



CREATIVE CHOICES

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2024 Issue 1

The Newsletter of the Funeral Consumers Alliance of Central Texas

Building Bridges In The Deathcare Landscape: A Superconference

Conference Organizers

- Funeral Consumers Alliance (our national organization)
- National Home Funeral Alliance
- National End-of-Life Doula Alliance
- People's Memorial Association (Seattle)

Attendance Options

- **Attend in person in Seattle, Washington: September 27 to 29.**
Full details: <https://www.homefuneralalliance.org/conference.html>
- **Attend panel discussions online: Saturday, September 28 (noon to 8:00 p.m., CST)**

Panel #1: Legal Issues

What should we know about current U.S. legal issues in deathcare? Panelists will discuss recent legal cases in deathcare, such as the cases in California and Indiana, as well as the impact of the updated Funeral Rule.

Panelists

- Ben Fields, Attorney, Institute for Justice
- Kevin Díaz, JD, Chief Legal Advocacy Officer & General Counsel for Compassion & Choices
- Joyal Mulheron, Founder & Executive Director, Evermore
- Tanya Marsh, Senior Associate Dean of Academic Affairs and Professor of Law, Wake Forest University School of Law
- Isabel Knight, President of the National Home Funeral Alliance (*moderator*)

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Area Funeral Home Updates

Since publishing our 2024 Funeral Home Price Survey in early March, 2024, we have become aware of several significant updates:

- **A Plus Cremation** has closed their Austin location at 4327 S. First Street.
- **Heart of Texas Cremation** has changed their Direct Cremation charge from \$595 to \$695.

To see our 2024 survey, go to our home page at www.fcactx.org and click on the big yellow button.



Panel #2: Affordability

What are the current systems in place to promote affordable deathcare? Panelists will discuss indigent death programs across the United States and court-appointed Public Guardianship Burial Programs.

Panelists

- Heather Massey, Community Death Educator, Natural Deathcare Collaborative
- Victoria Haneman, Frank J. Kellegher Professor of Trusts & Estates at Creighton University School of Law
- Mel Bennett, Co-Founder, The Life Forest
- Dr. Kami Fletcher, Co-Founder, Collective for Radical Death Studies
- Ashley Johnson, President of the National End of Life Doula Alliance (*moderator*)

Panel #3: Culture

How do diversity, equity, and inclusion issues impact how people access current deathcare systems, both formal and informal? Panelists will discuss their own experiences in accessing deathcare.

Panelists

- Jasmine Cobb, Clinical Director and Lead Therapist at Visual Healing Therapeutic Services, PLLC
- Joe'l Simone, Funeral Director/ Embalmer & Death Care Educator
- Tiana Dargent, Founder, Queer Community Deathcare
- Alex Casas, Founder, Pale Hearse LLC; volunteer presenter for FCA of Central TX; End-of-Life Doula trainer for International Doula Life Movement.
- Vienna Lopes Booth, Founder, Old Briar Botanicals
- Chris Ronk, Managing Funeral Director at the Co-Op Funeral Home (*moderator*)

Panel #4: Models of Care

What are our models for inclusive, affordable deathcare? Panelists will discuss A Place to Die, the Humane Prison Hospice Project, Medical Aid in Dying (MAiD), Omega Homes, and more, as well as how these offerings might be expanded across the U.S.

Panelists

- Dr. Aditi Sethi, MD, Executive Director and Founder of Center for Conscious Living & Dying
- Laura Musselman, Outreach & Engagement Manager, Humane Prison Hospice Project
- Lashanna Williams, Executive Director, A Sacred Passing
- Sara Williams, President, Funeral Consumers Alliance (*moderator*)

Information about speakers at all 4 panel discussions:

<https://www.homefuneralalliance.org/about-our-speakers.html>

Registration (\$60) for September 28 online program:

https://secure.lglforms.com/form_engine/s/C0zK_-BhUwZzNu04LF9mxQ.

Shopping for funeral services: Advice from the Federal Trade Commission

When a loved one dies, grieving family members and friends often are confronted with dozens of decisions about the funeral — all of which must be made quickly and often under great emotional duress. What kind of funeral should it be? What funeral provider should you use? Should you bury or cremate the body, or donate it to science? What, if anything, are you legally required to buy? What about the availability of environmentally friendly natural burial? What other arrangements should you plan? And, practically, how much is it all going to cost?

Shopping for Funeral Services by Phone or Online

If your loved one dies in another state, or you prefer to make online arrangements, you need information about making final arrangements by phone or online. Here are some steps to help you make arrangements at a distance.

Learn About Funeral Homes in the Area

- If you plan to use a funeral provider based in Bastrop, Caldwell, Hays, Travis, or Williamson county, download the free Funeral Home Price Survey published by the Funeral Consumers Alliance of Central Texas on their website at <https://fcactx.org/>.
 - For all funeral providers in those five counties, the survey provides website links, addresses, phone numbers. The survey price chart invites you to **compare** costs for Direct Cremation, Immediate Burial, and final arrangements that include a visitation and a funeral service (to the cost shown in the chart, you must add the cost of a casket or urn, which you can provide yourself or purchase from a source other than the funeral home).

Note: In comparing prices, be aware that the survey data were obtained in the first few months of the year, using the price lists provided at that time. Throughout the year, prices may change.
 - The survey also enclosed two pages of cost-saving suggestions for consumers.
- See what people say about their experiences with a funeral home. Search online for a business' name, plus words like "complaint" or "review."
- Be aware that families have the right to do all the death care themselves, but "home funerals" take time to plan and, typically, people to help. Also, in order to obtain death certificates, they are likely to need a licensed funeral director or other authorized person to enter the required data into Texas' electronic registry.

Call Funeral Homes and Ask for Information

- Funeral homes must answer questions over the phone about what they offer and their prices.
 - When you ask a funeral home about a service — for example, direct cremation — ask what's included in the price.
 - Ask if there will be other costs, such as transportation, death certificates, or obituaries.
 - They should let you take your time. It's ok to ask them to slow down, explain, or repeat something.
- Ask a funeral home to send you an email or text with information about prices, services, and merchandise. Funeral homes aren't required to send the information, but many will be happy to.

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- If you don't want to go in person, tell a funeral home you want to make plans without visiting. If a funeral home won't send you information about prices, services, and merchandise, find a different business.
- You can buy a casket, cremation container, or urn online — or somewhere else — to use at a funeral home. The funeral home can't charge a fee for using your item.
- You might have to pay fees because of state or local laws. A funeral home must list items required by law and their cost on the written statement it gives you.
- Some funeral homes offer discounted package funerals, but you don't have to buy a package that includes items you don't want. Ask about itemized prices. The funeral home must let you buy only the services you want and need.

Before You Accept the Arrangements, Ask for a Written Statement

A funeral home must give you an itemized list of the services and merchandise you choose and the price for each item. Ask the funeral home to send the statement by email or text. Check it and make sure the funeral home agrees to any changes or corrections before you agree to use the funeral home's services.

FTC Funeral Planning Tips

Many funeral providers offer various "packages" of goods and services for different kinds of funerals. When you arrange for a funeral, you have the right to buy goods and services separately. That is, you do not have to accept a package that may include items you do not want. Here are some tips to help you shop for funeral services:

- **Shop around in advance.** Compare prices from at least two funeral homes. Remember that you can supply your own casket or urn.
- **Ask for a price list.** When you visit in person, the law requires funeral homes to give you written price lists for products and services.
- **Resist pressure to buy goods and services you don't really want or need.**
- **Avoid emotional overspending.** It's not necessary to have the fanciest casket or the most elaborate funeral to properly honor a loved one.
- **Recognize your rights.** Laws regarding funerals and burials vary from state to state. It's a smart move to know which goods or services the law requires you to purchase and which are optional.
- **Apply the same smart shopping techniques you use for other major purchases.** You can cut costs by limiting the viewing to one day or one hour before the funeral, and by dressing your loved one in a favorite outfit instead of costly burial clothing.
- **Shop in advance.** It allows you to comparison shop without time constraints, creates an opportunity for family discussion, and lifts some of the burden from your family.

Note: This is NOT a recommendation to **purchase** a prepaid funeral contract.

Report Problems

If a funeral home won't answer your questions or give you the information you requested, look somewhere else. And file complaints with the FTC at ReportFraud.ftc.gov and the [Texas Funeral Service Commission](https://www.texasfuneralservice.com).

Information adapted from articles published by the Federal Trade Commission
<https://consumer.ftc.gov/articles/shopping-funeral-services>
<https://consumer.ftc.gov/articles/shopping-funeral-services-phone-or-online>

Consumer alert from the Federal Trade Commission

Veterans and families: Burial benefits and funeral planning

By Carol Kando-Pineda, Counsel, Division of Consumer and Business Education, FTC



If you're a veteran's surviving family member, you may be eligible for expanded burial benefits that help cover certain funeral expenses. But scammers may contact you, saying that for a fee they can do the paperwork and guarantee what benefits you'll get. Other scammers pretend to be from the VA. But the VA will never call, text, or email out of the blue and ask for your credit card or bank account information.

Making funeral arrangements is never easy. What can you do to avoid possible pitfalls?

- **Check the VA's list before discussing your benefits with anyone.** Applying for VA benefits is free. If you want help with applying, use VA-accredited agents, Veterans Service Organizations (VSOs), or accredited attorneys. Confirm that the person helping you is [accredited by the VA](#) and check VA's [searchable list of approved individuals](#).
- **If possible, research your eligibility ahead of time and make a plan.** VA burial benefits can help you arrange for burial or a memorial service in a VA national cemetery. The VA has information about [eligibility](#) and [how to apply](#). The National Cemetery Administration (part of the VA) has a [Resource Guide](#) and [video](#) with more details.
- **You have rights when shopping for funeral services**, whether you're using VA benefits or not. The FTC enforces the Funeral Rule which allows you to compare prices among funeral homes, to choose only those goods and services you want or need, and to pay only for those you select. To get help thinking through the steps, and knowing what funeral homes are required to do, check out [Shopping for Funeral Services by Phone or Online](#). If one funeral home won't answer your questions or give you the information you asked for, look somewhere else. And then tell the FTC: [ReportFraud.ftc.gov](#).

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When the time comes, what's going to happen to your online accounts?

It is important that you make plans for the items you own and for those you care about in the physical world. If you use the internet and connected devices it is also important that you make plans for the items that you own and for those you care about in the digital world.

You may have videos uploaded to Facebook, photos stored on Instagram, purchased media on iTunes, Bitcoin in a Cryptocurrency wallet and even a blog or a website. Whatever online services you use it important that you make relevant plans for each. You should not solely entrust online platforms with this information. If you do not make any plans for your digital estate there is a high probability that items of a monetary and sentimental value may be withheld from your loved ones or claimed by the online service provider.

Below are a number of tutorials to help you better understand some of the most used online services and connected devices in relation to end of life planning.

Social Media Will (template)

Everyone who has one or more online accounts should document what sites they use and what they would like to happen to them should something happen to them. The Digital Legacy Association [Social Media Will template](#) is a free, excel download. Simply download the template, complete it and store it in a safe location. You may also want to email a copy of it to someone you trust. To get started, download Digital Legacy Associates' **Social Media Will** template [here](#).

Free tutorials and resources for today's digital world

Social media guides

- [Facebook](#)
- [Twitter](#)
- [Instagram](#)
- [Linkedin](#)
- [Google](#)
- [Snapchat](#)

Hardware / device guides

- [Mobile phone guide](#)
- [Tablet guide](#)
- [Computer / Laptop guide](#)

Other online accounts

- [Website & Blog guide](#)
- [Online bank accounts & subscriptions](#)

Note:

The online version of this newsletter has active links that allow you to visit a website with one click. The newsletter is under the **Info/Newsletters** tab on our website at <https://www.fcactx.org/>.

You can also find the items to the left on the source website, <https://digitallegacyassociates.org/>

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A Fundraising Note to our Donors

If you choose to donate to our 501(c)(3) organization, you can count on us to:

- Mail you a thank you letter that you can use to document a charitable donation
- Express our appreciation by **not** following up with additional fundraising appeals

We are truly grateful for your support!

Donor Information, including Updates

Name _____ Year-of-Birth _____

Name _____ Year-of-Birth _____

Mailing address _____ City _____ Zip _____
 (If different from mailing address on this newsletter)

Preferred phone number _____ mobile land line

Email address (please print) _____

Please contact me about setting up recurring monthly donations.

I'd like to discuss volunteer opportunities Call me 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.
- To donate using a **credit card or PayPal** account, click on the DONATE button on the Join/Donate (Membership) page at <https://www.fcactx.org/>



FCA of Central Texas is a 501(c)(3) nonprofit organization.
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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
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Visit us online at www.fcactx.org/

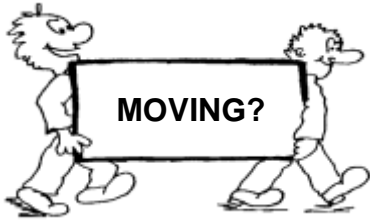
- * To join or donate to FCACTX
- * To download advance-planning forms, newsletters, price surveys, and other items of interest

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



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

[What to Know Before You Go: Useful End-Of-Life Info](#)

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.

Instructors: Nancy Walker, FCACTX Executive Director
Alex Casas, End-of-life Doula Trainer with 10 yrs. funeral industry experience

Dates: 8 two-hour sessions – 10am to Noon, every Monday, from
Monday, September 9 through Monday, October 28

Cost: \$30 to LLI, plus \$10 to FCACTX at first class session for plentiful 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/>