of-grief/>

\* For information about Hospice Austin's free bereavement services, go to <https://www.hospiceaustin.org/our-services/grief-support/> or call 512-342-4700.

### SMILE BREAK!



## Autopsy Fees

It's not unusual to want detailed information about a loved one's cause of death. What might that cost? The fees below were downloaded from the Travis County Medical Examiner's website on August 12, 2021. Currently, the Travis County Medical Examiner performs autopsies for [46 counties](#) in Texas.

### Travis County Medical Examiner's Fee Schedule

Service	Description	Charge	Who Pays?
Reports	Autopsy, Narrative	\$10 for autopsy report	Everyone except JPs, inter-agency entities, Travis County legal next of kin
Certified Reports	Autopsy, Narrative	\$15 for certification of each request	Same as above
Copy charge/per page of paper	Charged if not included in other charges	10¢ (will estimate in advance if charge over \$40)	Everyone
Research/Statistical Reports/ Questionnaires	Varies depending on requests	\$28.50 per hour programming time (will estimate in advance if charge over \$40)	Everyone
Reproducing 35 mm photos	35 mm photos	Actual costs	Everyone
Electronic Digital Images & X-rays	CD - ROM	\$3 per disk	Everyone except interagency entities, JPs
Out of County Autopsy		\$3,335	Counties other than Travis County (Private Autopsy Cases)
Autopsy - External Examination		\$1,035	Counties other than Travis County (Private Autopsy Cases)
Out of County Court Testimony		\$140/hour, including travel time (minimum of 3 hours)	Counties other than Travis County (Private Autopsy Cases)
Hardcopies of Photographs (prior to 2005)		\$1 per photo	
Re-cut Tissue Slides		\$25 per slide	
Chart Review		\$400	
Cremation Approvals *	Fee charged for each "Authority to Cremate" permit issued or reissued *	\$25	Everyone except Travis County's District Attorney or a Travis County Office

\* Authority to Cremate Permit: an unavoidable cremation fee (collected by the funeral provider) when the decedent **died** in Travis County

Fee Schedule with additional column citing statutory authorities at  
<https://www.traviscountytexas.gov/medical-examiner/fee-schedule>

See also the FAQs page at <https://www.traviscountytexas.gov/medical-examiner/faq>

# Texas Administrative Code Regulating Funeral Providers

[Title 22](#) Examining Boards [Part 10](#) Texas Funeral Service Commission

[Chapter 203](#) Licensing and Enforcement--Specific Substantive Rules

<a href="#">§203.1</a>	Funeral Director and Embalmer License Requirements and Procedure
<a href="#">§203.2</a>	Military Licensing
<a href="#">§203.3</a>	Retired/Disabled License
<a href="#">§203.5</a>	Provisional License
<a href="#">§203.6</a>	Provisional License Case and Reporting Requirements
<a href="#">§203.7</a>	Provisional License Reinstatement and Reapplication
<a href="#">§203.8</a>	Continuing Education
<a href="#">§203.9</a>	Licensure of Funeral Establishments and Commercial Embalming Establishments
<a href="#">§203.10</a>	Preparation Room Exemption
<a href="#">§203.11</a>	Establishment Names and Advertising
<a href="#">§203.12</a>	Temporary Operation Authorization--Damaged Establishments
<a href="#">§203.13</a>	Franchise Tax
<a href="#">§203.15</a>	Required Notification of Criminal Conviction
<a href="#">§203.16</a>	Consequences of Criminal Conviction
<a href="#">§203.17</a>	Criminal History Evaluation Letter
<a href="#">§203.18</a>	Reissuance of Revoked Funeral Director and/or Embalmer License
<a href="#">§203.21</a>	<b>First Call Definition</b> ←————→
<a href="#">§203.22</a>	Funeral Director in Charge
<a href="#">§203.23</a>	Embalmer in Charge
<a href="#">§203.24</a>	Display of License
<a href="#">§203.25</a>	Display of Funeral Merchandise
<a href="#">§203.26</a>	Presentation of Consumer Brochure
<a href="#">§203.27</a>	Identification of Person Responsible for Making Arrangements
<a href="#">§203.28</a>	Establishment Chapel Requirements
<a href="#">§203.29</a>	In-Casket Identification
<a href="#">§203.30</a>	Interment or Entombment
<a href="#">§203.31</a>	Facilities Necessary in a Preparation Room
<a href="#">§203.32</a>	Requirements Relating to Embalming
<a href="#">§203.33</a>	Required Documentation for Embalming
<a href="#">§203.34</a>	Retention of Documents
<a href="#">§203.35</a>	Location of Retained Records
<a href="#">§203.40</a>	Complaints
<a href="#">§203.41</a>	Investigations
<a href="#">§203.42</a>	Notice and Hearings
<a href="#">§203.43</a>	Administrative Penalties and Sanctions
<a href="#">§203.44</a>	Procedures and Criteria for Inspections of Licensed Entities
<a href="#">§203.45</a>	Unprofessional Conduct
<a href="#">§203.46</a>	<b>Price Disclosure</b>
<a href="#">§203.47</a>	Purchase Agreement (Statement of Funeral Goods and Services Selected)
<a href="#">§203.48</a>	Misrepresentations
<a href="#">§203.49</a>	Required Purchase of Funeral Goods or Funeral Services
<a href="#">§203.50</a>	Embalming Provided Without Prior Approval
<a href="#">§203.51</a>	Comprehensive of Disclosures
<a href="#">§203.52</a>	Violation to Engage in Unfair or Deceptive Acts or Practices

*Sometimes it's easier to begin a conversation about end-of-life wishes with an interesting factoid. Chances are you'll find a whole bunch here!*

### Research has its rewards!

For example, General Price Lists include a **First Call** charge for removal of the body from the place of death but do not mention **this**: "Transportation of a body sent to a morgue, or a funeral establishment for identification or autopsy at the request of a Justice of the Peace, Medical Examiner, or other official under Code of Criminal Procedure Chapter 49 does **not** constitute a First Call. Any expenses or items used specifically for the transportation of a body under this subsection are **not items of choice for the consumer, including storage [refrigeration],** and therefore are **not the responsibility of the consumer to pay.**"

Rules in these last sections provide a lot of interesting and useful information.

Source: [https://texreg.sos.state.tx.us/public/readtac\\$ext.ViewTAC?tac\\_view=4&ti=22&pt=10&ch=203&rl=Y](https://texreg.sos.state.tx.us/public/readtac$ext.ViewTAC?tac_view=4&ti=22&pt=10&ch=203&rl=Y)

## How Men Adapt to Being Solo Agers

### Three Steps Men Can Take to Stay Connected, Be Prepared and Fight Loneliness

by Jackson Rainer

I am euphemistically known as a "solo ager," a 66-year-old child-free widower with no plans to seek another primary intimate monogamous relationship. I must admit that the term "solo ager" is preferable to the horrible designation made by other social scientists who refer to me as an "elder orphan." That phrase reeks of an aging Oliver Twist, developmentally frozen in the pain of abandonment and fear.

I am certainly not orphaned. I am well loved by others, continue to be involved as a psychologist in meaningful professional work and live independently. I feel vital in my activities of daily living and am as busy as I want. That said, it is a truth that I am existentially and observably alone as I live into this stage of life. This alone-ness carries unique risks for those in my cohort.

#### It's Challenging for Men to Be Vulnerable

A good deal of consideration is currently being given to solo aging. Themes abound for connecting to others and making personal wishes, including legal and financial directives, formal and concrete. While good advice, much of it tends to go in one eye and out the other as I, and many men of my generation, view such guidelines through a traditional male lens.

Most of us are feeling lonelier and more isolated than we care to admit.

Men of my ilk were taught from an early age never to admit vulnerability or to ask for help. So, we don't.

We were taught to figure out problems independently or be humiliated:

Am I sick? "If I'm not feeling better tomorrow, I'll go to urgent care."

Am I lost? "I can't be far from where I'm going. I don't need the GPS. Let me try this turn."

Do I need help carrying my groceries to the car? "It's just a sprained ankle. I can get this."

Am I lonesome? "I'm fine. I'm fine."

As men, we would rather stand naked in rush hour traffic than risk the exposure of not knowing, or worse, being seen as weak and culpable for perceived fragility.

This type of traditional masculine maneuvering is potentially dangerous territory, particularly on the heels of the pandemic.

Most of us are feeling lonelier and more isolated than we are willing to admit. Our support systems have been disrupted, our health challenged and any sense of a normative rhythm upended in ways unknown during our lifetimes.

Fortunately, there are social science directives, translated here in masculine frames of reference, that may be helpful to mitigate the challenges of going it alone.

#### Three Steps for Successful Solo Aging

##### 1. While You Are Healthy, Make Plans.

[Complete advance directives](#) and designate a trusted health care proxy. Spell out personal wishes regarding medical treatment. Grant someone the power of attorney to handle legal and financial matters should the need arise. Inform those close to you about your designate to ensure as little misunderstanding as possible in the event of a crisis or emergency.

Talk to an elder care financial planner. [A 2020 study from Northwestern Mutual](#) reports that "Overall, single men and women are generally less satisfied with their financial circumstances than married Americans. More than four in ten single men and half of single women say they feel either a moderate or a high level of anxiety about their personal financial security."

Rely on the professional to assist in formulating [a reasonable plan for managing money and financial resources](#), including considerations for long-term care, however that might emerge.

## **2. Go Toward Others.**

Social science tells us there is great benefit in being social as we age. The impact of social distancing during the pandemic will be studied for years to come. Already, there is sound determination that the loss of broad interpersonal communities has undermined our collective sense of security and anchoring to day-to-day living.

The psychologist John Cacioppo, in his 2009 book "Loneliness: Human Nature and the Need for Social Connection," reports that loneliness may have twice the impact on early death as obesity and is as damaging as disadvantaged socioeconomic status.

We men are notorious for waiting for others to contact and recruit us into social activities. Such a stance never, never, never works.

Perhaps that statement is unclear and bears repetition: Waiting for others never, never, never works.

When lonesome, sitting and waiting for others' invitations breeds disappointment, isolation, cynicism and contempt. [Social connection requires reaching out](#) and intentionally moving toward desirable activities and people. When activities are fun and meaningful, most in the gathered group will be equally engaged, making for easier collegiality and companionship.

Perhaps that statement is unclear and bears repetition: Waiting for others never, never, never works.

A male solo ager is entirely responsible for his social life. Guys must be friendly to have friends. This truth is easier for those, like me, who are extroverts. For those who are introverts, think carefully about living choices. Living alone in a family home may require an increased amount of solitary upkeep.

If there are adult children, remember they have their own urgent lives and may not be able to attend to elders with the frequency or intensity that a solo aging parent expects.

There are contemporary options for living at this stage of life, including 55-plus or retirement communities, walkable communities if driving is a challenge, and [village-to-village networks](#), which are grassroots organizations formed through a cadre of caring neighbors who want to change the paradigm of aging. Local villages connect members to a full range of practical support services to help with non-medical household tasks, services, programs, and transportation.

## **3. Get Busy. Stay Physically Active.**

A major contributor to isolation and adverse aging is found in the loss of a schedule. Particularly for men, we rely on the identity that work provides. Typically, we are known for what we do. Our work identity provides meaning and accountability.

After retirement, [there are new personal definitions to enhance our sense of self](#) as we age. We shift into being known for who we are. This "hard right turn" from what we do to who we are is enhanced by routine rhythms of planned activities which contribute to ordinary vitality. Add regular physical activity and stay in motion. Research confirms that when physical exercise and social activities are combined, overall psychological health is amplified.

Looking ahead, allowing room for help, and seeking the companionship of others are keys to going it alone with integrity. Does it solve all the loneliness encountered as a solo ager? Certainly not, but it does keep us in charge of what is manageable as we grow older.

Source, with thanks to Next Avenue: <https://www.nextavenue.org/solo-aging-men/>

## For You – Our Members, Our Volunteers, Our Donors -- a Sampling of Messages that Keep Us Going

From a local clergyperson:

**Dear Friends,  
Thank you for all the services you provide to our area. I refer people to you on a regular basis.  
Thank you for all the information on your website.  
I appreciate all you do for families of Central Texas. ~ DL**

I appreciate your dedication to helping others prepare for the end of life transition. Your class was a God send and was ever so helpful to me. Your caring manner and the information you provided could not have come at a better time. Knowing what to expect helped me to emotionally endure my brother-in-law's death, and to be present for my sister while we cared for him in home hospice.

I am so grateful to you and know others feel the same. You touch people's lives, helping in ways you will probably never know. ~ VS

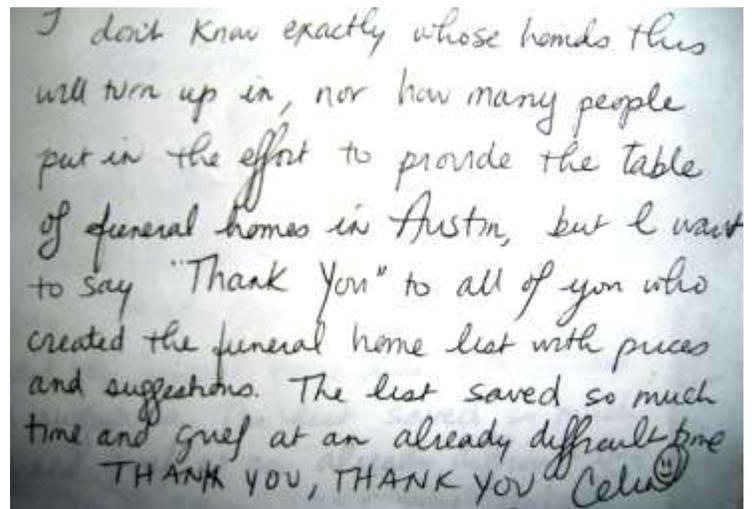
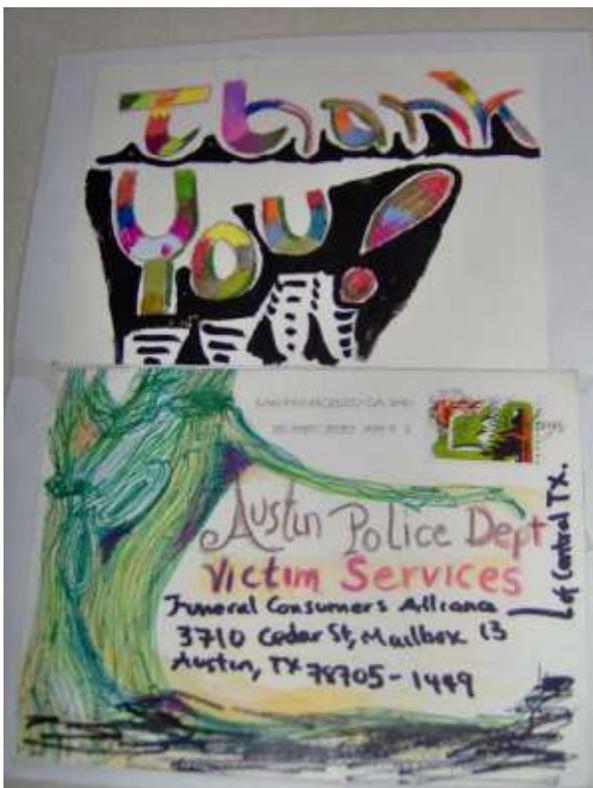
Thank you from the bottom of my heart for ALL you have done to help our family. You made it possible for my mom to Rest in Peace. I will forever be grateful for that alone.

My grief is enormous and consuming. Thank you for all the kind emails and calls. They do help somewhat . . . You have made a huge difference in my life. ~ JC

*Thank you for bringing light to what has felt like a dark time.*

~ HM

Y'all give us such fresh, cutting-edge information that is vital for everyone; but caregivers especially **MUST** learn about your stellar agency because you provide the means to organize and prepare for end of life. All of you are unique and wonderful human beings. I feel so privileged to call you my new friends. ~ SO



Our hearts are still going out to Celia and her family, who live in Galveston.



## Once a Year, We Ask for Your Financial Support . . . Now is the Time



If you have been an FCACTX member for more than a year, you know that we ask for your financial support only once a year, in our summer newsletter. We are grateful that you always come through for us, not only because you value our community service – which is done entirely by volunteers – but also because you appreciate not having your donations followed by a landslide of additional fundraising appeals.

How will your gift help our community?

As an example, one of our volunteers recently helped a caller named Jenny, whose mother was close to death. Jenny’s mom, who had Parkinson’s disease, wanted to die at home. Our volunteer helped Jenny figure out what needed to be done after her mother’s death by answering questions, such as whom to call, whether the police needed to be notified, and how much it might cost to have her mother’s remains cremated. To help Jenny put a plan together, our volunteer sent her two [disposition directives](#), our [2021 Funeral Home Price Survey](#), a comprehensive list of things to do after a death occurs, and a list of items that typically need attention in the following days, weeks, and months. Thanks to our supporting members and our volunteers, Jenny had the information she needed and was able to focus on caring for her mother.

Whether by phone, email, or in person, we are able to provide – at no charge -- practical, easy-to-understand information that serves members and non-members alike. And, thanks to your annual contributions, we are able to distribute print materials to people like Jenny, who did not have access to our website and was unable to correspond by email.

Because we have your support, the information we provide allows families to focus on their grief and to connect with loved ones because we walked them through the “business side” of losing a loved one.

We are so grateful to have you with us as we continue to be the trusted funeral education and advocacy resource for Central Texas.

\* \* \* \* \*

### A Special Ask for Our Tech-Savvy Members



With increasing regularity, people are using social media not only to communicate with one another but also to find resources in our community. Especially now, as many of us are staying close to home because of the pandemic, we need to expand our social media outreach, initially through Facebook and Instagram.



**Facebook:** We’re looking for a FB-savvy person who will enjoy finding and posting articles and news items about end-of-life topics. Just one item a day will be very helpful.



**Instagram:** We’d like to set up an Instagram account to connect with people who are seeking and providing end-of-life information. We’re seeing a growing number of death-related hashtags indicating lots of activity! We need to be out there, too!

If you would enjoy helping us build our presence and outreach on one or both of these social media platforms, please contact Nancy Walker at [execdir@fcactx.org](mailto:execdir@fcactx.org).

To help us keep your membership record up to date and to process your donation as efficiently as possible, please fill out this form and return it in the enclosed envelope.

Name \_\_\_\_\_ Year-of-Birth \_\_\_\_\_

Name \_\_\_\_\_ Year-of-Birth \_\_\_\_\_

Mailing address \_\_\_\_\_ City \_\_\_\_\_ Zip \_\_\_\_\_  
(If different from mailing label on reverse side of this page)

Preferred phone number \_\_\_\_\_  mobile  home  office

Email address (please print) \_\_\_\_\_

I am / We are donating \$ \_\_\_\_\_ to support FCA of Central Texas.

Please contact me about setting up recurring donations  monthly  quarterly

### Payment Options

- To donate with a **check**, please mail your donation to FCA of Central Texas, 3710 Cedar St., Box 13, Austin, TX 78705-1449. A remittance envelope is enclosed for your convenience.
- To donate using a **credit card or PayPal** account, use the DONATE button on our website at [www.fcactx.org](http://www.fcactx.org); or call us at 512-480-0555 to arrange our taking your credit card information by phone.

**FCA of Central Texas is a 501(c)(3) nonprofit organization.**  
Our Taxpayer Identification number is 74-6065131.

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

## Thank you for your support!



### 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  
Austin, TX 78705-1449

Visit us online at [www.fcactx.org](http://www.fcactx.org)

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



Follow us on **Facebook** at  
<http://tinyurl.com/qbupvud>  
to read a variety of interesting articles.



### OUR DEDICATED VOLUNTEERS

2021 Board of Directors:

- President: Mary Scrudder
- Treasurer: Sanford Wyatt
- Secretary: Barbara Wand James
- Director: Jan Hanz

President Emeritus: Lamar Hankins

Executive Director: Nancy Walker

Speakers Bureau: Sabiha Bandali  
Lemuel Bradshaw  
Nancy Walker

Newsletter: Lamar Hankins  
June Case Hankins  
Nancy Walker  
Barbara Wand James

Notary Services: Clint Henderson

Web Administrator: Patricia Tate

2021 Issue 2



**Funeral Consumers Alliance  
of Central Texas**  
3710 Cedar Street, Mailbox 13  
Austin, TX 78705-1449

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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)***



From its inception in 1964 as the Austin Memorial & Burial Information Society (AMBIS), Funeral Consumers Alliance of Central Texas has served, and welcomed as members, all persons wishing to receive information about end-of-life topics. As an affiliate of the national Funeral Consumers Alliance, we are "open to all, regardless of race, creed, religion, gender, sexual orientation, or national origin." With a commitment to equity and social justice, the FCACTX board reaffirms our organization's mission, which is to help people make educated, practical choices that will meet their needs at the end of life.

This newsletter, with **clickable links**, is on our website at  
<https://www.fcactx.org/newsletters-2017-2021.html>.

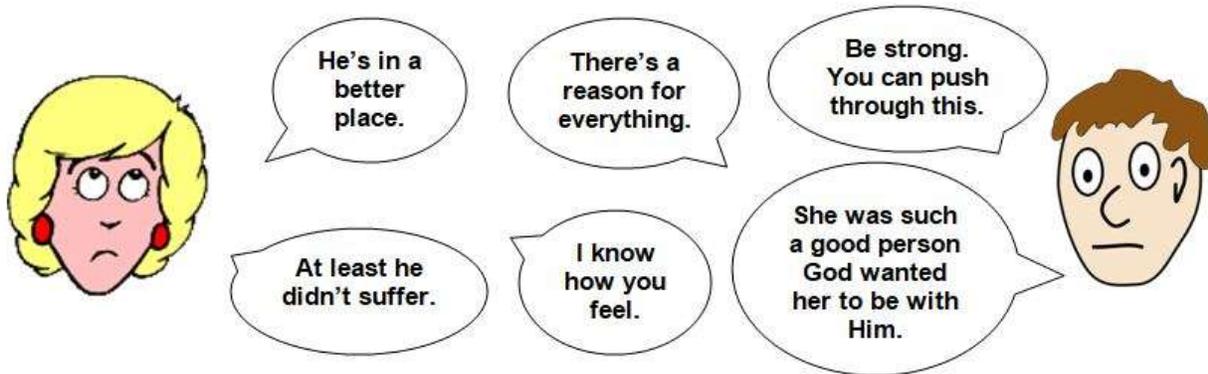


**You are Invited  
to Our FCAs Annual Meeting via Zoom**

**October 30, 2021  
2:00 To 3:30 pm**

**Topic: What to Say – and NOT to Say – to Someone Who’s Grieving**

Someone you care about has suffered a loss. As a caring friend or family member, you want to provide comfort and support. However, in a moment of emotional awkwardness – or to break the silence – you may find yourself falling back on words such as . . .



Garrick Colwell, our keynote speaker, will explain why comments like these are not helpful. He will also give us many memorable examples of caring words that do provide comfort and support to someone who’s grieving.

**About our Keynote Speaker, Garrick Colwell**

Grief educator Garrick Colwell has completed over 200 hours of study with author and grief expert David Kessler and 200 hours of coursework with grief expert, author, and Director of the Center for Loss and Life Transitions, Dr. Alan Wolfelt. Garrick holds a “Death and Grief Studies Certification” from the center. He is also a Certified Grief Recovery Specialist® and collaborates with Hospice Austin on developing innovative grief and bereavement support programs.

Visit Garrick’s website at <https://kitchentableconversations.org> to learn about his free **Grief Education** webinar series, as well as his **Advance Planning** series, both of which are sponsored by AARP.

\* \* \* \* \*

**After you register for our annual meeting, you will receive** an email that includes:

- the Zoom link to join us on Saturday, October 30 at 2 pm
- a pdf file with several articles to help you and those you care about navigate grief’s journey

**To register, simply send an email with the names of those who will be attending to [office@fcactx.org](mailto:office@fcactx.org).**

**A Nation-Wide Virtual Conference via **  
**offered by our National Funeral Consumers Alliance**  
**October 15-17, 2021**

FRIDAY, OCTOBER 15	
Noon to 1:30 CST	<p><b>Opening Remarks</b> Join FCA executive director <b>Josh Slocum</b> for a discussion of various funeral-related topics including: (1) changes to the Federal Trade Commission’s Funeral Rule; (2) the Federal Emergency Management Agency’s reimbursement program for funeral costs for COVID-related deaths; and (3) whether or not state funeral regulatory boards are of any use to consumers.</p>
1:45 to 3:15	<p><b>Natural Organic Reduction</b> Natural Organic Reduction (composting) of human remains is one of the newest form of body disposition. <b>Anna Swenson</b> will describe how the Seattle company <a href="#">Recompose</a> brought it to market, what the process entails, how much it costs, and more.</p>
3:30 to 5:00	<p><b>Veterans' Burial Benefits</b> Join <a href="#">National Cemetery Administration</a> outreach officer <b>Larry Provost</b> to learn what burial benefits veterans are entitled to. Provost will describe the national cemetery system, what veteran families can expect at a national cemetery, how to arrange a military honor guard for a veteran’s funeral, and more.</p>
SATURDAY, OCTOBER 16	
Noon to 1:30 CST	<p><b>Taxpayer-friendly Funeral Savings Accounts</b> Creighton University law professor Victoria Haneman thinks Americans should be able to save money for their final expenses without having to pay tax on the income earned in such accounts. She’ll describe her proposal to create tax-free funeral savings accounts that follow the “529” model used by college savings accounts.</p>
1:45 to 3:15	<p><b>The Pros and Cons of Contract Funeral Home Discounts</b> FCA national board member <b>Rod Stout</b> will discuss the pros and cons of having a formal agreement with funeral homes to give FCA members discounted prices. Join us to discuss the pros and cons of working closely with local funeral providers in your area. We’ll consider the pitfalls, concerns, successes and failures of linking your affiliate with local funeral homes.</p>
3:30 to 5:00	<p><b>Alkaline Hydrolysis</b> Sometimes called “water cremation,” alkaline hydrolysis is a new alternative to cremation. Steve Webster, owner of the Seattle-based funeral service First Call Plus, will describe how it works, how much it costs, and what families who choose the process have to say about it.</p>
SUNDAY, OCTOBER 17	
Noon to 1:30 CST	<p><b>Make Your Newsletter Make Money</b> Ruth Bennett learned how to turn an unremarkable organizational newsletter into a fun read that makes money, and she wants to show local FCAs how to do the same. .</p>
1:45 to 3:15	<p><b>Jewish Funeral Traditions Today</b> What makes a Jewish funeral Jewish? Join David Zinner, founder of the educational nonprofit <a href="#">Kavod v’Nichum</a>, for a discussion on Jewish burial and mourning practices. Kavod v’Nichum favors the truly traditional practice of caring for the dead with limited or no use of commercial funeral homes. Learn how they do it; there are lessons for anyone interested in private death care, regardless of religion.</p>
3:30 to 5:00	<p><b>Open Forum for FCA Affiliates With the National Board and Staff</b> We’ll close the conference with an open discussion for local board members and volunteers of FCA groups. Bring your questions and share stories of the work your local group does that sister organizations might be interested in learning about.</p>

**Registration Fees:**

Full 3-day Conference Standard Price (3 days, 9 events)	\$ 90.00
Full 3-day Conference DISCOUNT (for FCA affiliate leaders and volunteers)	\$ 60.00
Friday Only Standard Price	\$ 30.00
Friday Only DISCOUNT (for FCA affiliate leaders and volunteers)	\$ 20.00
Saturday Only Standard Price	\$ 30.00
Saturday Only DISCOUNT (for FCA affiliate leaders and volunteers)	\$ 20.00
Sunday Only Standard Price	\$ 30.00
Sunday Only DISCOUNT (for FCA affiliate leaders and volunteers)	\$ 20.00

**Register by clicking on the *conference 2021 - register now!* tab at <https://funerals.org>**