



CREATIVE CHOICES

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2020 Issue 1

The Newsletter of the Funeral Consumers Alliance of Central Texas

You are invited to our 2020 Annual Meeting
Saturday, February 29, 2:00 to 4:00 p.m.

Location: Hyde Park Christian Church, Austin, TX
610 East 45th Street (between Red River and Duval St.) 78751

Keynote Speaker: Amy Praskac (see page 3)

Keynote Topic: Creating a road map for your family (see page 3)

Making its Annual Debut: FCACTX's 2020 Funeral Home Price Survey

2020 FUNERAL HOME SURVEY UNDERWAY

As this newsletter goes to press, we are preparing our 2020 Funeral Home Price Survey. It will include every funeral provider with an establishment physically located in our 5-county service area.

The survey will be available February 29.

HOW TO GET ONE OR MORE COPIES OF THE NEW SURVEY

- Pick up one (or more!) at the annual meeting
 - Download the survey from our web site at www.fcactx.org
 - Ask us to send it to you as an email attachment
 - Ask us to mail it to you
- } Email us at office@fcactx.org
or leave us a message
at 512-480-0555.

Be sure to share our survey with people you care about. And don't forget to mention that we have knowledgeable speakers available to talk to any group or organization in our service area. **Let's spread the word!**

FCACTX 2019 Membership Data as of 12-31-19

Total membership 1,411
New members / Transfers-In 22
Members we're aware of who died or moved away..... 39

Sincere thanks to Clint Henderson for matching obituaries in the *Statesman* to our member list.

The FCA of Central Texas Board of Directors recognizes that our mission *would not be possible* without our dedicated volunteers.

Heart-felt thanks for donating your time, your skills and your talents – serving on our Board, staffing our office, answering after-hours calls, planning events, hosting our Death Matters meetups, making presentations, delivering and setting up media equipment at our LLI classes, collecting price lists for our annual funeral home price survey, and more –

Sabiha Bandali
Sandy Booth
S. Lemuel Bradshaw
Garrick Colwell
Pat Emmert
June Chase Hankins
Lamar Hankins
Jan Hanz

Clint Henderson
Gail Karwoski
Judy Mataya
Mary Scudder
Nancy Walker
Barbara Wand James
Gary Wheat
Sanford Wyatt



Sincerest thanks to 203 member households whose donations supported our work in 2019.

Another hearty round of thanks to 11 member households who donated more than once.

Special thanks to Chuck and Sue Howe, who donate monthly, even though their home town is outside our five-county service area.

When Chuck and Sue send us their monthly donations, they also include a note. We have their permission to share with you an excerpt from the note we received earlier this month:

When we needed advice, your people stepped up and helped and in a genuine, friendly way, not caring if we were in your service area or not. The attitude of your volunteers is the reason for our donations. . . . Together, you all make FCA of Central Texas a great institution!

A member who donated earlier this month included a wonderfully encouraging note:

I am telling everyone about this great nonprofit. My daughter was able to save her mother-in-law thousands of dollars last January when her father-in-law passed. We used the money for a wonderful celebration of his life in February.

Funeral Home Updates

[A Plus Cremation](#) in Georgetown will be moving from 1202 Williams Drive to 1223 Leander Road in March 2020.

Affinity Green Cremation has changed their name to **[Green Cremation Texas](#)**. They offer traditional “fire” cremation, “water” cremation (through arrangements with an alkaline hydrolysis provider in St. Louis), and body burial arrangements. In addition to their Pflugerville location, Green Cremation Texas now has an Austin location.

A staff member at **[Beck Funeral Home](#)** reported to one of our volunteers that Beck merged with Beacon Group (Houston) in December 2019.

Annual meeting keynote topic: creating a road map for your family

Chances are you have a record-keeping system that works for you. What if another family member must locate an important document? Imagine you are in a car accident and unable to speak for yourself. The doctor will not discuss your condition without seeing your medical power of attorney. Your family searches under M for medical and then, more frantically, under P for power. However, you filed the document under H for health. Precious minutes pass before someone finally finds the document after tearing every file out of the drawer. Clear communication with family members in advance of need would prevent such a situation. At our annual meeting, we will hear stories of families frustrated by a lack of guidance contrasted with families grateful to follow a road map.

Annual meeting keynote speaker: Amy Praskac



Amy Praskac is an engaging speaker whose heart-centered, roll-up-your-sleeves organizational methods help clients get their final papers in order. She is the author of **The Critical Information Workbook: Creating a Road Map for Your Family**. In addition to her expertise on end-of-life-planning, Amy served on our Board from 2009 to 2012, two years as Treasurer.

To learn more about Amy, visit *On the Record Advance Planning* at www.OnTheRecordOrganizing.com. While you're there, take her entertaining [quiz](#) to discover whether you are leaving your family a road map or a scavenger hunt!

Pending Death Certificates

You Are Entitled to a Pending Death Certificate Within 10 Days of Death

A final death certificate may take ninety days to obtain if the medical examiner is investigating the death of your friend or relative. However, under Section 193.003 of the Texas Health and Safety Code, the Funeral Director must give you a death certificate with the cause and manner of death marked "pending." This is called a "pending death certificate." It is an "official" death certificate.

Many of the things you need to do after a death can be done with a pending death certificate.

- You can open probate in Travis County with a pending death certificate.
- You can apply for the Social Security death benefit with a pending death certificate.
- Major banks will accept a pending death certificate if you have the necessary other paperwork to access funds.
- Insurance companies may accept pending death certificates to pay out proceeds to beneficiaries.

Ask your benefits provider if they will accept a pending death certificate. And be sure to get one from your funeral director; it may save you time and money.

Source: www.traviscountytexas.gov/medical-examiner/death-certificate

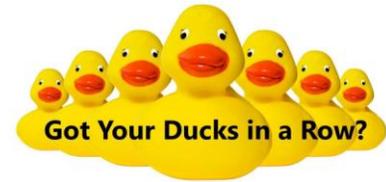
Our FCA's 8-session LLI class is set to kick off February 12!

Topic: What to do and know before you go

Location: St. Martin's Lutheran Church, 606 W. 15th St.

Details at www.fcactx.org/lli-end-of-life-options-class.html

Registration information at www.LLIAustin.org



More Useful FAQs from the Travis County Medical Examiner's Website

Why is the Medical Examiner's Office involved?

Article 49.25 of the Texas Code of Criminal Procedure authorizes the Medical Examiner to investigate deaths that fall into the following categories:

- Unattended deaths
- Deaths occurring less than 24 hours after admission to a hospital, nursing home, prison, jail or any other institution
- Deaths with unknown cause
- Deaths due to unnatural causes
- Suspicious deaths
- Suicide
- Children under the age of six

Once a body is at the Medical Examiner's Office:

Is viewing allowed?

No. Our facility is not designed to accommodate viewings. Please contact the designated funeral home to schedule a time to view your family member or friend.

Will an autopsy be done?

The Medical Examiner will determine whether an autopsy will be performed. In some cases, the Medical Examiner may be able to determine the cause of death by performing an external examination and reviewing medical records.

How long will it take before the body of my loved one or friend is released by your office?

It generally takes 12 to 24 hours to complete our examination. In certain cases, however, it may take longer.

Cause of Death / Autopsy Report

Will an autopsy report be available?

You may obtain a copy of the Autopsy Report by sending a written request (include the deceased's name and date of death) to the Travis County Medical Examiner's Office, or emailing your request with the same information to merequests@traviscountytexas.gov.

Who may obtain a copy of the autopsy report?

According to the Texas Public Information Act, an autopsy report is public information and may be released to anyone who requests a copy unless there is an exception under the law.

How can I find out the cause of death?

In most cases, the cause and manner of death will be listed on the death certificate. You may also submit a written request to obtain the cause and manner of death either by fax to (512) 854-9044 or by emailing merequests@traviscountytexas.gov.

Where can I obtain a copy of the Death Certificate?

Death Certificates may be obtained from the Bureau of Vital Statistics in the city where the death occurred, from the Justice of the Peace, or from your funeral home.

Still have a question?

Call the Medical Examiner's Office at (512) 854-9599.

Information source:

www.traviscountytexas.gov/medical-examiner/faq

Neptune Society faces legal actions (again)

In 2018, this newsletter covered [a class action suit](#) against SCI Direct d/b/a Neptune Society for violating the Telephone Consumer Protection Act (TCPA) by making prerecorded calls to consumers on the “Do Not Call” list or without prior consent. SCI Direct agreed to create a \$15,000,000 Settlement Fund. Under the settlement, Service Corporation International (SCI), the owner of SCI Direct, also agreed to develop and implement certain internal policies, training, and procedures to ensure compliance with the TCPA.

New legal actions against Neptune Society are underway. On December 2, 2019, *Connecting Directors*, a publication of the National Funeral Directors Association (NFDA), provided information about a lawsuit by California’s State Attorney General Xavier Becerra and three San Francisco Bay district attorneys, accusing the Neptune Society (and its California subsidiary, Trident Society) of:

- Failing to hold in a fully-refundable trust more than \$100 million customers paid for Neptune cremation plans (pre-need trusts have been required by law in California since 1965 to ensure the availability of full refunds)
- Failing to issue full refunds to customers who cancelled contracts
- The potential inability to issue refunds to thousands of other prepaid customers who might cancel their plans
- Falsely claiming to use its own crematoriums when it actually contracted with others
- [Illegally accelerating payments](#) when customers died
- [Steering 99% of customers to its Standard Neptune Plan](#) which included both cremation services and related products, but then illegally keeping about half that amount which was earmarked for the products
- Inflating the assigned value of above-mentioned products, [including a fiberboard urn, a fiberboard memento chest, and thank-you cards](#)

The suit asks for civil fines and court orders requiring Neptune and Trident to put the full amount of money collected in the past into pre-need trusts and to stop the allegedly deceptive practices.

In the same December 2 article, *Connecting Directors* provided a brief history of Neptune Society and several lawsuit settlements:

Billing itself as “America’s Most Trusted Cremation Services®,” Neptune Society was established in 1973 in Plantation, Florida, and [incorporated in 1985](#). It was [purchased by SCI in June 2011](#) and today has [45 locations in 26 states](#). Neptune also owns the Neptune Society Columbarium in San Francisco, California, and the Neptune Memorial Reef near Key Biscayne, Florida.

[As of September 30, 2019, SCI owned and operated 1,477 funeral service locations](#) and cemeteries in 44 states, 8 Canadian provinces, the District of Columbia, and Puerto Rico.

[Note: SCI owns 2 Cook-Walden cemeteries and 13 funeral homes in our FCA’s five-county service area: Austin Cremations, Condra Funeral Home, 5 Cook-Walden funeral homes, Fuller-Sheffield Funeral Home, Neptune Society, and 4 Weed-Corley funeral homes.]

Earlier lawsuits against Neptune include but are not limited to these:

- 1988: The [Neptune society offered to pay \\$2.675 million in damages](#) to Southern California residents for illegally burning and in some cases mishandling remains
- 1988: The Neptune Society paid \$8.2 million to 1,000 relatives of people whose cremated remains were [“unceremoniously dumped” in the Sierra Nevada foothills](#)
- 1994: The widow of a former Burbank, California, mayor [was awarded \\$1 million](#) in a lawsuit against Neptune for mishandling her husband’s remains.

Source: <https://connectingdirectors.com/55712-neptune-society>

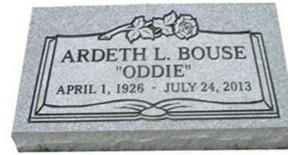
Amazon adds more funeral products to its offerings

Shopping convenience and competitive prices on the internet continue to attract consumers. For several years, we've been aware that local and web-based casket and urn companies as well as funeral homes are competing with far larger companies. For example:

Caskets and urns at costco.com	✓
Caskets and urns at overstock.com	✓
Caskets and urns at walmart.com	✓
Caskets and urns at amazon.com	✓
Cemetery markers, some with engraving option	✓
Plus . . .	↓
<ul style="list-style-type: none"> • 'Share a Memory' cards • Sympathy cards • Guest register books • Table signage • Memorial balloons • Funeral music • Funeral clothing • Artificial floral arrangements • Fresh flowers (possibly from Whole Foods, which has been acquired by Amazon) 	

For website visitors interested in purchasing a cemetery marker, Amazon advises:

"Before Purchasing: Contact your cemetery for any restrictions that may apply to a stone. For example these could be but are not limited to style, type, size, color and even finishes and designs of monuments. You will need to also ask about the foundation requirements and construction process. Once your stone arrives you will be responsible for the placement or setting of the stone. Purchasing a stone on Amazon can certainly be of a cost benefit in most instances. With the 'leg work' as we like to call it you will need to do prior to purchase through placement of the stone this purchase can also be very gratifying in memorializing your loved one. Design Process- Once you have purchased this stone send us engraving text through contact seller option in the checkout or 'your' orders screen. Our designer will send you a graphic proof of your stone. You are responsible for carefully checking the stone for errors. We do not carve a stone without approval and we do not provide art prior to purchase. Many cemeteries will require design approval. Our design sent to you will have the information detailed for this approval. You are responsible for the communications with the Cemetery through this process."

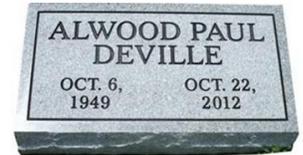


Cemetery marker headstone monument- engraving included

★★★★☆ v 6

\$389⁰⁰

FREE Shipping
Usually ships within 1 to 3 weeks.



Cemetery marker headstone monument- engraving included

★★★★★ v 15

\$199⁰⁰

FREE Shipping
Usually ships within 1 to 3 weeks.



Cemetery headstone granite monument- engraving included- Gray

\$899⁰⁰

FREE Shipping
Usually ships within 1 to 3 weeks.



Cemetery Headstone "Morning Rose" 48 x 6 x 24" engraving included.

\$1,699⁰⁰

FREE Shipping
Usually ships within 3 to 5 weeks.

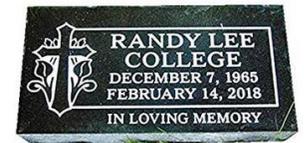


Cemetery marker headstone monument- engraving included

★★★★★ v 16

\$179⁰⁰

FREE Shipping
Usually ships within 1 to 3 weeks.



Cemetery marker headstone monument- engraving included

\$214⁰⁰

FREE Shipping
Usually ships within 3 to 5 weeks.



BIG NEWS!

JUNE 2020						
SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

Our NATIONAL FCA has selected AUSTIN for their Biennial Conference!

When: June 24-27, 2020

Where: Crowne Plaza Austin
6121 North IH-35
Austin 78752

As soon as they are available, details regarding registration,, programming, and hotel booking will be posted on our website and at www.funerals.org.

WE'RE HERE TO SERVE YOU



Call us at **512-480-0555**
(If no one answers, leave your name and number. We check for messages at least once a day.)



Email us at office@fcactx.org



Send mail to
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3710 Cedar Street, Mailbox 13
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Visit us online at www.fcactx.org

- * To join or donate to FCACTX
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Follow us on **Facebook** at <http://tinyurl.com/qbupvud> to read a variety of interesting articles (Please LIKE and FOLLOW us, too!)



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- Treasurer: Jan Hanz
- Secretary: Nancy Walker
- Directors: Pat Emmert
Barbara Wand James
Gary Wheat
Sanford Wyatt

President Emeritus: Lamar Hankins

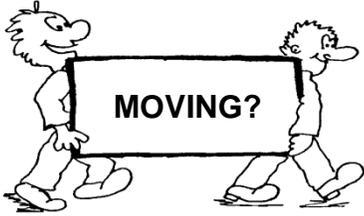
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Please update my contact info:

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City, State, Zip

Phone

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2020 Issue 1



YOUR CREATIVE CHOICES NEWSLETTER FROM FCA OF CENTRAL TEXAS

OPEN RIGHT AWAY FOR NEWS ABOUT

- **OUR 2020 ANNUAL MEETING**
- **OUR 2020 FUNERAL HOME PRICE SURVEY**
- **AND MORE!**

Time-Sensitive

This newsletter with clickable links is on our website.