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2023 Issue 2

The Newsletter of the Funeral Consumers Alliance of Central Texas

# **BIG NEWS FOR FUNERAL CONSUMERS!**

The Federal Trade Commission (FTC) is currently giving serious consideration to updating the <u>Funeral Rule</u>, which hasn't been modified since it went into effect in 1984. For almost 40 years, a central purpose of the Rule, according to the Commission, has been to give consumers access to information they need to make informed final arrangement decisions.

On September 7, the FTC conducted an in-person workshop in Washington, DC, to review the Funeral Rule. These topics were listed on the agenda for panel discussions:

- Online Disclosures: Is it Needed? The Pros/Cons
- Online Disclosures: Practical Considerations
- Basic Services Fee
- General Price List Updates: Fee Disclosures and Mandatory Embalming Disclosures
- Alkaline Hydrolysis, Natural Organic Reduction, and Other New Trends in the Funeral Industry \*

Subject-matter experts representing funeral consumers included:

- Jim Bates, President, <u>FCA of North Texas</u>
- Isabel Knight, President, <u>National Home Funeral Alliance</u> and Board Member, <u>FCA of Pennsylvania</u>
- Beverly Tryk, Communications Manager, People's Memorial Association in Seattle
- Erin Witte, (via Zoom), <u>Consumer Federation of America</u>, which has collaborated with <u>our national Funeral Consumers Alliance</u> on issues of concern to funeral consumers.

Among other topics, workshop attendees discussed a proposal that funeral providers be required to display or distribute their price information online or through other electronic means.

A replay of the 5 hour, 45 minute workshop is online at <a href="https://www.ftc.gov/media/shopping-funeral-services-workshop-september-7-2023">https://www.ftc.gov/media/shopping-funeral-services-workshop-september-7-2023</a>.

\* Alkaline Hydrolysis (aka Aquamation, Water or Flameless Cremation), which is legal in 28 states, has been proposed to the Texas legislature several times, The most recent bills proposed to the 88<sup>th</sup> Texas Legislature -- SB105 and companion bill, HB 2895 – did not make it to the floor. Natural Organic Reduction (aka Body Composting, Terramation), which is legal in 6 states, has not yet been proposed to the Texas Legislature.

# Grief Support for the Holidays online resources offered by What's Your Grief

What's Your Grief (<a href="https://whatsyourgrief.com">https://whatsyourgrief.com</a>) is a place for grieving people and those who support them personally and professionally. Grief experiences and coping with grief are not one-size-fits-all, so What's Your Grief has many types of grief resources to meet a wide range of needs.



# A holiday message from What's Your Grief

As we approach the holiday season, we're keenly aware of the contrasting emotions it brings. Amidst the festive decorations and cheerful gatherings, there's often an undercurrent of grief. It is especially strong for those of us navigating enormous and present losses - the holidays can feel like a constant reminder of all that is missing. Not to mention a world constantly begging you to feel cheer when you're anything but cheerful can be downright exhausting.

This year, the holiday season might be especially challenging for reasons beyond personal losses. With so much suffering and loss around the world, it's natural to feel a sense of guilt or conflict about celebrating. Layer that with the survivor guilt that tends to rear its head at holidays, and it can feel hard to imagine moving forward with any holiday traditions. It's okay to grapple with these emotions; they're a testament to our empathy and awareness of the world around us.

Remember, honoring our grief during the holidays doesn't diminish the joy we find in celebrating. Nor does the joy we find mean we forget those we've lost or leave them behind. It simply means that we have the enormous and impressive ability to hold many emotions at the same time - we can feel joy and despair. We can feel grateful and resentful. We can feel enthusiasm and dread. It's messy and it's complicated, but it is navigatable.

As you continue through this season, we hope that some of the resources below will be of support.

#### WATCH

We hosted a couple of webinars in November – one on grief and the holidays and the other about finding grounding within global and collective crises that have brought so much loss, grief, and anxiety. You can find them below.

Finding Calm in the Storm: Anchoring Your Mental Well-Being in Turbulent Times: https://www.youtube.com/watch?v=ynZpKQTdaR0

# **Coping with Grief During the Holidays:**

https://www.youtube.com/watch?v=g6saUxgsSH8

Note: These webinars are also available on YouTube if you would like to watch them there, or share them.

#### LISTEN

# **How to Handle Holiday Tradition After a Death:**

https://whatsyourgrief.libsyn.com/website/how-to-handle-holiday-tradition-after-a-death

#### **Grief and the Holidays:**

https://whatsyourgrief.libsyn.com/website/grief-and-the-holidays-0

#### **Holiday Musings on Family & Impermanence:**

https://whatsyourgrief.libsyn.com/website/holiday-musings-on-family-impermanence

#### **Managing Expectations at the Holidays and Other Topics:**

https://whatsyourgrief.libsyn.com/website/managing-expectation-at-the-holidays-and-other-topics

#### **Your Questions About Holiday Grief Answered:**

https://whatsyourgrief.libsyn.com/website/your-questions-about-holiday-grief-answered

What's Your Grief's co-founders and program directors were recent guests on the Johns Hopkins Public Health **On Call** podcast. You can watch them share some tips for coping with grief at the holidays on You Tube at <a href="https://www.youtube.com/watch?v=WQucvydUvZc">https://www.youtube.com/watch?v=WQucvydUvZc</a>.



#### ONLINE LEARNING

**Option to Waive Fee:** The two webinars listed below have a \$10-15 registration fee, which helps to cover costs and keep What's Your Grief going. But if cost is a barrier please email <a href="whatsyourgrief@gmail.com">whatsyourgrief@gmail.com</a> and they will get you registered for the course(s) you're interested in and waive the fee.

#### Managing Grief on Holidays and Special Days

A self-paced online course can help you get through the holiday season (and through other special days throughout the year). Learn more and register at https://school.whatsyourgrief.com/p/managing-grief-on-holidays-and-special-day.

#### **Coping with Grief in the New Year**

This webinar replay gives you practical tips and tools for planning and coping as we head into the coming year. Learn more and register at https://school.whatsyourgrief.com/p/coping-with-grief-in-the-new-year.

#### READ ABOUT HOLIDAY GRIEF -- THOUGHTS AND FEELINGS

### After a Death, the Holidays are a Secondary Loss:

https://whatsyourgrief.com/after-a-death-the-holidays-are-a-secondary-loss/

#### **Guilt and Grief during the Holiday Season:**

https://whatsyourgrief.com/guilt-grief-and-the-holidays/

#### Just Hold On . . . When Grieving at the Holidays:

https://whatsyourgrief.com/https-whatsyourgrief-com-hang-in-there-grief-at-the-holidays/

#### Holiday Grief: When the First Holiday is NOT the Worst Holiday:

https://whatsyourgrief.com/first-holiday-worst-holiday/

### Ten Times Grief Made You Cry This Holiday Season:

https://whatsyourgrief.com/grief-made-you-cry-holiday-season/

#### 'Tis the Season for Grief-Related Social Anxiety:

https://whatsyourgrief.com/grief-related-social-anxiety/

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#### **Additional Resources**

**Alan Wolfelt, Ph.D.,** author, speaker, grief-recovery expert, founder of the Center for Loss and Life Transition at <a href="https://centerforloss.com">https://centerforloss.com</a>

**David Kessler**, author, educator, grief specialist, offers a variety of free grief resources at https://grief.com/free/.

**AfterTalk** is a place of comfort, sharing and insight for those who have experienced loss or are supporting a loved one in hospice care. You can register a free account at <a href="https://www.aftertalk.com">https://www.aftertalk.com</a>.

**Grief Healing** offers a list of articles, videos, and books at https://www.griefhealingblog.com/2023/11/coping-with-holidays-suggested.html

# A Celebratory Message from Our Executive Director

I am elated that the Federal Trade Commission is likely to update the Funeral Rule to require price lists on funeral home websites! In that same spirit of hope and elation, I cannot resist sharing with you other causes to celebrate life as an aging senior and FCA volunteer. Hopefully these revelations will bring a smile to your face, especially if you also are navigating life's senior years.

Looking back, I see that my 60s brought significant transitions. The day I retired – a few months after my 60<sup>th</sup> birthday -- daily life became a seven-day weekend. I could binge-watch TV shows till the wee small hours, eat breakfast at 2 p.m., enjoy senior discounts, take midday naps, and more.

When I was 66, life took a big turn when I attended the 2010 annual meeting of the Austin Memorial and Burial Information Society (AMBIS), which became FCA of Central Texas in 2014. As you know, the primary purpose of our organization is to provide reliable information about end-of-life healthcare and final arrangements. Not popular topics! But perfect for me because I had already spent years thinking and talking about death and dying. Now, nearly 14 years later, I still enjoy the many ways in which my volunteer work has enhanced my life with energy, purpose, and even some merriment.

#### And now I am 80!

In the year leading up to my birthday, I repeatedly told family, friends, and neighbors that 80 would be a Milestone birthday, a major accomplishment. Even so, when I answered the door on my birthday morning, I was surprised to see three kind-hearted neighbors holding festive 8-0 balloons and a special edition of the 1943 Times.





Later that day, I was spoiled and feted by friends who presented me with a bowl of mouth-watering brownies that featured a burial plot in the center!

During the festivities, I invited the merrymakers to share stories recounting my playful side. To my surprise, they threaded their stories into a larger tapestry of appreciation and thanks. Their words affirmed for me that I'm in my right place.

Truly, if this celebratory event had been my **Living Funeral**, it could not have been a better one!

As it turns out, 2023 brought recognition of my volunteer work in other ways. I mention these honors because our FCA Board insisted that you would want to know.

Mid-year, I received a Community Service Award from the City of Austin's Commission on Aging. A few days later, I was recognized by the Texas Department of Health & Human Services for my work with senior citizens.





What's more, KVUE-TV selected me for one of their 2023 Five Who Care awards.





Finally, in November, AARP Texas honored me as the runner up for their 2023 Andrus Award. Just so you'll know, the award went to four deeply deserving men who have been walking the path of lovingkind service for more than 30 years! You can read the full press release at <a href="https://states.aarp.org/texas/aarp-texas-2023-andrus-award-recipients-announced?fbclid=lwAR2l5ecehbX2i1XGN6XPUFTawe4Gj7Esbf9SNsNFpJ-xLjRewgN\_4F4Zc3Y">https://states.aarp.org/texas/aarp-texas-2023-andrus-award-recipients-announced?fbclid=lwAR2l5ecehbX2i1XGN6XPUFTawe4Gj7Esbf9SNsNFpJ-xLjRewgN\_4F4Zc3Y</a>.

#### **Life in Slow Motion**

Not long after my 80<sup>th</sup> birthday, my daily life went into slow motion. A leg-shattering fall led to my first ambulance ride. My first injury-related hospitalization. My first "fix-it" surgery. My first experience with the lingering effects of general anesthesia. My first stay at a skilled nursing facility. All the while – literally from day one – I imagined that I was a healthcare agent. Would my Medicare Advantage Plan approve the recommended treatment plan? How much say did I have about my therapy options? Who had the authority to **do** anything other than listen? All the while, who would give me the information I needed to make **informed** decisions?

# To assist Texans who depend on us, we depend on you!

As we move towards our 60<sup>th</sup> anniversary in 2024, we continue to be deeply grateful for your support. Thanks to your generosity, we are educating and advocating for everyone who reaches out to us for end-of-life information and support.

If you have been a member for a year or more, you know we ask for your financial support only once a year. And, yes, we are proud of the fact that we do not send **additional** appeals to members who donate, even though fundraising professionals offer workshops telling us how to tap you again and again.

# How will your gift make an impact?

Your gift to our FCA will ensure that we continue to provide

- Our annual Funeral Home Price Survey, which you can use to compare prices at over 50 funeral homes in our five-county service area
- Timely and knowledgeable responses, seven days a week, to anyone who reaches out to us, often shortly after a death has occurred
- Advance directives and related materials to help you discuss and document your endof-life wishes
- Community education events, presentations, and classes

Whether you donate now or have already donated – as 45 of you have already done -- thank you for supporting our mission, which is to help people make educated, practical choices that will meet their needs at the end of life.

Online donations may be made with a credit card or a PayPal account at <a href="www.fcactx.org/">www.fcactx.org/</a>. If you'd prefer to mail your donation, please send it to FCA of Central Texas, 3710 Cedar St., Box 13, Austin, TX 78705-1449. For your convenience, feel free to use the donation coupon on page 11 of this newsletter.

The Funeral Consumers Alliance of Central Texas is a tax-exempt 501(c)(3) organization. (Taxpayer ID #74-6065131). Donations and membership payments are tax-deductible to the full extent allowed by law. No goods or services will be provided in exchange for your gift.

# Other Ways to Support Our Work and Our Mission

As you know, our FCA is run entirely by volunteers. Here are some ways you can help ... **Of course, you are welcome to suggest more!** 

- Serving on our board, which meets every other month, often on Zoom
- Obtaining price lists (in January 2024) for our annual Funeral Home Price Survey
- Writing articles for our newsletter
- Helping with routine correspondence and other administrative tasks
- Posting on our Facebook page
- Inviting us to give a presentation at any group meetings you regularly attend
- Translating our materials into Spanish
- Hosting our exhibit table at senior fairs

To explore the possibilities, please email us at <a href="mailto:office@fcactx.org">office@fcactx.org</a> or call 512-480-0555.

# **Options for Recording Nontraditional Burials**

By Mary Stephens Scrudder, FCACTX Board President

Have you ever wondered where long-lost family members are interred? Often answers are just a few clicks away. As my family's lifelong family historian with a deep fondness for genealogy, I always want to know when and where the person I'm researching died, and where that person is buried.

Note: The main life details for genealogy: When and were born; when and where married (if applicable); when and where died; where buried. Other life details are always welcome.

Familiar sources for answering these questions include personal knowledge, cemetery records, and obituaries. However, not everyone is interred in a cemetery burial plot with a legible headstone. Plus, with the growing popularity of scattering cremated remains, it's useful to know about other research options.

If you wish to be cremated and have your ashes scattered, you may want to consider that future family members will want to know where and how your cremated remains were dispersed. **Family Search** and **Find a Grave** are two reliable websites that will aid in your family's search. Both websites are free. You can browse entries as often as you like. If, however, you want to **add** a listing, both websites require creating an account. Below is a guide for adding entries to these two highly popular sites. Of course, there are other genealogy websites, but this article focuses on **Family Search** and **Find a Grave**.

# **Family Search**

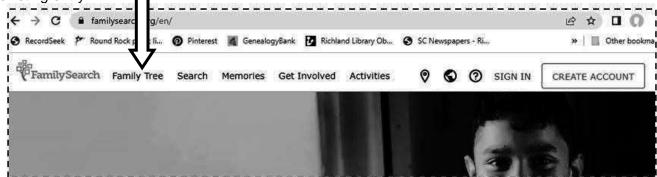
**Family Search** (<a href="www.familysearch.org/">www.familysearch.org/</a>) is operated by the Church of Jesus Christ of Latter-day Saints. You do not have to be a member of this church to contribute information. I have found this site to be very safe with no danger of computer SPAM.

#### **Navigating the Website**

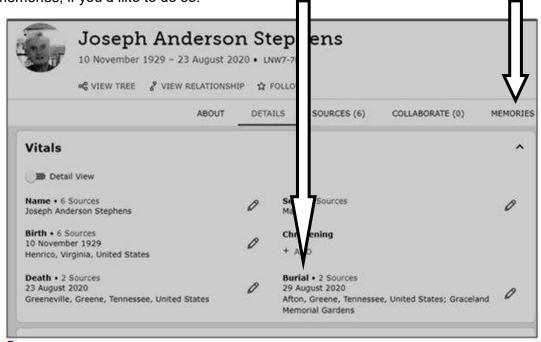
In the upper right-hand corner of the home page you will find links to **create an account** and, when you visit the website again, to sign in.



Once you sign in, click on **Family Tree** to begin creating a new entry or to add information to an existing entry.



On the Details page, the **Burial information** field indicates the date the decedent's remains were interred. You can also enter the location. If you click on the **Memories** tab, you can add special memories, if you'd like to do so.



# **Find a Grave**

Like Family Search, **Find a Grave** (<a href="www.findagrave.com/">www.findagrave.com/</a>) is a free site. A deceased person's information on this site is called a 'Memorial.' As with Family Search, you need to register for a free account if you wish to create a memorial.

#### **Navigating the Website**

In the upper right-hand corner of the home page you will find the links to register/create an account and to sign in when visiting the site again.



To begin creating a memorial, click on **Contribute**. The site will walk you through creating a record for your family member.



Each memorial has space to upload photographs, if you choose to do so. Another optional field allows you to add notes. If, for example, a person's cremated remains were scattered, you might mention why the location was chosen.



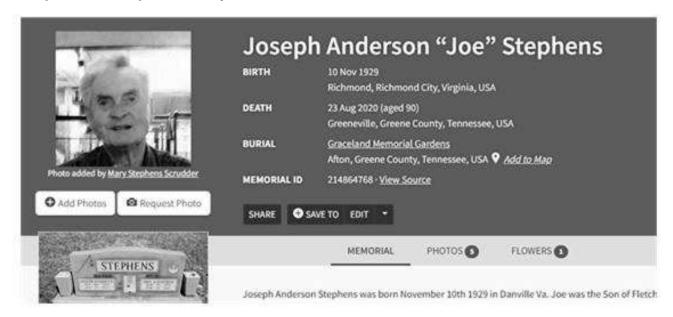
Note: If final disposition was not in a burial plot, click on **Not buried in a cemetery?** 

A drop-down menu lists other options such as

- · Burial or lost at sea
- Cremated
- Donated for education / research

- Lost at war
- Burial details unknown

# **Example of a completed entry**



In this age when information is often only a few clicks away, I have found this kind of family research to be deeply rewarding. If you do it, too, you're likely to find that the information you discover will spark great interest at your next family gathering.

However you celebrate the holidays, may each day be extra pleasing in every way.



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		
Mailing address(If different from mailing address on this newsletter)  Preferred phone number	City	Zip
Email address (please print)		
O Please contact me about setting up recurring monthly do	onations/	
l'd like to discuss volunteer opportunities	O Call me	O Email me
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; 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. Taxpayer Identification number is 74-6065131.

We do not keep credit card information on file.



#### WE'RE HERE FOR YOU!

Call us at 512-480-0555

Email us at office@fcactx.org



Send mail to

**FCA of Central Texas** 3710 Cedar Street, Box 13 Austin, TX 78705-1449

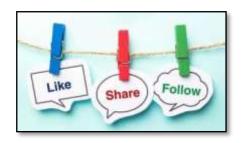




- \* To join or donate to FCACTX
- \* To download advance-planning forms, newsletters, price surveys, and other items of interest



Visit our Facebook page at https://tinyurl.com/qbupvud





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Lemuel Bradshaw	LLI Class Presenter
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Barbara Wand James	Board Secretary
Sanford Wyatt	Board Treasurer

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Email us at <a href="mailto:office@fcactx.org">office@fcactx.org</a>, call us at 512-480-0555, or complete and mail this form to our office.

#### Please update my contact info:

Name
Street or P. O. Box
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<b>_</b> v

Funeral Consumers Alliance of Central Texas 3710 Cedar Street, Mailbox 13 Austin, TX 78705-1449 Non-Profit Org. US Postage PAID Permit No. 1434 Austin, TX

# Details about our 2024 end-of-life options class through Lifetime Learning Institute (LLI)

Class Title: Preparing for Life's Final Chapter

**Description:** Even though end-of-life topics may be uncomfortable, volunteers with the Funeral Consumers Alliance of Central Texas will help you think about and discuss life's final chapter with 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; living wills, organ, tissue, and whole-body donation; green burial; and more. You'll be invited to participate in relaxed, small-group discussions to help you identify your end-of-life values and priorities. Completion of medical and disposition directives will require some reading and thoughtful consideration prior to several class sessions.

Class size: Limited to 16

Dates: 8 two-hour sessions – 10am to Noon, every Friday, February 16 through

Friday, April 5, 2024

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

Location: Conley-Guerrero Senior Center, 808 Nile St., Austin, TX

(corner of Nile Street & Pleasant Valley Road)

Online Registration at https://www.lliaustin.org/ opens January 24, 2024 at Noon