



CREATIVE CHOICES

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2021 Issue 3

This newsletter, with live links, is under the Newsletters tab on our website at

www.fcactx.org/

The Newsletter of the Funeral Consumers Alliance of Central Texas



As you know, our FCA asks our members for financial support only once a year, typically in our mid-year newsletter. As in years past, you responded, not only with generous donations but also with notes cheering on our efforts to inform and empower funeral consumers who reach out to us.

Not only did we hear from members who support us year after year but also from members who were making first-time donations. Thanks to all of you, we have the funds to cover office rent and utilities, office supplies, postage, insurance premiums, promotional materials, newsletter expenses, and more.

Because of your active interest and support, we were able to serve our members and our community by providing email and telephone support to people who reached out to us from all over Texas as well as other states. Despite the pandemic, we also provided classes and presentations. Here are some highlights:

- Participation in a panel discussion for Lake Travis Senior Services
- A webinar via Zoom on Reimagine's national platform
- A Zoom session for the Austin Founder Lions Club
- A webinar for Mindful Remembrance, an event to educate and support caregivers in our community
- An in-person six-session seminar for UT QUEST with more than 200 additional members of UT's Osher Lifelong Learning Institute joining in via Zoom
- An in-person eight-session class through Lifetime Learning Institute
- An in-person presentation for residents at Westminster (with an invitation to return in 2022)

Other ways to support our work

It is primarily because of **you** that we receive invitations to talk to groups, large and small. If you belong to an organization or residential community that would benefit from a presentation, please email us at office@fcactx.org, or call us at 512-480-0555. We can help you reach out to the person who manages the group's activities calendar.

Our annual Funeral Home Price Survey is our most prized publication. Producing the survey begins with obtaining General Price Lists (GPLs) from over 50 funeral providers in our five-county service area. If you can pick up a price list or two while you're out and about in January, please email or call us **before the first of the year**. Your assistance – especially with funeral homes in Bastrop, Caldwell, and Hays Counties – will be greatly appreciated.

I Applied to the FEMA COVID Funeral Assistance Program: Here's What I Learned

by Mollie Lacher, Founder of Sunny Care Services / October 1, 2021 (lightly edited)

Families can be so overwhelmed after losing a loved one that adding another task or application feels like too big of a lift. When FEMA was opening up their COVID Funeral Assistance line on Monday, April 12, I was able to apply as a “co-applicant” on behalf of several clients who had suffered a loss due to COVID. Below is a synopsis of my experience, so you can know what to expect in the process of applying, and a timeline for receiving a check.

Overall impressions: I work with A LOT of customer service representatives and government-run programs when I am working with clients, and FEMA was by far the best experience I have had to date. The FEMA COVID-line customer service representatives were knowledgeable and friendly. I ran into a few minor hiccups in the application process, but overall, I was impressed with the efficiency and speed at which this program operates.

Timeline from the first call to receiving check: 4 months. Again, not lightning speed, but since the COVID funeral assistance program was just rolled out in April, I consider this a fairly quick turnaround.

Here is an outline of the steps I took to apply.

Step 1: Call the FEMA COVID Assistance Line (844-684-6333)

Thankfully, FEMA has cleaned up this phone line. I called several days in a row when the line first opened and could not get through. When I was finally able to get through, the queue to wait was over an hour. In this initial call, you are starting the process of creating your case, and below is some of the information they will ask for (so be prepared):

- The applicant's Social Security number and the Social Security number of the person who would be receiving the funds (and paid for the funeral)
- Social Security number of the deceased
- The date of funeral expenses
- Where the deceased was living when they died — this should be listed on the death certificate
- Household annual gross income of the person who will be receiving the funds (I am not sure how much this is taken into account with the application, but it did not seem incredibly relevant and the customer service representative I spoke with was not concerned about it being precise)
- In this call, FEMA will give you a case number that is important to keep up with, as it will be your reference number for all future calls with FEMA.

Step 2: Submit Supporting Documentation

After you provide the information on the phone, you are then prompted to upload supporting documentation to complete the application. FEMA gives you several options to provide documentation: mail, fax, or upload electronically to their portal at <https://www.disasterassistance.gov/>.

An important note is that if you are wanting to be able to check the status of your application online versus calling in, you will need to upload your documentation to their online portal. The documentation I needed to upload was the death certificate and a receipt showing the purchase of the funeral.

Note on applying as a “co-applicant” or on behalf of someone:

If you are trying to set up the online account and upload documentation on FEMA’s portal as “co-applicant,” you need to first have the main applicant (or the person receiving the FEMA funds) set up the account for you and then share login info with you. The online account setup asks for sensitive personal identifiers of the main applicant (similar to what you would see if you were creating an online bank account or getting a credit report) such as “which street have you NOT lived on in the past,” “which of these cars have you owned in the past.” I called FEMA to ask why the questions were not trying to confirm my identity as a co-applicant, and they confirmed that only the main applicant can set up an online account and verify identity. They also said that once the main applicant creates the account, they can share the login with the co-applicant to complete the application process. If consulting with the main applicant is not an option, a workaround would be to mail or fax in the documentation, but you lose the ability to check the status of your application.

Step 3: Clarify Supporting Documentation

This will not apply to all applicants, but for one family I had applied for, FEMA reached out one month after I had uploaded documentation to the online portal (which was very clear and readable in my opinion) and informed me the uploaded documentation was not readable and I would need to mail in the supporting documentation. Not a big inconvenience, but another step to take care of.

Step 4: Receive Check

Without any warning or notification that the applications had been approved, I received very nondescript checks from the United States Treasury (looks very similar to a tax return check!). There is no documentation with the check or any mentioning of the FEMA COVID Funeral Assistance program, so be on the lookout for these checks, and if the deceased has an open estate in probate, I would recommend for you consult with your estate attorney before determining where to deposit the check (in the applicant’s personal account or in the estate account).

Again, given that this program was new, I am impressed with how smoothly the application process was, and am thankful that those who have lost a loved one to COVID are receiving support.

The FEMA COVID Funeral Assistance Program has a helpful website – <https://www.fema.gov/disaster/coronavirus/economic/funeral-assistance> – that answers other questions pertaining to what the death certificate needs to say with regard to the cause of death, how to navigate the online portal, etc.

Source: <https://funeralleader.com/2021/10/01/i-applied-to-the-fema-covid-funeral-assistance-program-heres-what-i-learned/>

Veterans Pocket Park



On November 11, the City of Austin and the Parks and Recreation Department conducted a Ribbon Cutting ceremony at the Veterans Pocket Park at 2200 Veterans Drive. The 2.0-acre park is located near Deep Eddy Pool and Community Gardens, adjacent to the Charles Johnson House American Legion Post 76.

The park features monuments commemorating the Korean War, Vietnam War, and Beirut Conflict, as well as space for future memorials. All monuments and plaques were

relocated from Waterloo Park. The park was designed for both public events and private reflection with a wide promenade and extensive lawn areas. Mature trees and lush landscaping provide shade to the promenade and seating areas.

Additional information about the park at www.austintexas.gov/department/veterans-park-plan.

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Re-interment of 36 graves at Oakwood Cemetery

The historic Oakwood Cemetery Chapel was constructed in 1914 to function as a mortuary chapel. Designed by Austin architect Charles Page, the historic Gothic-revival chapel is located within Oakwood Cemetery, a City of Austin Historic Landmark, registered Historic Texas Cemetery, and National Register of Historic Places site. In the subsequent 103 years since its construction, the historic building suffered from uneven foundation settlement and deferred maintenance.



During a 2017 project to rehabilitate the chapel, the Austin Parks and Recreation Department (PARD) discovered that the chapel had been constructed over existing graves.

On November 17, PARD successfully re-interred the 36 displaced individuals in grounds close to the chapel. On November 29, Interfaith Action of Central Texas conducted a blessing for the reburial of the remains found during the Chapel's rehabilitation.

In 2022, the general public will be invited to a larger event.

Details about the project at www.austintexas.gov/OakwoodProject?mc_cid=57c5b533e1&mc_eid=f3fcb49244

How Anticipatory Grief Differs from Grief after Death

By Lynne Eldridge, MD

Anticipatory grief, or grief that occurs *before* death, is common among people who are facing the eventual death of a loved one or their own death. Yet, while most people are familiar with the grief that occurs *after* a death (conventional grief), anticipatory grief is not often discussed.

Because of this, some people find it socially unacceptable to express the deep pain they are experiencing and fail to receive the support they need. What is anticipatory grief, what symptoms might you expect, and how can you best cope at this difficult time?

What is anticipatory grief?

Anticipatory grief is defined as grief that occurs before death (or another great loss) in contrast to grief after death (conventional grief). Rather than death alone, this type of grief includes many losses, such as the loss of a companion, changing roles in the family, fear of financial changes, and the loss of dreams of what could be.

Grief doesn't occur in isolation. Often the experience of grief can bring to light memories of other episodes of grief in the past.

Differences from grief after death

Anticipatory grief can be similar to grief after death but is also unique in many ways. Grief before death often involves more anger, more loss of emotional control, and atypical grief responses.

This may be related to the difficult place—the "in-between place" people find themselves in when a loved one is dying. One woman remarked that she felt so mixed up inside because she felt she kept failing in her attempt to find that tender balance between holding on to hope and letting go.

Not everyone experiences anticipatory grief, and it is not good or bad to do so. Some people experience very little grief while a loved one is dying, and in fact, find they don't allow themselves to grieve because it might be construed as giving up hope. Yet for some people, the grief before the actual loss is even more severe.

Purpose

For those who are dying, anticipatory grief provides an opportunity for personal growth at the end of life, a way to find meaning and closure. For families, this period is also an opportunity to find closure, to reconcile differences, and to give and grant forgiveness. For both, it is a chance to say goodbye.

One person related that the night their grandmother died they were lying in bed with her. She turned to them and said, "We'll miss each other," and hugged them. It was her goodbye gift.

Family members will sometimes avoid visiting a dying loved one. The comments they make include, "I want to remember my loved one the way they were before cancer," or "I don't think I can handle the grief of visiting." But anticipatory grief in this setting can be healing.

One study found that anticipatory grief in women whose husbands were dying from cancer helped them find meaning in their situation prior to their husband's deaths.

Though anticipatory grief doesn't necessarily make the grieving process easier, in some cases it can make death seem more natural. It's hard to let our loved ones go. Seeing them when they are weak and failing and tired makes it maybe just a tiny bit easier to say, "It's OK for you to move on to the next place."

Does it help grieving later on?

Grief before death isn't a substitute for grief later on, and won't necessarily shorten the grieving process after death occurs. There is not a fixed amount of grief that a person experiences with the loss of a loved one. And even if your loved one's health has been declining for a long time, nothing can really prepare you for the actual death.

Yet, while anticipatory grieving isn't a substitute or even a head-start for later grieving, grieving before death does provide opportunities for closure that people who lose loved ones suddenly never have.

Symptoms

The emotions that accompany anticipatory grief are similar to those which occur after a loss but can be even more like a roller coaster at times. Some days may be really hard. Other days you may not experience grief at all.

Listed are some of the typical emotions associated with anticipatory grief. That said, keep in mind that everyone grieves differently:

- **Sadness and tearfulness:** Sadness and tears tend to rise rapidly and often when you least expect. Even small things, such as a television commercial may be a sudden and painful reminder your loved one is dying; almost as if it is again the first time you are aware of your impending loss.
- **Fear:** Feelings of fear are common and include not only the fear of death but fear about all of the changes that will be associated with losing your loved one.
- **Irritability and anger:** You may experience anger yourself, but it can also be difficult coping with a dying loved one's anger.
- **Loneliness:** A sense of intense loneliness is often experienced by the close family caregivers of someone dying from cancer. Unlike grief after a loss, the feeling that it's not socially acceptable to express anticipatory grief can add to feelings of isolation.
- **A desire to talk:** Loneliness can result in a strong desire to talk to someone—anyone—who might understand how you feel and listen without judgment. If you don't have a safe place to express your grief, these emotions can lead to social withdrawal or emotional numbness to protect the pain in your heart.
- **Anxiety:** When you are caring for a loved one who is dying, it's like living in a state of heightened anxiety all of the time. Anxiety, in turn, can cause physical symptoms such as tremulousness, palpitations, and shaking.
- **Guilt:** The time prior to a loved one's death can be a time of great guilt—especially if they are suffering. While you long for your loved one to be free of pain, you fear the moment that death will actually happen. You may also experience survivor guilt because you will continue with your life while they will not.
- **Intense concern for the person dying:** You may find yourself extremely concerned about your loved one, and this concern can revolve around emotional, physical, or spiritual issues.
- **Rehearsal of the death:** You may find yourself visualizing what it will be like to have your loved one gone. Or if you are dying, visualizing how your loved ones will carry on after your death. Many people feel guilty about these thoughts, but they are very normal and are part of accepting the inevitability of death.
- **Physical problems:** Physical problems such as sleep difficulty and memory problems.
- **Fears of loss, compassion, and concern for children:** One study found that fears about what was going to happen and how they would be cared for were very strong in children who are facing the death of a parent or grandparent.

While you may have heard of the stages of grief and the four tasks of grieving, it's important to note that most people do not neatly follow these steps one by one and find that they wake up one morning feeling they have accepted what has happened and have recovered.

Instead, any of these stages may be present at any one time and you may find yourself re-experiencing the same feelings of shock, questioning, or despair many times over. As noted above, there is no right way to feel or grieve.

Treatment and counseling

Anticipatory grief is a normal process in the continuum of grief. But in some cases, this grief can be so intense that it interferes with your ability to cope. It's also common for people to develop depression when faced with all of the losses surrounding grief and it can be difficult to distinguish grief from depression.

Seek help with a mental health professional if you find yourself having difficulty coping. You should find out if you aren't sure whether you are coping with "normal" grief or instead "complicated" grief.

Coping with anticipatory grief

It's important to express your pain and let yourself grieve. Finding a friend or another loved one you can share your feelings openly with is extremely helpful, just as maintaining hope and preparing for death at the same time is difficult.

It can be even harder as people may wonder why you are grieving—even become angry that you are grieving—before the actual death.

Keep in mind that letting go doesn't mean you have to stop loving your loved one—even after they die. During this stage, some people begin to find a safe place in their heart to hold memories of their loved one that will never die.

Source: <https://www.verywellhealth.com/understanding-anticipatory-grief-and-symptoms-2248855>



WE'RE HERE TO SERVE YOU



Leave us a message at **512-480-0555** (Our office is currently closed due to the pandemic, but we check voice mail at least once a day. **We will return your call.**)



Email us at office@fcactx.org



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FCA of Central Texas
3710 Cedar Street, Mailbox 13
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3710 Cedar Street, Mailbox 13
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*The Newsletter of the Funeral Consumers Alliance
of Central Texas (formerly AMBIS)*

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